

# QMWS NEWSLETTER



## President's Report Dr Sudipta Sinnya



2015 marks the 86<sup>th</sup> year for QMWS to be alive and running! We kicked off the year with the AGM in February, and it was a real pleasure to see both the familiar and new faces at the event. Our very own treasurer, Dr Ira van der steenstraten, did a wonderful talk on her journey from the Netherlands to new beginnings in Australia as well as on the fascinating subject

of evidence-based mindfulness. I certainly believe that all doctors, the high achieving, perfectionists that we are, face the risk of burnout and could benefit from mindfulness practice.

The significant prevalence of mental health problems experienced by doctors and medical students have also been highlighted in the recent 2013 beyond blue report. A talk on mindfulness was a great and much needed start to the year. I would also like to thank the contribution of Dr Hannah Belwood who stepped down from the QMWS executive position in 2014 and would like to welcome three brand new executive members into the society. Congratulations Dr Neela Biswas, Dr Marissa Daniels and Dr Mellissa Naidoo for joining the QMWS committee. 2015 will be filled with many exciting dinner meetings, workshops as well as social events so please stay tuned. We look forward to seeing you at the next event and look forward to a longstanding association with QMWS.

Kind Regards,

Dr Sudipta Sinnya

### Committee members

#### President:

Dr Sudipta Sinnya

#### Secretary:

Dr Lisa Byrom

#### Treasurer:

Dr Ira Van der Steenstraten

#### Executive Committee Members:

Dr Casey Rowe

Dr Lydia Pitcher

Dr Mellissa Naidoo

Dr Marissa Daniels

Dr Sabrina Mader

Dr Mariam Rizk

Dr Neela Biswas



## Mind and Body Dr Ira Van der Steenstraten



Doctor's health and well-being is an important subject for the QMWS; therefore some very exciting opportunities will be offered to you in 2015 to help you to enhance your well-being. Following our February dinner meeting presentation 'New beginnings and Evidence- Based Mindfulness' (how Mindfulness can help you and your patients to better cope in life), we will be hosting 2 'Mind & Body' workshops in March and October 2015.

These two hour workshops are designed to improve your overall well-being by working on your mind and body. Mindfulness teaches awareness in the present moment. By performing Pilates exercises you will improve your core strength, your flexibility, posture and alignment, your balance, co-ordination and circulation, your muscle tone and the correct use of muscles. Physical exercise is also found to enhance neuroplasticity and thereby reducing the risk of cognitive decline.

Pilates was created by Joseph Pilates and is a popular form of exercise. By performing a series of slow, defined exercises, isolated (groups) of muscles are strengthened. Pilates was found to increase Mind-

fulness and thereby improving your mood, quality of sleep and reducing levels of stress. In Pilates, the emphasis is on performing the exercises correctly, taking the time to establish the technique is more important than rushing through them. Greater awareness of the body and its sensations help to better perform the exercises. It is suitable for all levels of fitness.

The basic principle of Pilates is that the abdominal muscles, the so-called "core", should be strong. If you are incapable of stabilising your core, it is impossible to effectively perform most exercises and it enhances the chance of injury. Correct spinal and pelvic alignment and concentration on smooth, fluid movements, help you to become in tune with your body and enables you to control its movement. Proper breathing is essential in Pilates. Using the breath helps you to bring your attention to your body, enabling you to execute the movements precisely, with control and mindfulness.

***The first 'Mind&Body' workshop is on Saturday 21 March, 9am-11am, in the school hall of East Brisbane State School (56 Wellington Road, East Brisbane QLD 4169).***

***RSVP: [secretary.qmws@gmail.com](mailto:secretary.qmws@gmail.com) before 19 March 2015***

***Wear comfortable clothes, bring a friend and a yoga mat or towel. The workshop is free for QMWS members and \$20 for non-members. Suitable for all levels of fitness!***

## AGM and Mindfulness Dr Sabrina Mader



Our first dinner meeting with AGM and mindfulness held in February focused on the new directions of QMWS. This was certainly an inspiring start to the year for QMWS.

Dr Ira Van der Steenstraten started the meeting with her fantastic presentation on mindfulness in practice. She describes her academic and personal journey toward life coaching and mindfulness training. She reflected on her own benefits from mindfulness and meditation in coping with challenges in her own life. This can foster and develop coping mechanisms useful for not only those suffering from established mental health disease or chronic disease but also for anyone in preventing anxiety and depression.

Dr Van der Steenstraten has exciting new directions in her work. She is working with

the AMA to prevent mental health disease with a pilot program targeted at Junior Doctors. It is fantastic to see such a proactive response to the plight revealed in the recent Beyond Blue study. Moreover, she will be hosting mind and body workshops combining meditation and Pilates for QMWS and free to members.

The AGM followed on highlighting the challenges and developments within the society. We certainly had a difficult transition period in the last year. We hope to maintain the longevity of the society and to continue to engage in current and relevant conversation. New shadow positions were opened to prevent future difficult transitions. Furthermore, we have new sponsorship commitments and a packed schedule of events.

Dr Lydia Pitcher gave a great introduction to AFMW (Australian Federation Medical Women) at the meeting, and we hope to further our involvement, as they continue to advocate for women in medicine. This is certainly pertinent in light of the recent media attention and ongoing debate on the prevalence of sexual harassment in medicine. 1 in 5 Australian women experience workplace harassment, so it clear that this is not an issue unique to medicine and is unlikely to disappear without intervention. We hope to continue to foster our relationship with AFMW with many meaningful opportunities for 2015. Again, I am really looking forward to see how the QMWS evolves this year!



# Salary Packaging Myths

Julie O'Reilly, William Buck



Salary packaging can be a great way for doctors to get ahead financially, but many simply don't get around to organising it or don't know how to put it into action to save money.

Quite simply, salary packaging is a process where you restructure the way in which you take your salary in order to save tax. The "packaging" involves paying for certain items in pre-tax dollars, with the balance of your salary paid like normal wages into your bank account (less your regular superannuation contribution and tax withheld).

Here we explain some of the common myths of salary packaging.

**Myth 1 – There's not much benefit to me.**

There are many benefits to having an effective salary sacrificing arrangement including reducing the tax you pay and increasing your disposable income.

Essentially, salary packaging means that you save tax, which leaves more money in your pocket at the end of the year. This is due to paying for some items in pre-tax dollars, which reduces your taxable income. A reduced taxable income equates to less income tax and more savings!

Depending on your employer, there are limits to how much you may salary sacrifice. Most hospitals and not-for-profit organisations have a limit of \$9,009 per annum.

The following example outlines the tax savings and additional disposable income available to a first year intern. As you can see, the \$9,000 is used to pay for packaged items in pre-tax dollars. The tax savings are around \$2,835 per annum, which directly correlates to the additional disposable income available.

Details	No Pack- age	Salary Package	Tax Sav- ings
<b>Salary</b>	60,000	60,000	
<b>Less: Amount Sacrificed</b>	-	-9,000	
<b>Taxable Income</b>	60,000	51,000	
<b>Tax Pay- able</b>	12,450	9,615	2,835
<b>Net wages paid by hospital</b>	47,550	41,385	
<b>ADD: Re- imburse- ment of amount sacrificed</b>	-	9,000	
<b>Total</b>	47,550	50,385	

**Myth 2 – You can package at anytime!**

There are certain conditions that must be met to ensure you are entering an effective salary sacrificing arrangement.

Essentially, salary packaging can only occur on salary you will earn in the future, rather than salary you have earned prior to establishing the salary packaging arrangements.

It is therefore in your interests to set it up as soon as you start working. The salary packaging year runs from 1 April through to 31 March. For established packages, it is a good idea to revisit your salary packaging arrangements each March to ensure that you are making the most of the opportunities. This is especially important as your salary increases, as your tax savings are likely to increase along with the tax level you pay.

**Myth 3 – I'm not sure about Fringe Benefits Tax and don't want to pay any additional taxes**

Fringe Benefits Tax is a specific area of tax law that is designed to tax salary packaging arrangements. The good news is that in most cases, for doctors working in either Queensland Health, or the Mater Hospital system, there are exemptions to Fringe Benefits Tax that enable you to enter into a salary packaging arrangement and still access the benefits that we have discussed.

The most important thing is to get advice to make sure that the arrangement you are considering is within the provisions of the Fringe Benefits Tax exemptions. If not, the resulting tax bill will most certainly wipe out any expected tax savings.

**Myth 4 – It doesn't matter what I package**

With such a wide range of benefits you can choose to package, you will need to explore what is most beneficial to you and your situation. Generally speaking, you should look to package benefits that are not tax deductible (otherwise you would claim them on your tax return).

There are a large range of non-deductible benefits you can package and depending on the hospital you are employed by, you may even be able to package entertainment expenses such as your wedding reception!

It is very important to ensure you have effectively structured your salary packaging arrangement to suit your situation, or you may find it is not as tax effective as it first appeared. As this article is general in nature and all personal circumstances are different,

## 2015 QMWS Calender of Events

<p><b>JANUARY</b></p>	<p><b>FEBRUARY</b></p> <p><b>Annual General Meeting and First Dinner Meeting</b>  <b>Speaker: Dr Ira van der Steenstraten</b></p> <p><i>Yearly meeting to discuss executive roles, calendar of events and society issues. Traditional sit-down dinner meeting at the United Services Club with keynote speaker.</i></p>	<p><b>MARCH</b></p> <p><b>Mindfulness Workshop</b>                  Dr Ira van der Steenstraten  <b>*Free to Members*</b></p> <p><i>Join us for a mindfulness workshop: meditation and pilates, which will help improve your overall wellbeing.</i></p>	<p><b>APRIL</b></p> <p><b>Investment Workshop</b>                  William Buck Accounting  <b>*Free to Members*</b></p> <p><i>Join us for a personalised investment workshop targeted at women in medicine – how to invest wisely and empowering yourself financially.</i></p>
<p><b>MAY</b></p> <p><b>Mentoring Mixer with SWIM</b>  <i>Stand up canapés and networking/mentoring event between doctors and medical students.</i></p>	<p><b>JUNE</b></p> <p><b>Second Dinner Meeting</b>  <b>Speaker: Dr Trevor Olsen</b></p> <p><i>Traditional sit-down dinner meeting at the United Services Club with keynote speaker.</i></p>	<p><b>JULY</b></p> <p><b>Charity Movie Night</b>  <i>Mid-year wind down with a member cinema visit combined with a fundraiser for women's and children's charities.</i></p>	<p><b>AUGUST</b></p> <p><b>Finance Workshop</b>                  William Buck Accounting  <b>*Free to Members*</b></p> <p><i>Financial pearls for women in medicine: how to create your nest egg, managing your maternity leave, balancing family and work.</i></p>
<p><b>SEPTEMBER</b></p> <p><b>Third Dinner Meeting</b>  <b>Speaker: Prof Judith Goh</b></p> <p><i>Traditional sit-down dinner meeting at the United Services Club with keynote speaker.</i></p>	<p><b>OCTOBER</b></p> <p><b>Mindfulness Workshop</b>                  Dr Ira van der Steenstraten  <b>*Free to Members*</b></p> <p><i>Join us for a mindfulness workshop: meditation and pilates, which will help improve your overall wellbeing.</i></p>	<p><b>NOVEMBER</b></p> <p><b>Christmas Party</b>  <i>Cocktail party at Depo with traditional Christmas Quiz, keynote speaker, and fundraiser for women's and children's charities.</i></p>	<p><b>DECEMBER</b></p>

FOR MORE INFORMATION ABOUT MEMBERSHIP AND UPCOMING EVENTS, CONTACT [SECRETARY.QMWS@GMAIL.COM](mailto:SECRETARY.QMWS@GMAIL.COM)

# QUEENSLAND MEDICAL WOMEN'S SOCIETY

**Don't miss out on our  
events for 2015:**

- Mindfulness and Pilates sessions
- Quarterly dinner meetings with keynote speakers
- Mentoring Mixer with SWIM
- Charity Movie Night
- Financial Workshops with William Buck
- Christmas Cocktail party



## ABOUT US

The QMWS is the peak representative body for women in medicine with goals to further the professional development of medical women through promoting education, research and professional opportunities. Furthermore, the QMWS promotes health and welfare of all Australians, particularly women and children. Part of your membership fee goes towards the Australian Federation of Medical Women. To find out more about the AFMW please go to this website:

<http://afmw.org.au>

## HOW TO JOIN

1. Fill out our application on google docs:

<https://docs.google.com/forms/d/1JgbC0hZV71c5QE1LuvEJC69qbO0v465SCxRUDGhTcRE/viewform>

Or

2. Email our friendly secretary at:  
[secretary.qmws@gmail.com](mailto:secretary.qmws@gmail.com)