

Caring for Ourselves

By Scott Allen

The Hillel quote *"If I am not for myself, who will be for me?"* is, I would wager, not something many of us put at the forefront of our own consciousness. Most of us are probably not hard-wired to be as personally responsible as these few words would indicate. In fact, I would guess that many Executive Directors of NATA and NAASE do just the opposite. We are all probably guilty of:

- Consistently putting our own personal "to-do" list at the end of our daily priorities, including not calling out sick when we should
- Failing to adequately plan for our own futures by having the right kind of insurance, be it life or disability
- Not setting aside enough money for our own rainy day needs or retirement
- Failing to use all of our allotted vacation time, or while away, actually turning off our computers or smart phones and really disconnecting from work and relaxing

As an Executive Director, we are all charged with ensuring the continued well-being of our congregations. We are tasked with strengthening our relationships with our members (and forging new ones as well), ensuring that our staff function efficiently and productively, that our synagogue Presidents and other Board members are kept in the loop of information and decision-making, that our clergy are unencumbered by distracting details of management to whatever degree is possible, and that our facilities are well maintained at all times. We are all successful, to a greater or lesser degree in accomplishing these Jobs, but at what personal cost?

While we occasionally receive congratulations, or a thank you, or even an occasional kol hakavod (well done), most of us don't work the normally exhaustive schedules that we do in order to receive praise or expressions of gratitude. We do what we do because we love our jobs (for the most part) and get a great sense of satisfaction and accomplishment out of helping people. This love of what we do and pleasure at being useful often comes at a substantial personal price.

A little over 2 months ago, I was suddenly forced to make a life-changing decision.

I've been a migraine sufferer since I was 12. Beginning in June, 2014 the frequency and severity of my headaches started to increase significantly and in December of 2014 they started coming daily and with great intensity. I began seeing a neurologist and other doctors for help. In the meantime, my work began to suffer as my ability to concentrate deteriorated. I began missing deadlines, making more mistakes than usual in tasks large and small, and it started to become obvious to my staff, my Rabbi, and my Board President that something was seriously wrong. I kept powering through the days with an attitude of "I can't afford to take off. I have too much to do." Sound familiar?

In the midst of all this, I was given a contract extension, but then almost immediately I had several serious conversations with my Rabbi and my President, both of whom I like and respect, that resulted in “notes to my personnel file, with copies to the HR committee.” My performance was really suffering. My year-end review was clearly going to be less than positive.

Thirty-one years ago, while working on Wall Street, I purchased a personal long-term disability policy. I've been paying the premiums all these years and have never made a claim. I chose to pay the premiums with after tax dollars rather than to participate in disability policies that were part of the benefits packages made available by my employer. The reason for doing so is quite simple. Any payments made by an insurance company on a personally owned and paid for disability policy are Federal and State tax exempt. By contrast, payments made to a policyholder on a disability policy paid for by an employer, or part of a corporate benefits package, are counted as taxable income. This crucial tax exemption is why a personally owned policy is always the preferred option, unless of course your employer is going to cover all or substantially all of the disability policy premiums. Even then, most experts will say try to go the personally owned route if your finances permit.

I hadn't looked at the terms of my disability policy for years. After all, I was reasonably healthy, so why should I? The answer to that question is that reality does have a habit of getting in the way of life's expectations. I raised the issue of disability with my neurologist and he agreed that my chronic migraine diagnosis was certainly a qualifying issue that I could use to make a disability claim. Within a matter of days, I met with my Rabbi and President and submitted my resignation, with immediate effect. To say that my action and the speed with which it occurred were a surprise to all parties would be a mild understatement.

I've learned some valuable lessons these past few months that are worth noting.

- Taking time to address personal health needs is more important than a job
- Being honest about health issues with yourself, your family, and your employer is generally in everyone's best interest
- Buying a personally owned disability policy, at whatever age and for whatever benefit amount, is an important component in taking care of ourselves
- Consider a policy with a short exclusion period (i.e. the amount of time before the benefits of a disability policy begin)—it is worth it in the long run
- Saving for retirement is a task that can't begin soon enough
- Benefits packages need to include health, disability and life insurance options, as well as retirement savings and time off specifics and they should be reviewed annually and upgraded as needed for all of our staff members-not just the senior people
- Offering a benefit, even if it means the employee bears all of the cost except for administration fees, is better than not having anything

- Having the support of your family, friends, and co-workers is a powerful weapon in fighting any illness

Two other important lessons I've learned lately that I expect will not come as a great surprise to any of you are:

- Don't be surprised if you feel guilty about taking care of yourself
- Don't let your guilty feelings override your needs