

**Then, suddenly at 38 I'm the patient...
...and I'm a doctor!**



ANNUAL REPORT 2013



MEDICAL BENEVOLENT ASSOCIATION OF NSW
By Doctors for Doctors



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

CARING FOR COLLEAGUES SINCE 1896

77th ANNUAL GENERAL MEETING

MONDAY 18th NOVEMBER 2013 at 7.30pm

A G E N D A

1. Welcome
2. Apologies
3. Notice of Meeting – Annual Appeal Letter, June 2013
4. Minutes of 2012 AGM
5. President's Report
6. Treasurer's Report
7. Social Worker's Report
8. Councillors continuing in office: (per constitutional requirements)

Drs Felix Choi
 David Chen
 Christopher Dalton
 Gary Galambos
 Richard Herlihy
 Sue Morey AM
 Furio Virant
 Ian Wechsler
 Chaminda Wijeratne
 Andrew Wines
 Vincent Wong

continued on next page



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

November 2013

PRESIDENT'S REPORT 2012-2013 MEDICAL BENEVOLENT ASSOCIATION OF NSW

President's Report 2013

The Medical Benevolent Association of NSW has been providing assistance to doctors, their families and others for 117 years now.

“Then suddenly at 38 I'm the patient and I'm the doctor ...What now?” This was the headline of our last Annual Appeal. We wanted to remind doctors that medical training doesn't make them immune to ill-health and that help is at hand if they find themselves in the position of patient rather than doctor.

Over the last financial year we have continued to work on having adequate resources to make urgent financial contributions when a doctor is unable to support themselves and their family. We have continued with the intention to ensure that every doctor in NSW and ACT knows that help is available if needed. We are also continuing to remind every doctor that it is essential to have a financial survival plan if ill health strikes.

The cost of living continues to increase and requests for assistance have also increased. Our treasurer has noted in his report, the income from our investments has by no means returned to the pre- global economic slowdown level. Subsequently we have had to reduce the level of our assistance to all and encourage longer term recipients to become financially independent. However, we continue to provide the necessary assistance in any acute situation or new crisis.

We are thankful to our donors, both individual and groups. We are encouraged by the fact that the number of group donors has started to increase. This helps to offset the impact of unstable investment income. We are especially thankful to have some long term donors who have been even more generous during this difficult financial time. It is still disappointing though that only a small portion of doctors donate to the Association. If every doctor in NSW and the ACT donated just \$20.00 each we would have sufficient funds to meet our beneficiaries' current annual need.



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

2012-2013 has been a busy year for the Association once again.

On matters of Governance:

We undertook ATO self-assessments of our Deductible Gift Recipient and Tax Concession Charity Australian Tax Office Status.

Our Fundraising License from Office of Liquor Gaming and Racing was renewed.

Our Account signatories were reviewed and updated.

An Asset Review was undertaken.

All Policies were reviewed to ensure compliance and a Receipt register and Financial Reserves Policy were approved for use. In addition ASIC registers are routinely reviewed and Council nomination forms amended to reflect the date of review.

A new data collection tool was developed.

In the area of Education/information:

The practice of reviewing a journal article at each meeting continues.

The Social Worker has attended seminars on Family Law and Grief Counselling.

In order to ensure compliance with the new Charities regulator- Australian Charities and Not for Profits Commission (ACNC) the Social Worker attended an Understanding Financial Reports workshop, a Moore Stephens ACNC workshop and both our Social Worker and Finance Officer attended the Tress Cox ACNC workshop

In relation to Partnerships and Networks:

Our Social Worker continues to represent us on the Management Committee of the Doctors Health Advisory Service (DHAS NSW) as its Hon Secretary.

MBANSW was included in the Northern Sydney Medicare Local consortium bid for the Partners in Recovery program.

More recently we have had discussions with Holman Webb solicitors who have kindly offered to provide pro bono legal advice for our beneficiaries.

With regards to Service Promotion:

We have had articles and advertisements in *NSW and Canberra Doctor* Magazines, in the Northern Sydney Medical Local online newsletter, and in *NSW Doctor* to coincide with the Beyond Blue survey of Doctors' mental health.

A series of articles have been published in Royal Australian and New Zealand College of Radiologists Journal Inside News on doctors support services, managing workplace stress and identifying and responding to a colleague in distress. In addition, an article on 'Workplace relationships' was published in *Insight*, the online journal of the Medical Journal of Australia.

Information about MBANSW was included in the NSW Rural Doctors reference book.

The Bequest Brochure was reviewed, updated, reprinted and sent to our regular donors.

Our Social Worker conducted an information seminar for the staff at Invivo Insurance.

Brochures were sent to AMANSW Intern Orientation day and to AMA ACT for their subscription renewal letters.



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

Our Social Worker provided information about MBANSW at the AMANSW Careers Day and took part in a panel presentation at the Junior Medical Officer Managers' forum. Finally Dr Chen and Mrs McVey provided information on Doctors' Health at an AMANSW Mens' Health Forum.

In the area of Finances:

We have maintained the practice of rigorously reviewing our income and expenditure each month and now include in this review a monthly portfolio snapshot. After some protracted discussions with our bank and comparing fees and services with some of the other major banks we have adopted electronic banking for our Business Account (Current Account). This has involved the use of electronic 'signatures'. The process of paying accounts will be a more timely process and give the electronic signatories easier access to scrutinise accounts.

Our Association would not function as it has if not for the contributions of many people **Our thanks to:**

The AMANSW who continue to provide us with our meeting facilities, photocopying and other support. Special thanks to Ms Fiona Davies (CEO) for her personal interest and support.

Mr Gary Scarr of BT Financial Group announced his retirement at the end of the financial year after many years of expertly managing the MBANSW's investment portfolio and helping us through the recent difficult financial period. To formalise our appreciation we will be making him an Honorary Life Member for his years of service to us. We welcome Mr Chris Deegan to the meeting and look forward to working with him for many years.

Mr Bill Nussbaum of HLB Mann Judd for their accounting and auditing services and ongoing financial advice for our Treasurer and Finance Officer. HLB Mann Judd must be congratulated for being named the best accountancy firm in the BRW Client Choice Awards.

Mr Mike Hawkins of In2art who continues to think of new headlines and designs for our appeals, brochures and posters.

And also last but definitely not least Mrs Danielle Doughty who continues to keep our books in order, manage donations, work out our budget estimations, provide general administrative support and ease us through the process of adopting electronic banking.

During the year we have had further changes to our council. Dr Stephen Green has resigned for health reasons and Dr Allan Wang resigned to take up a PhD opportunity in Western Australia. We have welcomed to council Drs Noel Wilton, Michelle Penm and Vanessa Rogers. Dr Gary Galambos stepped down as Vice President due to work commitments and Dr Russell Pearson was elected as Vice President in his place. I would like to note that this year we congratulated Dr Russell Pearson on his appointment as a Clinical Associate Professor of Wollongong University Graduate School of Medicine.



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

Sadly Dr Joy Vautin, Councillor 1981-2003 and Honorary Life Member 2003 onward passed away. Mrs Mary Doughty AM wrote an article for the *NSW Doctor* about her life.

Also our condolences went to Councillor Catherine Brassill whose husband, Andrew Ahern died in a tragic accident. We are immensely grateful to Catherine who, at a time of great sadness has not only continued on council but also arranged donations in lieu of flowers at her husband's funeral.

For their contributions to the Association, I need to acknowledge and thank the MBANSW Executive, Secretary Andrew Wines, our hard working Treasurer Felix Choi, Vice-President Furio Virant for standing in as chair in my absences and new Vice-President Russell Pearson as well as all the other councillors John Allman, George Boffa OAM, Catherine Brassill, Chris Dalton, Gary Galambos for his presentations at our AGMs, Richard Herlihy who continues to offer valuable advice, Reem Mina, Sue Morey AM, Michelle Penm, Vanessa Rogers, Ian Wechsler, Chaminda Wijeratne, Noel Wilton and Vincent Wong.

Sadly I have recently accepted the resignation of Dr George Boffa from Council. George has been on Council for five years and we have all benefitted from his calm reasoning and dedication to the well-being of those who ask us for assistance.

All of the councillors contribute to our discussions and sometimes lengthy deliberations at our monthly meetings, offering the specialised knowledge each of our councillors possess from their various medical backgrounds and experience. This helps the Council in making more balanced decisions.

The most important person in this Association is undoubtedly our Social Worker and Executive Secretary, Mrs Meredith McVey without whom we would not function as efficiently. She is always looking for new ways to update and promote our Association as well as up-skilling herself in her role as Executive Secretary. More importantly her role as a Social Worker is reflected by her caring approach and sensitivity to the needs of each of our beneficiaries. Her professional approach and knowledge about each beneficiary helps guide the Council into knowing how best to help each person we discuss.

As we go into the future we hope that more doctors will become aware of the work that the Association does for our colleagues and that the numbers of donors will continue to increase so that we can provide the necessary financial and counselling assistance to our beneficiaries.

David Chen
President



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

November 2013

TREASURER'S REPORT 2012-2013

Mr President, fellow councillors, Ladies and Gentlemen,

I hereby present the audited Financial Report for the Medical Benevolent Association of NSW for the financial year ended 30th June 2013.

During this financial year the aims of the Association have been to both provide assistance to our beneficiaries and to make sure that it will remain financially viable in the future. This was necessitated by the recent global financial crisis and the resultant reduction in our assets. Last year our total accumulated funds amounted to \$1,832,345 which has increased to \$2,002,033. This increase has been mainly due to a positive return in our investments which has been very welcome.

In the last financial year we spent \$207,260 on our beneficiaries, which included \$49,354 of social work assistance. Our expenditure on beneficiaries has decreased from \$269,456 in 2012. Despite the reduction we have been diligent in maintaining our core function of meeting our beneficiaries' essential needs.

Donations have always been the Association's main source of income. This year donations from individuals and groups amounted to \$221,819 which was a small reduction on last year's donations of \$243,658. For the first time for several years donations have covered beneficiary expenses. We are most grateful for the generosity of our donors as in the past we have had to make up the shortfall by drawing on investments.

We had a net operating surplus of \$195,514 this year which was a reduction from last year of \$254,397. The reduction was mainly due to profits on disposal of investments in the last financial year of \$57,299 which totalled \$2,215 this year. The impairment of assets this year was \$10,584 which was similar to the impairment loss in the previous year of \$9,668. I note that due to the timing of invoices in this financial year some \$18,000.00 of appeal expenses will be accrued in the next financial year.

My thanks to my fellow councillors for their dedication to our colleagues in need and the financial health of the Association. Thanks again this year to Meredith McVey (Social Worker) and Danielle Doughty (Financial Officer) for their help in managing the accounts. This year we have started the process of changing to online banking which will streamline processes and give us more timely access to financial information.



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

Particular thanks to Gary Scarr from BT Financial Group who is retiring after managing the Associations' investments for many years. We are pleased to have Chris Deegan from BT Financial Group who will be helping us with investment advice in the future. I would also like to thank Bill Nussbaum and Scott Kay our accountants from HLB Mann Judd for their ongoing advice.

Felix Choi
Hon Treasurer

THE AUDITED ACCOUNTS ARE AVAILABLE ON REQUEST

Composition of Council September 2013

| | | |
|-----|--------------------|---------------------------------------|
| Drs | John Allman | Russell Pearson |
| | George Boffa OAM | Michelle Penm- Joined after July 13 |
| | Catherine Brassill | Vanessa Rogers – Joined after July 13 |
| | David Chen | Furio Virant |
| | Felix Choi | Ian Wechsler |
| | Chris Dalton | Chaminda Wijeratne |
| | Gary Galambos | Noel Wilton |
| | Richard Herlihy | Andrew Wines |
| | Reem Mina | Vincent Wong |
| | Sue Morey AM | |

Specialities

General Practice
Anaesthetics
Psychiatry
ENT
Endocrinology
Public Health Medicine
Orthopaedics
Doctor in Training
Ophthalmology
Occupational Health Medicine
Academic Medicine



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

DONATIONS FROM SUPPORTING ORGANISATIONS JULY 2012 TO JUNE 2013

| | |
|---------------------------------------------|-----------|
| NORTHERN SYDNEY GENERAL PRACTICE NETWORK | \$2000.00 |
| KURINGAI DISTRICT MEDICAL ASSOCIATION | \$3000.00 |
| HAWKESBURY MEDICAL STAFF COUNCIL | \$1000.00 |
| RUSSELL ST MEDICAL CENTRE | \$ 525.00 |
| AVANT MUTUAL GROUP LIMITED | \$5000.00 |
| THE TRUST COMPANY- KESTON FOUNDATION | \$4430.41 |
| ST VINCENT'S HOSPITAL MEDICAL OFFICERS FUND | \$5000.00 |
| SYDNEY HOSPITAL AND SYDNEY EYE HOSPITAL | \$ 500.00 |
| AUSTRALIAN CHINESE MEDICAL ASSOCIATION | \$1000.00 |
| MONA VALE HOSPITAL MEDICAL STAFF COUNCIL | \$1500.00 |
| RANZCOG NSW REGIONAL COMMITTEE | \$1000.00 |
| MANLY HOSPITAL MEDICAL STAFF COUNCIL | \$1000.00 |
| SYDNEY MEDICAL SERVICES CO-OPERATIVE | \$ 300.00 |

JULY-OCT 2013

| | |
|--------------------------------------------------|------------|
| SYDNEY UNIVERSITY 1972 MEDICAL GRADUATES | \$4,000.00 |
| RUSSELL ST MEDICAL CENTRE | \$ 550.00 |
| INTERCHANGE GENERAL PRACTICE | \$1000.00 |
| SYDNEY UNIVERSITY MEDICAL GRADUATES 1951 ALUMNI | \$1000.00 |
| HAWKESBURY MEDICAL STAFF COUNCIL | \$1000.00 |
| WESTMEAD HOSPITAL MEDICAL STAFF COUNCIL | \$2000.00 |
| KURING-GAI DISTRICT MEDICAL ASSOCIATION | \$3000.00 |
| PRINCE OF WALES HOSPITAL MEDICAL STAFF COUNCIL | \$1000.00 |
| SYDNEY UNIVERSITY MEDICAL GRADUATES 1993 | \$1000.00 |
| NEPEAN HOSPITAL MEDICAL STAFF COUNCIL | \$ 500.00 |
| SYDNEY CHILDREN'S HOSPITAL MEDICAL STAFF COUNCIL | \$ 500.00 |
| AUSTRALIAN CHINESE MEDICAL ASSOCIATION | \$2000.00 |



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)
ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration
PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker
Phone: 02 9987 0504
Fax: 02 9987 2970

November 2013

SOCIAL WORKER'S REPORT 2012 - 2013

As you are aware, I wear two hats in my work for the Medical Benevolent Association of NSW. The first and probably most important hat that I wear is the Association's social worker. I am the first person a distressed doctor or family member speaks to and I maintain contact with them until they are 'back on their feet' or at least on safer ground. As the difficulties doctors face are many and varied, so too is my work. As we have found at council, making rules and regulations about 'who, when, for how long and how much' is not an efficient use of time. The great strength of the Association is its ability to adapt its response to individual needs. But I digress.

Whenever possible I meet face to face with those needing assistance to get a clear picture of their financial and support needs. I help them to understand the process of requesting financial assistance and completing paperwork. This discussion, of necessity covers confidentiality and privacy. We also look at other resources such as Centrelink, legal, industrial and financial counselling which are available. If urgent or ongoing specialist assistance is required I try to facilitate access to services. I then maintain contact as necessary. For some, daily telephone contact is needed until specialist treatment is arranged and for others, contact is left to their discretion.

At present there are 134 members of the medical family receiving assistance, either financial and/or social work support from the Association. For the past few years referrals have remained at an average of 2 new referrals per month. This year requests for assistance from male doctors have outweighed requests for assistance from female doctors. This is a departure from previous years when gender seemed not to make a difference. On the occasion that a member of a doctor's family rings to ask for assistance (less than one quarter of referrals are from family members), it is always a female who makes contact. Continuing last year's trend, the requests for counselling assistance alone have outweighed the requests for financial assistance. This may be due to some of the promotional activities undertaken this year, but hopefully it is a sign that doctors are seeking help sooner and have taken out income protection insurance.

The average age of all who requested assistance this year is 48. General Practitioners are more likely to ask for assistance than colleagues from other specialities. However, doctors in training, make up one third of requests for assistance this year. This number is higher than in previous years. All who ask for assistance are facing difficulties in several areas of their life, so referrals are seldom for one reason. This year, unlike last year, referrals which name mental health difficulties as the main reason for contacting MBANSW have outnumbered referrals for physical health and work related matters. Depression and bipolar disorder are two conditions which are most often cited as affecting those who have asked for assistance.



MEDICAL BENEVOLENT ASSOCIATION OF NSW

aACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

Having trained as a doctor overseas seems to remain a factor for referral as does having some contact with the NSW or ACT Medical Councils. Referrals where a doctor is struggling with substance abuse have increased this year having dwindled to almost nothing in previous years.

A significant aspect of the social work role is one of advice, support and referral. On average there are 2 calls per week (or contacts through the website) seeking referral advice. These phone calls may come from the doctor themselves, a friend, colleague, manager/supervisor or a family member. They are not counted in our 'numbers' unless ongoing assistance, either financial or counselling, is required. Occasionally, but rarely they involve one contact and can take anywhere from 5 minutes to 5 hours. To provide a snap shot, in a week period, I received calls asking for assistance with resources for a doctor's health presentation, from a deregistered rural GP needing urgent mental health assistance, a doctor whose colleague had been assaulted at work, a JMO seeking relationship counselling and the family member of a GP distressed about his deteriorating mental health.

The other hat I wear is that of Executive Secretary of the MBANSW. A large part of my Executive Secretary role is governance, as an Income Tax Exempt Charity with Deductible Gift recipient status we have responsibilities to the Australian Tax Office, ASIC, Office of Liquor, Gaming and Racing and Australian Charities and Not for Profits Commission (ACNC). It seems that every year there are new compliance requirements. We are committed to having an efficient, effective and transparent organisation and I believe the ongoing review of practices and procedures will stand us in good stead for future requirements.

My association with the Doctors Health Advisory Service continues. I was again elected as the Hon Secretary. The close relationship between the two organisations is essential. This year I was again fortunate to have the opportunity to present information on the work of the Association at the international Health of Health Professionals Conference in Brisbane.

There are many who make my work as the Executive Secretary so much easier.

My deep gratitude to Danielle Doughty the Finance officer. Danielle is capable, efficient and wonderfully supportive. Together, we tackle the boring bits and support each other through the frustrating bits. Thank you Danielle for keeping me and the Association on track.

Thanks also to Fiona Davies and her staff at AMANSW. Fiona and her senior legal and industrial staff always provide a willing ear and sound advice when I am struggling with a complex work matter for one of our beneficiaries. Fiona makes many opportunities for promotion of MBANSW, through links to our website, the *NSW Doctor* journal, or in person at the careers day, junior medical officer manager's forum and men's health promotion or through the distribution of our brochures. Fiona's staff are welcoming and inclusive.



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

My personal thanks to Melodie Burdon, Member Supervisor. Christine Brill at AMA (ACT) is also very supportive of the work of MBANSW. She promotes the service at every opportunity and also provides a great resource for me when I am working to understand the differences in health provision in each state and the impact on the doctors we are assisting.

Mike Hawkins of In2art has again been very patient in responding to my many and varied requests in developing our promotional resources. Mike has again demonstrated a great understanding of our work and been able to incorporate it creatively into our Appeals. Thank you Mike.

As the President noted, Gary Scarr of BT Financial has resigned after successfully managing our portfolio for more years than our manners allow us to count. Thank you Gary for your contribution to the ongoing viability of the Association. Chris Deegan has stepped into Gary's shoes and I look forward to working with Chris.

Bill Nussbaum of HLB Mann Judd has also provided sound advice to council about measures to make MBANSW more financially efficient and effective. Bill and his staff are endlessly patient with my many queries.

I would like to express my thanks to the Councillors and acknowledge the generosity of their spirits. I often comment that the doctors on council are the most compassionate and least judgmental group of people I have ever worked with. The doctors who ask us for assistance are usually in great distress, sometimes of their own making, but often not. Discussion at Council meetings always takes into account the emotional impact of the situation and focusses on how to make things better; it is never dismissive of a doctor's situation. All on council make themselves available at any hour of the day and night to provide advice, assistance and consider and approve an urgent request.

My particular thanks to the President, David Chen, whose calm reasoning and tolerance of my interruptions I find invaluable.

And finally an acknowledgment of the courage many of our beneficiaries and their families demonstrate and of the difference our donors make to their lives.

Meredith McVey
Social Worker