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The **RMBF** Newsletter

Magnifying the impact of your donations

How our money advice service changes the lives of struggling doctors

One of the lesser talked-about consequences of the pandemic for the medical profession is its effect on doctors' finances.

This has sometimes been a direct impact: many doctors physically could not work to earn a living, due to needing to shield, or being badly affected by contracting Covid. There are also less direct effects: for example, the pressure of increased childcare costs during school and nursery closures, or the extreme stress of work making it harder to deal with existing money problems.

Thanks to your kind donations, the RMBF can award financial grants to those who are facing hardship, helping doctors get back on track after tough times. But what is often just as valuable to struggling doctors is our money advice service.

A doctor facing a life-changing injury or illness could quickly find themselves under financial pressure as their sick pay runs out. They may not be used to working to a tight budget, or navigating the benefits system. And all the while, bills and mortgage arrears mount up.



We also know that money problems and poor mental wellbeing are linked. Feeling low can make it harder to manage your money, and worrying about money can worsen mental health. This vicious cycle often leads to other problems: with work or relationships, for example.

Providing money advice to help beneficiaries to manage their debts, maximise their income, and claim the benefits that they are entitled to can often make a huge difference.

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Over the past two years, the value of benefits secured by our RMBF money advice service adds up to around £133,000, with a further £37,000 of savings made through debt renegotiation.

Through your support, we can help ensure struggling doctors can get back on a firm financial footing.

CEO update

Steve Crone | RMBF Chief Executive

While it has been a long couple of years for the medical profession, and we know that the pandemic will have a lasting impact for many, it feels as if we are starting to emerge into better times. The vaccines have significantly reduced the severity of Covid, and though there are likely to be bumps in the road ahead, there is also room for cautious optimism.

Welcome back

With appropriate safety measures in place, the RMBF team have been able to work together again in our Wimbledon office, a boon for teamwork and morale. In November we were able to have our first conference stand in nearly two years, at Acute & General Medicine at the Excel London. It was great to once again talk to doctors face-to-face about the support we can offer, meet potential new volunteers and make useful contacts to develop our work.

We were only a month away from hosting our Volunteer Conference when things shut down in March 2020. In the intervening time, it was great to stay connected to our dedicated volunteers via our successful series of online “roadshows”, but we are pleased to say that the rescheduled conference is now confirmed for Tuesday 7 June this year, and we look forward to hosting this event in person again. This year’s AGM will similarly be held in person, and the date for that is Thursday 22 September. See page 5 for more information.

Project updates

We are also looking forward to seeing the results and recommendations of our research into the scale of unmet need among doctors, medical students and their families. This is being undertaken by the Research Department of Education at UCL Medical School, and is due to be completed this summer.

They will be reporting on the factors that prevent potential beneficiaries coming forward, how we can overcome these barriers, and how we can reach beneficiaries earlier before times of real crisis. We think this research will provide some very valuable data, helping to

shape the future work of the charity, and enabling us to reach more of those who could benefit from our support.

It has now been three years since we launched the Coach Mentoring Programme, which is delivered by our team of specially trained volunteers. I am pleased to report that we have had very positive outcomes for our beneficiaries who have taken part. We are now planning to undertake a full review of the programme to consider how best we can meet the needs of our beneficiaries going forward.

Our Fundraising & Communications team have been hard at work on the RMBF website, not only publishing helpful new content around mental health and money matters, but also optimising the site to ensure doctors and medical students searching for support can find us more easily. We’re also steadily increasing the reach of our social media channels: our Instagram has a friendly and engaged community of followers, who do a great job helping to spread the word about the support we offer – and our wellbeing resources have been particularly well received.

Ongoing support

In this newsletter we’re always pleased to update you on new initiatives and resources. But it is also important to keep in mind our core work of providing grants to beneficiaries facing financial hardship, the RMBF’s primary purpose for over 180 years. On page 4 Simon Dinnick, Chair of our Grants & Awards Committee, gives a valuable insight into how the Committee goes about awarding financial support to doctors and medical students, and talks about some of the most significant trends and changes we’ve seen in recent years.



While it is a more recent development, the confidential psychotherapeutic support that the RMBF and the BMA provide via DocHealth has quickly established itself as widely-needed and extremely effective. DocHealth has gone from strength to strength (see page 3), with plans in place to meet increasing demand. The pandemic has only sharpened the already-acute problems that the service addresses, demonstrating just how valuable it is.

Thank you

It bears underlining that neither our core financial support for doctors and medical students, nor our growing work on wellbeing and mental health, would be possible without your donations. Our online Christmas card and gift shop had its most successful year ever, raising over £20,000. And once again, there was a fantastic response to Professor Sheila the Baroness Hollins’ President’s Appeal, which has raised over £80,000 so far. On behalf of Sheila, and everyone who will benefit, sincerest thanks for your generosity.

One last bit of good news – the European Doctors Orchestra will be performing a concert in aid of the RMBF at Cadogan Hall in London on Sunday 9 October, conducted by Grant Llewellyn, with Hyeyoon Park as violin soloist. More information and ticketing details in the summer issue of this newsletter, but do save the date for what will surely be a most enjoyable evening.

With all good wishes
Steve

DocHealth making vital impact for doctors' mental health

DocHealth is our confidential psychotherapeutic support service provided in partnership with the BMA, open to qualified UK doctors of any grade or speciality.

Based on a self-referral model, the service has grown year-on-year since its launch in 2016, with nearly 400 doctors receiving help in 2020-21.

Talking to Tony Garelick, DocHealth's Clinical Director, you get a real insight into what doctors have been through over the past few years. "The key thing is the exhaustion," says Tony. "People have been working at their absolute capacity. They only have to have an adverse event in their personal or work life – say the death of a parent – and it pushes them over the edge. Whereas before they might have coped, now it can overwhelm them."

"Another cohort have been traumatised by the number of deaths," he adds. The fact that relatives were not allowed into hospitals meant that all the emotional support fell to doctors and nurses. Covid protocols made already-tough situations more difficult: doctors were having to break the news of a death over the phone, often to the family of a patient they had not even directly treated.

Patient aggression has also been an unwelcome factor. "Doctors have been

working at capacity, yet they have faced enormous emotional stress from their patients and the relatives." Patients waiting hours in A&E are often taking out their frustrations on the doctors, and relatives who feel excluded from their loved one's care can become paranoid and angry.

"I think the other very stressful thing is that, by and large, doctors are high achievers and perfectionists," reflects Tony. "The high demand means they are having to compromise, and to do less in terms of clinical management than they feel they could in normal circumstances. Many find that difficult."

Tony highlighted another quality that sets DocHealth apart and makes it so well-suited to a challenging time like the present: "We work on the principle that it's not easy for doctors to seek help." There is no triage or waiting list: everyone who rings up has a first consultation within two to three weeks.

At a glance

DocHealth offers help with:

- Relationship difficulties at work and at home
- Burnout and work/life balance
- Bullying or harassment
- Communication difficulties
- Adjustment difficulties
- Examination stress
- Inquiry/clinical incident stress
- Trauma past or present
- Bereavement/loss
- Anxiety
- Depression

All clients are exclusively self-referral, and most significantly, there are no reports to GPs or Trusts – the service is truly confidential and independent, helping overcome the stigma doctors may feel in seeking help. Another key and unique aspect of the service is the clinical team. These are all experienced medical consultants, specialists trained in psychiatry and psychotherapy, meaning that doctors are speaking to someone who understands the pressures of the job.

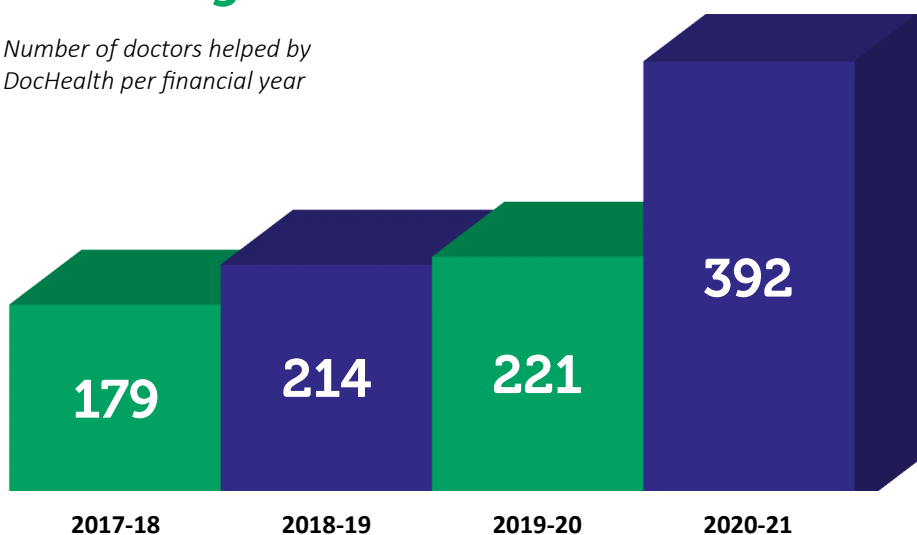
The service is provided in partnership with the BMA, but donations from the RMBF's supporters directly fund those who might otherwise not be able to pay for support elsewhere, and Tony says this has played a huge part in its success. "DocHealth wouldn't exist without the RMBF and its supporters. They are what helped the service get off the ground."

"Doctors, by and large, don't feel looked after. They do feel looked after in DocHealth," Tony concludes. "They feel they are being listened to by someone who knows the medical world from the inside, which has a powerful effect. And the contribution from the RMBF and its supporters has facilitated that."

Thanks so much to Tony for taking the time to speak to us. To find out more about the service or to arrange an appointment, visit dochealth.org.uk

Reaching more doctors

Number of doctors helped by DocHealth per financial year



View from the Grants & Awards Committee

Q&A with Simon Dinnick, Committee Chair

Simon Dinnick has specialised in helping doctors and dentists throughout his career as a practising solicitor. He has worked for all the major medical defence and protection organisations, as well as hospital trusts and private health providers. Simon joined our Board of Trustees in 2016, and has been Chair of the Grants & Awards Committee since August 2020.

We asked for Simon's insight into the difference that financial assistance can make for doctors, medical students and their families.

Q. Why is financial support for doctors and medical students so important?

In this role, I'm regularly reminded that misfortune can befall anyone at any stage in their life. We all live by a financial thread that can be stretched or broken at any moment through unanticipated illness or accident. When someone has this kind of setback, their long-standing student debt, frighteningly high mortgage payments, or steep childcare costs don't suddenly go away. The stress of these things can then exacerbate the very illness or disability that caused issues in the first place. We see our role as helping students and doctors stay in kilter, until restored to their own equilibrium – or if necessary, to provide longer-term support.

Q: You're Chair of the Grants & Awards Committee. Can you tell us more about what the committee does?

We meet six times a year to consider requests for financial assistance from qualifying doctors and students. We typically receive 15 to 20 new cases for discussion at each meeting, and review existing beneficiaries on a regular rotational basis. Our Casework team prepare reports on each applicant's health and financial circumstances, to help us reach sympathetic and fair conclusions on the nature and extent of support to be offered.

Every applicant is an individual, so there is no one-size-fits-all package of



support. The financial assistance we offer might help pay for living costs, childcare support, medical equipment, or back-to-work expenses and retraining – we aim to match the support to the individual's circumstances.

I think the fact that we offer this direct financial help is reassuring for the RMBF's supporters, too. You really are able to see where your donations are going.

Q. Can you give us an example of someone the RMBF has helped?

The Committee's deliberations are confidential. It is vital that applicants, who may naturally be reticent or embarrassed to seek help, have the comfort of knowing their circumstances will remain private. Encouraging people to seek help without stigma is one of our cornerstones.

That said, I want our supporters to understand the impact that their donations have, so I will give some insights. For example, we regularly give financial grants to help really capable students complete their training, when they have suffered personal or family illness which has interrupted their route to qualification. We helped the family of a doctor who was being treated for cancer and sadly died. We've helped protect bereaved spouses from financial hardship, when their partners' pensions have been lost to them. These are just a few examples.

Q. Over its long history, the RMBF has evolved to meet the changing needs of the medical profession. What have been the trends in recent years?

The RMBF has come a long way from its "poverty, widows and orphans" heritage. The Committee increasingly sees much more immediate and short-term need, as well as providing complex long-term support. Recently our help has been covering more sudden cash flow difficulties, involving housing or rental problems.

We have seen the average age of our beneficiaries coming down, as health and financial hardships interrupt young doctors' careers more and more. This has gone hand-in-hand with an increase in need resulting from mental health or stress-related difficulties. Sadly, alcohol problems and other issues involving addictive behaviour crop up quite regularly, creating their own need for support.

The Committee's aim is to help all doctors facing any sort of misfortune. When someone asks for help, there is no sense of judgement or criticism in any assessment, but there is understanding. Very often, the experienced professional minds on the Committee can give insights into career difficulties and direction, helping a potential beneficiary to make career adjustments.

Q. What is your message to RMBF supporters?

The help we can offer doctors and medical students is a direct result of donations and legacies. Our inbox is regularly filled with appreciation, and moving messages from our beneficiaries. Your support really gets to the heart of where help is needed.

If you are a doctor or medical student facing financial hardship as a result of illness, injury, disability, bereavement or age, we may be able to help. All enquiries are treated in confidence. Please email help@rmbf.org and one of our Casework team will be in touch.

Wellbeing resource round-up

Self-care Sunday: catch up online

Back in the autumn, we were very excited to host our first ever *Self-care October*, where RMBF supporters were encouraged to take time for their own wellbeing (with some fundraising sprinkled in!).

The highlight of the month was *Self-care Sunday* on 17 October: a special all-day programme of online wellbeing events, hosted by experts. It was wonderful to see so many RMBF supporters join us over the course of the day, and the sessions were recorded so you can catch up on demand.

With so many video meetings in the diary these days, it can be hard to



find time for another online session. But in our experience, it always feels worthwhile afterwards, so why not give it a try? All the *Self-care Sunday* sessions are compiled in a handy page on our website – here's a summary of what's on offer:

Everyone is different and so why would self-care be the same for all of us? Natasha Holmes's excellent talk on **designing a wellness plan** addresses how to look after your own wellness in a way that suits you. Meanwhile Dr Lizzie Burns gave us some much-needed fun and laughter in a fold-along **origami for wellbeing** tutorial. From finger puppets to medical-related folds, and a wonderful tulip, we discovered how to turn paper into something beautiful!

The wonderful Dr Wendy Molefi (left) hosted a **practical mindfulness** session focusing on how the breath can be used as an anchor for calm and steadiness. One attendee said: "I have been trying to learn about mindful practice since a particularly challenging bereavement, but not made a lot of progress. I learnt a lot in that one session, thank you."



Nutritank's co-founder Dr Ally Jaffee joined in with the day by talking about the importance of **nutrition and wellbeing**, and the day ended with a chance to unwind and release the week's tensions with Dr Clara Farque's (above) online **pilates session**, flowing through a host of different positions.

Watch this space for news of our next wellbeing event for RMBF supporters!



Catch up on our online wellbeing sessions: scan the code or visit rmbf.org/scs

New on the blog

"What do you want to bring to medicine, and what do you want medicine to bring to you? For me, the answer is compassion in two forms: for others, and for myself."

To mark this year's University Mental Health Day on 3 March, our student volunteer Hattie Coleman has written a fantastic personal blog post.

It reflects on the strains of studying medicine, and how resilience can be allied with compassion and self-reflection to help students and doctors flourish.

Scan the code or visit rmbf.org/flourishing to read Hattie's blog.



Painting as a daily reflection helped Hattie while she wrote her dissertation

Save the date

RMBF Volunteer Conference

Tuesday 7 June
The Wellcome Collection, 183 Euston Road, London NW1 2BE

RMBF Annual General Meeting 2022

Thursday 22 September
Royal College of Physicians,
11 St Andrews Place, Regent's Park,
London NW1 4LE

Volunteers and life members will receive invitations to these events directly

European Doctors Orchestra concert

Sunday 9 October
Cadogan Hall, 5 Sloane Terrace, London
SW1X 9DQ

Ticket details in the next issue of this newsletter, or keep an eye on rmbf.org

More fantastic fundraisers

We are delighted that since the last issue of this Newsletter, we've been supported by some brilliant new fundraisers, pushing their limits and exercising their creativity to help doctors in need. Read on for a roundup of our fab fundraisers' exploits!

Taking the plunge

In October, doctor **Phil McGeown** headed to Ballintoy Harbour and Beach, Northern Ireland, for a bracing sea swim in aid of the RMBF – one of a series of swims raising money for frontline workers. Phil kindly shared with us his very personal reasons for taking on this chilly challenge.

Phil: As a doctor with mental health challenges and previous mental illness, I appreciate how quickly life can enter a spiral of hardship. I was fortunate to have a supportive partner and family, so I could manage. Many doctors are not so fortunate: single parents, refugees with no connections, those facing domestic abuse, those who develop more severe mental illness than myself.



I was aware of RMBF before becoming unwell, and imagined it would not be for me, even if I was in hardship. In reality, the RMBF provides so much more than I realised: wellbeing resources, advice, signposting and financial assistance. Their social media posts are very helpful too: I myself am new to Instagram, being a bit older, but most doctors under 35 are social media natives, so it's important to meet them where they live. I wish I'd been more aware of what the RMBF offers when I was struggling, so in future



I'm determined to spread the word to colleagues.

I've been a swimmer and water lover all my life. When I was slowly recovering from mental ill health, I decided to try it in cold, open water, and found I loved swimming in the sea early in the morning. The stillness in nature, the cold salt water, and the exercise all combine to leave me feeling calm but alert. I've really noticed the benefits to my overall wellbeing.

It was, however, just one of a series of very small steps in my recovery – I didn't suddenly start sea swimming from a point of very poor mental health. I'd seen others taking part in lots of great activities and ventures and felt disappointed with myself, not realising the steps they had taken to get there. So if you're also struggling, I'd urge you to be kind to yourself and take small, manageable steps forward.

Ballintoy Harbour might be more familiar to some as Lordsport, the stormy town on the Iron Islands, from the TV series Game of Thrones. I can understand why this stretch of Northern Ireland's coastline was chosen for a fantasy series!

Swimming in the North Atlantic in October may sound nuts, but I am grateful to be able to do this now. Several years ago I couldn't carry out the basic activities of daily life, and even one year ago, I couldn't have contemplated

swimming in the sea regularly. Thank you so much to everyone who donated and helped me surpass my fundraising target!

A huge thank you to Phil for his awesome aquatic efforts, which raised £300 and plenty of vital awareness! Follow Phil on Instagram: [@dr.mental.wealth](https://www.instagram.com/dr.mental.wealth)

Harry's hometown half marathon

GP trainee **Harry Bowen** took on the Oxford Half Marathon in October to support the RMBF, raising over £500. Writing ahead of the race, Harry shared his reasons for supporting the charity and for choosing this event.

Harry: Oxford is a city of firsts for me. It's where I took my first breath (John Radcliffe Hospital), got my first school detention (St Edward's School), and drank my first pint of beer (The Turf Tavern). It will be a fine setting for my first attempt at a half-marathon: a 21km trip down memory lane, along a route sewing together many special places.



Feeling inspired?
Get involved and
fundraise for doctors!
Scan the code or visit
[rmbf.org/fundraise](https://www.rmbf.org/fundraise)
for resources, top tips
and contact details

I'm in the final year of my General Practice training. So far it has taken me to Slough, Reading, Basingstoke and Winchester, as well as a very enjoyable two years working in Sydney, Australia. Right now I live in Farnham, Surrey with my wife Zoë, our cat Stevie, and very soon our first baby!

I decided to raise money for the RMBF because now, more than ever, medics deserve to be supported. Having worked in A&E and acute medicine during the Covid pandemic, I have experienced and seen first-hand the impact that it has had on my patients, my colleagues and myself. Psychologically it has taken a great toll on the profession.

I particularly like the support that the RMBF has recently begun to provide through its DocHealth psychotherapeutic service and online wellbeing resources. A charity steeped in history that has been able to adapt with the times, which is mirrored nicely in the location for my run.

Before this, the furthest running race I've completed was 10km while at university in Bristol. With the Oxford Half 2020 being postponed I was able to prepare, mentally and physically, for over a year. I've chosen not to set myself a time target, instead making it my goal to enjoy the experience. If I go fast, well, that will be a bonus.

CS Lewis said "If one could run without getting tired I don't think one would often want to do anything else." Running has certainly been a great help to me over the past couple of years, and it will be a great privilege to help others by doing the same. I am so looking forward to the buzz on the day.

Congratulations and thank you to Harry, who is now a new father to the aforementioned baby!



Fundraising boost from MDU foundation doctors

A new subscription initiative has seen Foundation Year 1 members (FY1) of the Medical Defence Union (MDU) raise over £30,000 for the RMBF and the Doctors' Support Network. The MDU reduced their FY1 subscription fee from £10 to £5, with members donating the remaining £5 to the two charities.

The MDU have a long history of supporting the RMBF's work to help doctors and medical students in need. We are delighted that thanks to the

success of the FY1 scheme, it has been extended into 2022.

"Every day we hear from members who are struggling under intense psychological, social and financial pressures," said Dr Matthew Lee, MDU's Chief Executive. "So we were keen to find ways to promote and support organisations who could help."

We are grateful for the MDU's generous support, and look forward to future collaboration to support doctors in need.



MDU Chief Executive Dr Matthew Lee (left) and RMBF Chair Professor Michael Farthing (right) meeting to mark the partnership at MDU's Canary Wharf offices

Artistic merit

Joe Boulton first heard of the RMBF during his 35 years working as a radiologist at Charing Cross Hospital, as his wife was a member of a local Guild. A keen artist, he chaired the hospital's art committee, overseeing the installation of paintings and a stained-glass window to brighten the environment, and eventually joining the committee of the organisation Paintings in Hospitals.

Last year, on a summer trip to Tarifa in Spain, Joe and some fellow retired doctor friends were discussing the pressures faced by the current generation of doctors, due to the impact of the pandemic and long Covid. Wanting to help, Joe told his friends about the support that the RMBF can provide, and encouraged them to donate to the RMBF – with the added enticement of an original piece of Joe's own artwork (an example pictured left) on offer for anyone who did so.

This has now raised over £1,900 which is a fantastic sum. Our thanks to Joe for his artistic skills and to everyone who has made such generous donations.

Fundraising roundup

Huge thanks and congratulations to another RMBF runner, **Kavita Datar**, who signed up in early 2020 to run the London Marathon for the RMBF. She was finally able to finish the rescheduled race in October 2021, raising nearly £1,300. We're so grateful for Kavita's dedication and patience in the face of multiple postponements of the event.

We were delighted to learn that students at **St Olave's Grammar School**, Orpington, chose the RMBF as one of the charities to fundraise for at their fun-filled Festival in December. Classes ran stalls ranging from eating competitions to shootouts, raising a hugely impressive £7,353 for the RMBF and local charity Bromley Brighter Beginnings. A massive thank you to all the students and staff!

Salford Royal Doctors' Mess hosted a winter ball for medics across Bolton, Salford and Wigan Hospitals in November, and raised nearly £500 with a raffle for the RMBF. Organisers said the charity was close to their hearts, as colleagues had received help from the RMBF. Thanks so much to all involved!

Gifts in wills: a lasting impact

Doctors understand all too well the importance of acting early to avoid problems later. And with medicine's centuries-old tradition of education, they also know the value of investing in future generations.

Making a will is a practical way to ensure your wishes are carried out and protect your loved ones from hardship. It also offers the chance to leave a lasting positive impact for a cause that you care deeply about.

Gifts in wills make up more than a third of our fundraising income, and make a real difference to the support we can provide to doctors and medical students in need. They might help to pay for disability adaptations for a car or home, or confidential psychotherapy for a doctor struggling with their mental health. Significant donations like these also help us plan and develop our charitable work, ensuring it is ready to meet the needs of tomorrow's doctors.

Why write a will?

Many people assume that even if they die without a will (known as dying intestate), their estate will automatically pass to their closest family. But the rules around dying intestate can be complicated and unexpected.

Having a will means having confidence that your assets will be passed on in the way you want, and that your loved ones will avoid extra stress and cost at an already difficult time.

Thankfully, a will is often more straightforward to arrange than you might expect, especially with the help of a solicitor. It is also worth knowing that all gifts to charity are free of tax, so they reduce the value of your estate for inheritance tax purposes.

The practical matters

The first thing to do if you're thinking of writing or updating your will is to talk to a solicitor. Everyone's circumstances and wishes are different, and a solicitor can help you ensure that things are carried out as you would want. The Law Society can help you find a solicitor if you don't already have one: visit lawsociety.org.uk or call 020 7320 5650.

We know that for most people, this type of charitable giving is a very personal and private decision. If you are thinking of leaving a gift in your will to the RMBF, you don't need to contact us beforehand or fill in any forms, just talk to your solicitor. They are likely to ask you for our address, and registered charity number, which are as follows:



24 Kings Road, Wimbledon, London SW19 8QN
Reg. charity number 207275 (England & Wales) and SC046148 (Scotland)

If leaving a gift in your will is something you are considering, we hope this information has helped you decide what is right for you.

Making a will can provide you comfort and security. And if you so choose, with the same stroke of your pen, you can grant that same comfort and security to someone else, at a time when they desperately need it.



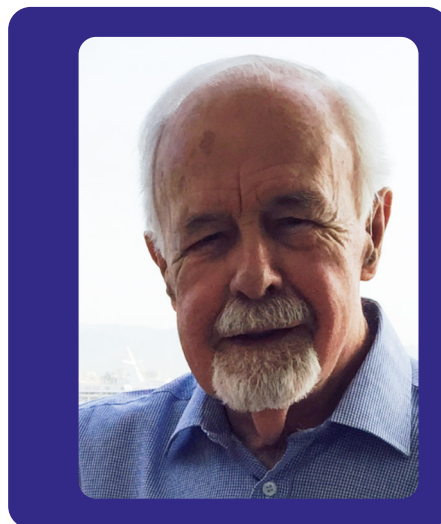
Our website offers more information about leaving a gift in your will. Scan the code or visit rmbf.org/wills

In memoriam: Dr William Timmins

We were very saddened to learn recently that Dr William Timmins, a longstanding supporter of the RMBF, passed away in 2019 at the age of 93.

A retired GP, Dr Timmins – Bill to his family and friends – studied medicine at St Bartholomew's Hospital, London. After several years working as a houseman, he obtained a position as Resident Medical Officer at the John Coupland Hospital in Gainsborough, Lincolnshire.

Bill moved to Cornwall, becoming an Obstetric houseman at Redruth Hospital and earning his DRCOG. Soon after this, he made the move into general practice, and worked as a GP in Falmouth, Flushing and Mylor Bridge



for over 37 years. He took an active part in local medical politics, serving for a year as Chairman of the Local Medical Association and a year as Chairman of the Cornish BMA.

On retirement Bill enjoyed pursuing his hobbies, including a love of travelling, railways and local history. We know that for at least 28 years, if not longer, Bill gave generously to the RMBF, helping to support those of his colleagues facing harder times.

He was a much-loved husband to Lorna, father to Louise and Sarah, grandfather to five more and great-grandfather to two. Our sincere condolences to all of Bill's loved ones, and our gratitude for his kind support.