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- New Partnership with MD Financial Management

FOCUS: New Website

CITAC is launching a new website on Sunday November 20th, in advance of this year’s Annual General Meeting. Alongside a much-needed new aesthetic, the site will ensure a modern web presence to support our evolving mandate. In case you need to find anything on the old site, it will be maintained at old.citac-accfc.org.

Please note that, to retain membership, all members will be required to sign up for an account on the new site once it is launched. I want to personally thank Ellen Zhou (VP Internal Elect) and Kara Ruicci (Special Projects Chair) for the substantial work they have invested to make this site a reality. **Eric Zhao (VP Internal)**

Partnerships

CITAC is excited to announce an exclusive financial partnership with MD Financial Management.

CITAC is partnering with the CFMS VP Education, Tavis Apramian (MD/PhD Candidate at Western University) to establish joint ex-officio committee positions. This will ensure ongoing dialogue on joint advocacy efforts.

Publications

In [Jones et al. \(2016\)](#), the CITAC/ACCFC Institution Representative (IRep) team report on a national survey of trainees and program directors in a recent issue of *Clinical Investigative Medicine*. The article describes MD/PhD program structure, funding, tuition, and mentorship opportunities available across Canada. Authors highlight mentorship priorities for trainees and how several MD/PhD programs have integrated clinical and research training and specific clinician scientist skills into their curricula.

In [Zhao et al. \(2016\)](#), the CITAC/ACCFC executive team published their review of the 2015 CSCI/CITAC Annual General Meeting. This review summarizes the tremendous diversity of research undertaken by clinician scientist trainees in Canada, as presented at the AGM. The executive team sends its thanks to all who took part in the 2015 AGM. We look forward to seeing many of you back at the 2016 event, and witnessing the continual development of your research efforts.

Presidents’ Updates

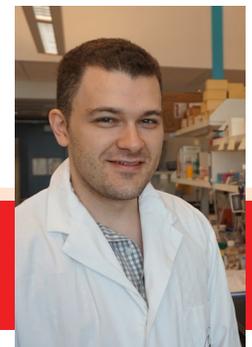
This has been an exciting and productive year for CITAC. We helped initiate the first pan-Canadian outcome survey of MD/PhD alumni. We continued our advocacy efforts to meet the needs and secure funding for MD+ trainees. We strengthened our relationship with partner stakeholder organizations and attended multiple international conferences to represent Canadian trainees. We planned the upcoming AGM in Toronto this November - hopefully the largest and most successful to date!

It has been a privilege to be the President of CITAC this year. I would like to thank the CITAC Executive and Committee Members for all their enthusiasm and hard work this year. I wish the elect team, and my friends, Kirill Zaslavsky, Ellen Zhou and Matthew Benesch, all the best next year.



Alexandra Kuzyk
President, CITAC/ACCFC
University of Manitoba

CITAC has become a unifying symbol for the relatively small number of clinician-investigator trainees dispersed across Canada. During the last 6 years I spent as a trainee, I have felt extremely privileged to learn alongside such a diverse, intellectually curious, and hardworking group of people. Although the clinician-scientist may seem perpetually endangered as a species, watching the nationwide response to funding cuts coordinated by the CITAC executive has been deeply inspiring. I would like to extend my warm appreciation for the incredibly hard work the CITAC team puts in every year, as well as gratitude to my immediate predecessors, Alexandra Kuzyk and Kevin Wang, for being an example to aspire to. In the coming year, I hope to build on their enthusiasm and creativity to continue to serve our members.



Kirill Zaslavsky
President-Elect, CITAC/ACCFC
University of Toronto

Building a new form of partnership between hospital, medical students, and patients: how about an art exhibition?

Ellen T. Zhou, Jiameng Xu, Steph A. Pang, and Susan Ge

In March 17 2016, a group of McGill medical students successfully launched an art exhibition called the “Journeys Through Health” at the newly constructed Royal Victoria Hospital of the Glen Hospital Complex. The students in the organizing committee are members of McGill Humanities and Arts in Medicine (McHAM) - a community of students who believe that the arts and humanities offer a vital window into medicine and the experiences of illness and healing. It is the first time in Montreal that a student group has collaborated with a healthcare institution to organize an on-site art exhibition.

The exhibition showcases artworks created by 20 individuals, including patients, family members, healthcare professionals, and students who have been touched by a personal experience with illness. The Exhibition created a reflective space for everyone to share their experiences and to see from each other’s perspectives, discovering the commonalities amongst those who may otherwise not meet outside of a clinical setting. Our hope was that viewers of the exhibition, who may also be touched by illness themselves, would find a sense of solidarity in their experiences, and that the hospital, usually a place associated with medical interventions, may be seen as honouring the personhood of those who receive treatments.

“Our hope was that viewers would find a sense of solidarity in their experiences.”

The Exhibition has been praised as beautiful and moving by many spectators and artists. Visitors have told us that they felt deeply connected to the experiences depicted. Many participating artists have also expressed that art is a process of normalization for their illness. By talking to participants during the vernissage, we learned that

they did not want to be primarily seen as an ill person who needs care, but rather as someone with the power to create something beautiful and to widen the perspectives of others.

Being well-received by hospital staff and visitors, Royal Victoria Hospital has extended our exhibition, which is still ongoing to date. Highly encouraged by feedback from artists and visitors who hope that the project will continue, we are working on producing a book to display ALL the artworks created (paintings, photographs and sculptures) and narratives written by the artists. We aim to mount an annual exhibition of art inspired by illness experiences, made by individuals across Montreal.

We truly hope that all of those who view the artworks may gain something that can help them develop a more compassionate understanding of individuals living with illness. Our exhibition shares the message that individuals can heal from illness and finding meaning in their suffering.

SOCIAL MEDIA LINKS

-  citac-accfc.org
-  [@CITAC_ACCFC](https://twitter.com/CITAC_ACCFC)
-  facebook.com/CITACACCFC

YOUR EXECUTIVE TEAM

- President** **Alex Kuzyk**
U of Manitoba
- President-Elect** **Kirill Zaslavsky**
U of T
- Past President** **Kevin Wang**
U of T
- VP Internal** **Eric Zhao**
UBC
- VP External** **Ayan Dey**
U of T
- VP Internal (Elect)** **Ellen Zhou**
McGill
- VP External (Elect)** **Matthew Benesch**
U of A
- Secretary/Treasurer** **Peter Liu**
U of T



The “Journeys Through Health” team (from left to right): Elizabeth McPhedran (Communications Officer, McGill University Health Centre), Susan Ge, Jiameng Xu, Ellen Zhou, Anita Raj, Karine Raynor (Associate Director and Curator, RBC Art and Heritage Centre at the McGill University Health Centre), Kim Phung, Steph Pang

Six Steps to Financial Planning for MD/PhDs

Nick Rosenrausch - Financial Consultant, MD Management Limited



As a financial consultant with MD Management Limited, my job is to help Canadian physicians—in particular, medical students and residents—achieve their financial goals. While most of the students I work with are in the regular MD program, I'm always interested when an MD/PhD student comes along.

Students in MD/PhD programs have different needs than most regular medical students. This is largely because the training period is so long and they enter the workforce later. Plus, when these clinician-researchers do start working, their income is often lower than a full-time clinician's.

As a result, these students need to get a head start on saving and investing if they hope to build their wealth. On the plus side, because of the funding MD/PhD students have access to, they often graduate with less debt than other medical students.

For MD/PhD students, the key is to start financial planning early. To illustrate what comprehensive financial planning involves, let me tell you about the sessions I've had with a real-life client of mine, an MD/PhD student whom I'll call Jamie.

Jamie, 27, is a third-year student in the seven-year MD/PhD program at the University of British Columbia. Like more than like 90% of medical students, he is a member of the Canadian

Medical Association, which means he has access to the CMA-owned financial arm, MD Financial Management.

Amazingly, Jamie has no debt at this point. For one thing, tuition for the UBC MD/PhD program is less than \$5,000 a year compared with more than \$17,000 for the regular MD program. But Jamie is also a recipient of a Vanier Canada Graduate Scholarship, which provides \$50,000 a year for three years.

Jamie first came to see me about 10 months ago, and over that period we have mostly focused on budgeting, cash flow management and investing.

Here's how our financial planning sessions have unfolded.

1. Establish the client-advisor relationship

At our first meeting, we talked about the services that MD Financial Management provides and what Jamie can expect from the financial planning process.

We also determined how decisions would be made and how frequently we would meet. Over the past 10 months, I've met or talked on the phone with Jamie about four times.

2. Gather information, discuss goals

I asked Jamie to gather all of his personal data and financial information so that I could see where he stands. His situation was fairly basic: no assets and no debt. His scholarship more than covers his expenses, so his cash flow is positive.

Next, we talked about his big-picture goals, which include finishing his MD/PhD and doing his residency, buying a car, getting married, buying a home, finding employment and travelling. We then got into more detail and discussed specific, quantified financial objectives.

We also discussed investing, and assessed Jamie's risk tolerance and time frame.

3. Analyze overall financial situation

Once I understood Jamie's financial objectives, I was able to thoroughly analyze his finances to see if his objectives are realistic, and if he can achieve them under his current circumstances.

4. Discuss the plan

I then worked on developing Jamie's personal financial plan, making recommendations (e.g., invest \$500 a month in his tax-free savings account) and discussing them with Jamie.

5. Put the plan into action

Once Jamie and I agreed on a set of recommendations, we put his plan into action. I helped him prioritize what needed to be done and I completed the required paperwork. Right now, he doesn't need to work with other MD specialists; but as he builds his wealth, we can discuss his insurance and estate planning needs.

6. Monitor the plan

Financial planning is an ongoing process. Together, we've established how frequently we're going to meet to review things and assess Jamie's progress. Through these regular meetings, we can identify any changes in his circumstances or objectives that would require changes to his financial plan.

Every physician's financial situation is different. While everyone can benefit from professional financial advice, physicians have distinct financial planning needs and can benefit from working with a financial consultant who specializes in serving those needs.

Jamie hopes that the MD/PhD degree will help him contribute to research and innovation in the healthcare industry. And with a solid head start on financial planning, I think Jamie is well on his way to a comfortable financial future.

Nick Rosenrausch is a financial consultant with MD Management Limited. To learn more about MD, visit md.cma.ca.

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