

Connect

ANNUAL NEWSLETTER OF THE MRII



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Issue 13 - September 2022



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**New MRII
Major Sponsor
Announced**



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Welcome to CONNECT

Dear members, industry colleagues and management, sponsors and all our CONNECT readers this year.

It is a great honour as past President, and current council member, to welcome you to this year's edition of CONNECT, our annual newsletter, on behalf of Council.

The MRII is in its 38th year and has seen many changes in its lifetime. None more so than the last 2+ years. We have come such a long way with renewed vigour, enthusiasm and skills that will stand to us well as an industry going forward.

Heraclitus, the Greek philosopher, is quoted as saying "change is the only constant in life." Our industry has been presented with so many changes. It is great to see the environment reopen in a slow and controlled manner, ensuring the safety of the population, and the healthcare sector we work in.

I am so proud as a colleague to see that the strong relationships we have developed, as individuals representing our companies, have enabled us to return to limited access to our customers, with more and more doors reopening to interact with us, when it is safe. This is a true testament of the professionalism we have displayed as individuals, and the value our customers place on the work we do every day representing our companies and medicines which benefit Irish patients.

A high priority for the MRII council has always been to drive a strong and interesting educational agenda for our members. We have seen great participation and member interaction in our online meetings. We look forward to continuing these into Autumn, as we move to return to vital in person networking at events too.

Preparations for Pulse – the National Medical Sales Conference in April 2023 are well underway, with an interesting and thought provoking agenda being developed. This will allow us meet old and new colleagues in the face to face environment that we all thrive in. Through member surveys we have listened to feedback and welcome any suggestion going forward.

The Institute relies heavily on many factors, our sponsors are crucial to our survival. This year we are very fortunate to have a new sponsor come on board. I can announce that Jade Insurance Management will be our major sponsor 2022 – 2024. Jade Insurance Management have already been active in supporting MRII events, to date.

We have many other sponsors supporting this publication also, you will find further sponsors and advertisers throughout. As a Council member, especially, I see first-hand how our sponsors contribute significantly and it is also evident that they see value in their continued association with the MRII. We ask all our readers to support these businesses, whenever possible to ensure continued successful partnerships going forward.

On behalf of Council we look forward to bringing you further updates beyond this publication throughout the year on Institute activities. I wish all continued success in your individual roles going forward.

The strength of the MRII is you the membership and the engagement you provide is what powers us on as a body to provide what you need. If anything over the last 2+ years we have learned that in working with your professional body we can harness great strength and resilience to embrace the challenges we might encounter as individuals. Learning from other experiences in overcoming obstacles or simply realising "it's not just me".

Keep in touch during the year – we need your involvement!



John Elliott

John Elliott,
Customer Facing Key Account Manager



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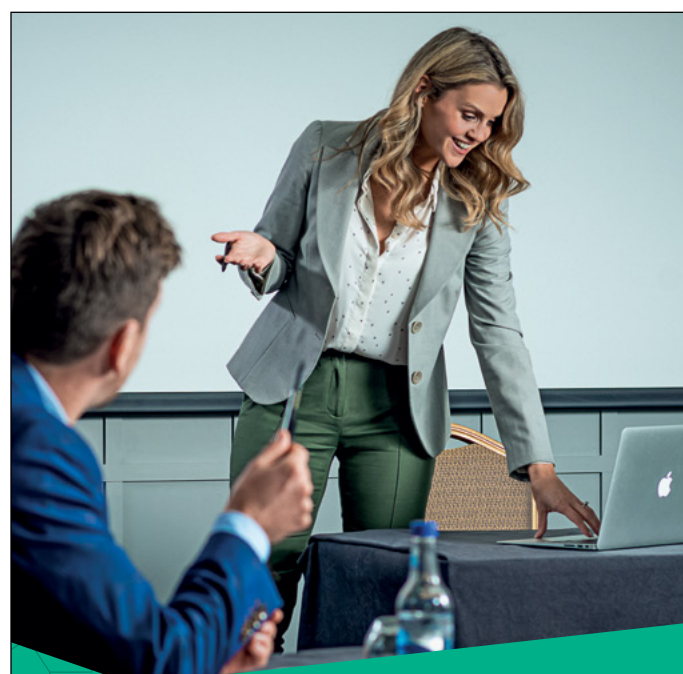
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Mr Oliver O'Connor, Chief Executive, Irish Pharmaceutical Healthcare Association (IPHA) presents Carolina Uba, with the Dr B.D. Place Medal, supported by IPHA. This medal is awarded to Carolina who achieved the highest score in the 2022 Medical Representatives' Institute of Ireland (MRII) Examination. Carolina is Thrombosis Account Manager with LEO Pharma.



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Ireland's Pension Gap: What are your options and how will Ireland's pension gap affect you?

William Murphy, Jade Insurance Management DAC



What standard of living do you expect in retirement? Do you want to be able to have the same standard of living as your working life? Maybe you expect retirement to be even better – more holidays, home renovations or perhaps upgrading the car.

If you haven't thought about this yet, now might be a good time to do so particularly in light of recent studies into Ireland's Pension Gap.

The Pension Gap in Ireland – that is the amount people are currently saving compared to the income they will need to provide an adequate standard of living in retirement – is the second highest in Europe.

Analysis carried out this year found that our pension gap has increased by 38% since 2010 compared to an increase of 6% across Europe. To bridge that gap, it is estimated that Irish people would need to save an additional €27.8bn a year to catch up.

The size of the gap nationally means the current generation of retirees – those due to retire between 2022 and 2057 – will have to save, on average, an additional €12,200 (gross) per annum or €1,017 (gross) per month. This takes account of the State Pension but excludes tax relief on pension savings.

That is a big scary number, but at an individual level, the size of the gap can vary depending on your age, your earnings and how much you have already set aside for your retirement. So, calculating your pension gap is central to understanding how much you personally should be saving for your retirement.

The State pension might provide an adequate retirement income for low-income earners, but those currently earning an average or larger income are unlikely to be able to maintain their standard of living without having saved for their retirement.

It is a personal thing. If you think about it, if €4,000 is hitting your bank account every month and that suddenly dropped to €950 a month, which is approximately, what the State Pension will provide you with, what would you have to give up in your life to make up the shortfall? And would you want to give up those things?

There is a general perception that pensions are complex, however with the correct expert advice they are relatively easy to navigate with the assistance of a Qualified Financial Advisor.

What can we do to address the Pension Gap and plan around same going forward?

The best advice I can give MRII members is to start planning now for your retirement – be it 30 years away or considerably closer. Identifying where your retirement strategy needs attention with the help of your Qualified Financial Advisor is the first step.

We would be delighted to assist MRII members with their retirement planning and before arranging an appointment, we enclose herewith a useful Seven Step Retirement Checklist, which is a good starting point to reviewing your retirement planning requirements:

Understand your options

If you are a member of a company pension, or if you hold your own personal pension, there are many different options available to you. We at Jade Insurance Management DAC can advise you on your options. You can also find lots more information on retirement planning on the Pensions Authority website.

Work out what your pension could provide

Check to see how much you could get from each of the options. Annual statements tell you the value of your pension and an estimated valuation of the benefits you could expect to receive on retirement. What you actually receive will depend on circumstances at the time you come to take it.

Picture your lifestyle & income requirements

Nowadays retirement takes many forms, with more of us continuing to work later on in life or on a part-time basis. Is phasing your retirement an option that you have considered? Maybe you would like to start your own business – or maybe you need to continue working in order to fund your lifestyle. Would the basic State Pension fund your current lifestyle? Do not forget to also factor in inflation, which could affect the buying power of your money in the future.

As well as changing your working habits, consider how events that could happen after you retire could impact on your finances. No one likes to think about ill health or long-term care, but getting prepared early will ensure you have a plan in place should you need it.

Think about how your spending habits might change

Because you are likely to spend more time at home, things like your energy bills might go up – but if you commute to work, then these costs are likely to go down. A general rule of thumb is that you should aim to have a pension income that is at least a half or two thirds of your salary just before your retirement. Half the

Irish average earnings is €22,889.62 at August 2022 (Source: Central Statistics Office). You will also need to think about additional factors like any debts you might have, such as a mortgage, or insurance as well as any holidays you plan to take or big family events such as weddings. You also might want to decide if your home will play a part in your retirement provision – do you want to downsize your property in light of your change in lifestyle?

Think about the state pension

If you were retiring today, that is what you would have to survive on if you had not made any financial arrangements for your retirement. The State Pension (Contributory) is paid to people from the age of 66 who have enough Irish social insurance contributions. It is not means-tested. You can have other income and still get a State Pension (Contributory). The maximum amount you can receive is €243.30 per week (or €12,391.60 a year) as at August 2022 (Source: Department of Social Protection). That is the amount you would have to get by on a year if you don't have a pension of your own to boost your income.

Give your pension pot a boost

You can find out what the potential to shortfall is in your pension by speaking a Qualified Financial Advisor. If you can

afford to, topping up your pension before you retire has the potential to make a difference to the amount of money you will have to retire with. Do not forget there are also tax incentives from the Government in the form of Tax relief on these pension top ups or regular pension contribution.

Get advice

You are not on your own. Get expert advice on your protection, investment or retirement needs today by contacting your Qualified Financial Advisor today. Do not forget, Jade Insurance Management DAC provides MRII members with a special discounted rate on all financial and retirement reviews. To avail of this offer please contact William Murphy QFA at Jade Insurance Management DAC.



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The Power of Networking

Kingsley Aikins, CEO, The Networking Institute



There has been a hidden cost to Covid that is little talked about but is going to have serious consequences. The reality is that we have all, to varying degrees, hunkered down during Covid with friends, family and just a few business contacts. We have shifted time and attention away from weak connections to strengthening relationships with family and close friends. But therein lies a problem. Our weak ties are important because they connect us to different types of people in different places and groups and they help build diversity in our networks. They counter the tendency we all have towards 'homophily' – a fancy word of Greek origin which refers to the tendency we all have to spend time with people just like us. The 'birds of a feather flock together' idea. Understandable but not helping diversity in thought and action and it tends to lead to group think.

The object of this article is to convince you, the reader, that your professional career and personal life are greatly influenced by networking. Essentially a core truth about business is the power of connections and without a network your progress and success will be capped. Networks are, first and foremost, built upon a basic human need we all crave – enjoying being with other people. In business a strong and diverse network is a necessity not a luxury. Networking is key for your career progress – the future leadership of your organisation will not be by unknown people and there is a price to be paid for being an average networker.

We live in a rapidly changing world where technology and globalisation are transforming whole industries. Change has always been with us but not at the same pace, trajectory and momentum. Success in the past is no guarantee of success in the future and the strategies that got you here will not get you to where you want to go. Business as usual is not an option and disruption is the order of the day. To stand still is to fall behind. As American author and management consultant, Peter Drucker, put it "to create the future you need to be the enemy of today" or the great anthropologist Charles Darwin said – "it is not the strongest of the species that survives, or the most intelligent but those most able to handle change".

However, there are some real challenges with networking. Firstly, many people say that they hate it and it tends to get a pretty negative press. It conjures up images of inauthentic, pushy individuals flicking out business cards at a ferocious pace and constantly looking over your shoulder to find somebody else more useful to talk to. It is sometimes seen as an inelegant way of using people and is regarded as both insincere and manipulative. We tend to mix up networking and sociability and assume that the most sociable person is the best networker. In fact it can be the exact opposite. Shy, introvert types can be better at networking because they do it with decency and authenticity and integrity and that comes across. They ask questions and are better listeners. Networking is rarely taught at school or college and companies don't have strategies for it yet everybody says it is really important. Also people often don't realise that as their career progresses the skills and qualifications that enabled them to get their job in the first instance become less important (because everyone has them and you can't compete on what everyone has) and relationships become more important. Finally, people don't ask themselves the brutal question – is my network good enough for where I want to be in the next 3 years?

So now we need to dust off our rusty networking skills and rebuild our networks. Research shows that people who have strong and diverse networks live longer, are stronger mentally and physically, earn more money and are happier. It's not a luxury – it's a necessity. You have to network your way to success. In a world where 'life is a game of inches' you are going to need every possible competitive advantage you can get and your network can be the difference maker. One introduction or one conversation can

change your life but they don't happen lying in bed or sitting at your desk. They happen when you are in motion, when you are out and about, when you talk to strangers, when you put your talents on display, when you become a good speaker, build a reputation, develop an online presence and take control of your own career playbook. This will mean investing in yourself, becoming a world class listener, making luck and serendipity work for you and being both hi-tech and hi-touch. Think of your network like building up airmiles which you do over a period of time and then, every so often, they come in really handy. Take the ATM approach to networking. If you keep taking money out of the ATM then eventually there will come a flashing sign that says 'Insufficient Funds' unless you start making deposits. So it is with networking – it's a two way reciprocal process.

Companies need to play a role here in facilitating their employees to become better at networking and help them with training and support. They need to embrace and engender a culture of networking, break down internal silos, hire people who are good at it, make it a KPI and realise there are more smart people outside their company than inside their company. By accessing the power of network intelligence they can use their staff as a way of finding out what is happening in their sector, segment or industry. They can physically open up their company and host events for diverse outsiders and invite them in. They should consider developing networks of alumni – people who used to work for the company but have moved on.

Key then is to realise that there is a process to networking – a learned process which, if followed and implemented, will give you a better chance of success. The bedrock to this is to accept a key foundational concept which, at first glance, might appear counter intuitive – networking is all about giving not getting. Most people think the time to focus on networking is when they want to get something for themselves such as a sale or a new job. What I am saying is the exact opposite. Think first of how you can help other people – how you can put your network to work for others. This is based on a very simple premise about life – the more you give the more you get. When you give consistently to individuals it comes back from the network. Also networking is not about any one big thing but rather about a lot of small behavioural changes which, when implemented on a daily basis become habits and, eventually, rituals. In short, then, they become who you are and the way you lead your life.

A harsh reality of life is that you simply can't go it alone – you have to network your way to success. Opportunities don't float around on clouds – they are attached to people. If you are looking for an opportunity you are really looking for a person. The way to opportunities you don't know about is through people you do know. Also, in a world where lifelong employment with one company is no longer the norm your network is the way to get your next job. The vast majority of good jobs are not advertised – what is called the 'hidden jobs market'. Also companies want to 'hire and wire' – hire well connected people and wire into their networks. We live in an age where it is not what you know, or even who you know but who knows you. Also your network is portable – you created it and you own it. When you change company it goes with you. Networking is the way to get out of your 'silo' and get to know people from different backgrounds. All the research shows that if your organisation does not reflect the diversity of the economy in which you operate and the society in which you live then you, as a company, underperform.

Having lived and worked in 6 countries I have found networking to be the glue that makes everything happen. I was also able to watch and observe good networkers up close and realise that they have certain things in common. They work

hard at it, they don't brag about it and they don't keep score. They are confident it works even if they are not sure how. They think like farmers who plant a seed in the spring, water and nurture it and are confident there will be a harvest in the autumn. They understand the importance of asking and of referrals. They appreciate the power of technology in networking but also know the power of personal face to face communications. They often pick up the phone.

There is one skill that great networkers are good at and that is listening. Networking is all about giving and the most important thing you can give another person is your full and undivided attention. However we live in a world where most people don't listen. Most people listen to prepare what they are going to say next not to hear what the other person is saying. We are constantly interrupted by people who want to impress us with their ideas and wow us with their opinions which they think will fascinate us. When we stop speaking they assume we want them to come in with their own thoughts rather than encouraging us to continue. The challenge then is to become a great listener and to see listening not as a sign of weakness or not being an expert but instead to see it as a form of activity and a way to make the other person 'brainier'. You learn nothing when you are speaking – you learn everything when you listening.

So here's a clarion call to take networking out of its enforced hibernation, put in front and centre of our post COVID world and also to do what we all crave to do – connect with other people. And, finally, consider the following question – "When you reflect on your life and career to date were the most memorable experiences spent in front of a screen or with other people?" Need I say any more?

The Networking Institute have developed online and offline training programmes on how to survive and thrive challenging times by building strong and diverse networks.

**The
Networking
Institute**

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****NETWORK IN PERSON** November 10, 12 - 2pm, Osprey Hotel, Naas, Co Kildare**

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**Don't miss this opportunity
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Shut Up and Dance

Dr Colin Black, Consultant Paediatric Anaesthesiologist, Our Lady's Children's Hospital, Crumlin

10... 9... 8... 7... 6... That's about as far as you get, counting backwards, as you wait for surgery to begin – and that's all most people know about what I do. But what happens between you conking out and waking up? And what does the anaesthetist have to do with it all? Do they just sit around playing sudoku while the rest of the team do all the hard work? And why are they so obsessed with what time you ate dinner?



In his book 'The Gas Man' Colin Black shares his journey from accidental medical student to HSE and NHS trainee and, finally, Consultant Paediatric Anaesthetist at the largest children's hospital in Ireland, where any given day could end in laughter or tears – and that's just the staff.

Razor-sharp and forthright, Gas Man is a disarming and frequently hilarious account of life in one of the most fascinating and thrilling professions at medicine's frontline, where every day is a heady cocktail of severe pressure, poignancy, and profound social awkwardness. The following is an excerpt from 'The Gas Man.'

Shut up and dance

'OK. I want everybody to... floss!'

Suddenly the nurses and radiation therapists around me are gyrating and thrusting in an uncoordinated communal seizure. I haven't a fucking clue what's going on. We're all standing in a radiation therapy room, surrounded by clinical equipment and radiotherapy masks. Where are these instructions coming from? Is this a team-building exercise? Am I threatening the team bond by not thrusting? The voice comes on again.

'You too! Everybody! EVERYONE. FLOSS.'

The 'floss' is a dance (is it a dance?) that seems to have appeared in the last 12 months and gone viral. It involves fixing your feet in position and sort of diagonally thrusting your hips from side to side through a gate made by your two arms. I just keep thinking of Mr Bean. I cringe and commence gyrating. I glance at the other staff, some of whom I've met for the first time five minutes ago, and wonder where the hidden camera is. Are they setting me up? Is Ashton Kutcher here somewhere? Come out Ashton, I know you're behind that mirror.

'OK! Now dab!'

Everyone looks flummoxed. My time to shine. The dab is something that I don't understand either (kids these days, huh?). It looks something like Usain Bolt's signature lightning bolt move except that what you want to do with a dab is bury your forehead into the trailing arm. Obviously, this all makes perfect sense. I start dabbing. Bang, one way. Bang, back the other. Dab dab dab. Oh yes nurses, now you feel silly not knowing how to dab. Eat your heart out, Paul Pogba. I'm leading the charge and I'm getting into it. I hope the Moonwalk is next. I've been practicing.

We hear the patter of feet in the corridor. He runs in, delighted. 'You know the dab!' he squeals. He high fives me as he jumps up onto the bed, ready now to be anaesthetised. Aaron is seven years old and on day nine of a 30-day radiotherapy course to treat his brain tumour. Every day requires a general anaesthetic. He knows his way around the department, including where the control room is. This room houses the monitors through which he can control the cameras that are focused on the radiotherapy suite. His new routine is to peer through the cameras, and demand dance moves of increasing difficulty down the intercom at everyone preparing the room for his treatment. We have no choice but to down tools and floss. *Just shut up and dance, Karen.*



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Positive Intelligence is committed to building lifelong Mental Fitness habits within Healthcare

We’ve all felt it — the optimism, enthusiasm, and renewed commitment to making a lasting, transformative change after experiencing a “life-changing” seminar, book, or coaching session. And as time passes, we find our inspiration to change has faded and we begin to ask ourselves if that experience was the solution to finding the change, happiness, and success that we’d originally believed. Discouraged and deflated, we quickly forget the new insights and find ourselves living with our old habits, and a sense of failure – again.

For more than five years, I’ve worked with over 500,000 individuals in the passionate pursuit of the way to create positive, lasting change. Using factor analysis, our research uncovered the 3 primary reasons our attempts fail.

1- We treat the symptoms rather than the root cause

Applying factor analysis to our research, we determined the root-level factors that determine our thoughts, emotions, and reactions.

2- We generate insights rather than build muscles

True transformation requires 20% insight generation, 80% muscle. Bad habits live in our minds in the form of neural pathways, or mental muscles that automatically generate our old responses. Insight cannot beat muscle. New, stronger muscles (neural pathways) need to be built to overpower the ingrained, negative ones.

3- We lack an operational system to sustain the change

To convert insight into muscle and establish new neural pathways and positive habits, we need an operational system that supports habit formation over time. With this new, operational system, we can continue to build positive neural pathways and to sustain the new positive habits.



As a former engineer, I am enthralled by the elegant power of operating systems. Before their creation, we only had stand-alone technology to perform a single task. For example, a calculator to calculate, a typewriter to type, a calendar to schedule, etc. With an operating system, we can use a single technology to run hundreds of tasks and applications.

A MASSIVE and RADICAL 100-to-1 simplification!

I thought, what if we could create an operating system for personal and professional development and apply the same massive and radical simplification to coaching, training and development?

To devise such an operating system, we applied factor analysis research to our thoughts, emotions, and reactions. We discovered how they power hundreds of applications that impact our personal and professional lives. These include: reducing stress, increasing happiness, managing conflict, greater resilience in the face of setbacks, and creative, more innovative collaboration.

Positive change cannot be sustained without exposing and weakening our root-level Saboteurs and building our Sage powers.

Saboteurs are the automated patterns in our mind that generate negative emotions and sabotage our performance, wellbeing and relationships. The 5 root level Sage Powers (empathize, explore, innovate, navigate, and activate) are associated with success and happiness.

The result: a dramatic simplification of training, development, and coaching. Finally – we can create positive change that lasts – individually and collectively.

The process is simple and we are more committed to:

- Install the operating system focused on the root-level causes
- Weaken the saboteur muscles
- Strengthen the sage muscles

because we experience the benefits in 100’s of personal and professional applications, not just one.

Shirzad Chamine is the New York Times bestselling author of Positive Intelligence. He has a BA in psychology, an MS in electrical engineering, and an MBA from Stanford.

We're helping every human build mental fitness so they can fulfill their true potential for both happiness and performance.

Try this 2-minute Power Break

Take a deep breath. Rub two fingers together with such a tension that you can feel the fingertip ridges on both your fingers. Next, bring all your attention to your breath for a short moment, observing the gentle rising and falling of your chest or stomach with each breath.



What did you notice? Do you feel a sense of calm?

How does it work in the brain?

Functional MRI measures how neural activity changes blood flow in your brain, identifying the middle prefrontal cortex (Sage region) where our empathy circuitry lives and the Saboteur region (brainstem, limbic system and parts of the left brain) where cortisol activates negative emotions like stress, anxiety and frustration. PQ Reps (or Power Breaks) activate blood flow to the Sage region, building neural pathways to positive emotions that result in clear, decisive action.

With a daily mental fitness regimen Saboteur strength diminishes, improving our ability to recover quickly from negative thinking, failure or setbacks.

Does your Mental Fitness require a boost?

- Overwhelmed by self-doubt
- Lack of focus
- Struggle to bounce back from hardship
- Sidetracked by failures
- Susceptible to burnout
- Conflict in relationships
- Difficulty managing stress and anxiety
- Communication breakdowns



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INTENDING CANDIDATES SHOULD REGISTER NOW AND ACQUIRE SYLLABUS

WHY SHOULD I COMPLETE THE MRII EXAMINATION?

Healthcare Industry Representatives come from a variety of backgrounds. Some are science graduates and nurses and some have a business background. To standardise the background educational level of Healthcare Industry Representatives the examination is offered as a general standard. By sitting and passing it Healthcare Sales Professionals have shown an in-depth knowledge of Anatomy, Physiology, Clinical Medicine and Pharmacology. In addition they will have demonstrated an up to date understanding of the industry in which they work or propose to work.

WHO SHOULD APPLY

Healthcare Industry Representatives who have not yet completed the MRII Examination or those who propose to work as a Healthcare Industry Representative.

Those who were unsuccessful in one paper in the past, you can apply to repeat only this paper.

WHAT IS COVERED IN THE EXAMINATION?

Physiology, Disease States/Related Pharmacology, Surgical Techniques and Industry.

HOW MUCH DOES IT COST?

It costs €540 for your Examination Application to include Examination Syllabus.

HOW DO I APPLY

To apply and see full details including FAQs please visit www.mrii.ie

* Revised syllabus to include Viruses, Vaccines and Anti-viral Drugs



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availability at our 2023 National
Conference Trade Exhibition

*Full agenda and booking details to be
announced at a later date*



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Is an electric car for you?

Kel Galavan, (Mrs Smart Money)



Electric cars are fast becoming a popular sight on Irish roads. This trend is accelerating as more options become available.

However, many questions need to be asked to figure out if an electric vehicle (EV) is the right choice for you.

I've driven an electric car for over three years. Below are some of the common questions about EVs and the important areas to consider when deciding if driving is the best choice for you.

1. Lower Fuel Costs

Petrol and diesel are expensive. If you pay for private mileage, keeping them down is important. By moving to an EV, petrol and diesel costs are eliminated. Even still, it is important to monitor electricity costs too. If charging at home, changing electricity providers annually ensures you get the best value. If possible, install a NightSaver meter, which gives a cheaper rate for charging at night. This rate is usually around half the day rate, making overnight charging much cheaper.

When charging away from home using the ESB network, the costs have risen from April 2022:

- The standard, the slower charge, increased from 23c per kWh to 35c, a rise of 52pc

- Fast charging ports jumped from 26c to 41c, a rise of 53pc
- The monthly subscription charged to use the ports will also rise from €4.60 to €4.99

Those who are not members and use the ports in a pay-as-you-go fashion will see their fee rise to 39pc per kWh for standard charging and 45c for fast charging, increases of 45pc and 48pc, respectively.

Fees for staying at charging ports longer than required will also rise from €4 to €8. Even with these sizable jumps, charging a car is still notably cheaper than filling up at the pump. Currently, charging an electric vehicle is still approx 70% less than filling up at a petrol station.

2. Lower Car Tax

Electric cars fall into the lowest tax bracket, reducing costs compared to other tax bands. The lowest tax band is currently €120 per year. All EVs fall into this category.

3. Cheaper Servicing

An electric car is pretty much a laptop on wheels. Just like any laptop, it should be able to run for years with very little going wrong with it. Electric cars don't have alternators, spark plugs, oil sumps or fuel filters, which can cause headaches that wear out as the car ages.

Aside from tyres, brakes etc., there shouldn't be much to service except for various pollen filters and coolants for the battery and electrics. There are not as many moving parts to wear down as in a combustion engine. The average servicing cost has been notably lower than with previous cars.

As a hybrid car must have both engine styles (i.e. traditional combustion & electric), similar savings cannot be guaranteed.

4. Convenient Refuelling at Home

There is a lovely convenience of having a full tank every morning. No more hunting for a petrol station at 6 a.m. on a cold and frosty morning. Instead, the car has a full tank every morning and is ready to go when you are.

5. Range

Ranges are growing with the new wave of EVs coming onto the market with 500+ kilometres. One of the biggest fears people have around moving to electric or not is range. A good way of litmus testing to see if an EV is for you is to record your daily mileage over a month. This will give you a good average of what you need from an EV. Then, compare the EVs range to what you need daily, and you'll know if owning one is possible.

In addition, there are apps that help plan trips according to where charge points are located. When you need to charge your EV, most only takes about 20-25 minutes to get what you need. Rarely should you need to charge from empty.

6. Lower tolls

The electric vehicle toll incentive is in-force three years on. If you have a toll tag, many of the toll rates in Ireland are reduced for electric cars. Tolls are charged at the standard rate, with the discount credited to your account the following month. It's a great way to keep costs down while travelling.

7. BIK

The Department of Finance announced that the 0% BIK on Electric Vehicles would be phased out over the next four years. Finance Act 2021 extended favourable BIK rates for certain electric vehicles from 1 January 2023 to 31 December 2025.

Here is what the BIK will look like over the next four years on an EV with an OMV of €70k and actual business mileage of 24,000 km. The example is based on a car with an OMV of €70,000

The EV here has 50g/km in CO₂ emissions, putting the car in vehicle Category A, i.e. the lowest emission rate.

Important things to know about EVs:

1. Driving electric is a different mindset from driving a traditional car. You need to think in kilometres and distance rather than tank volumes, i.e., half a tank and do the guesswork to see how far that will get you vs accurate km left in the tank. EV driving is more accurate when calculating distance before a fill/charge is needed.



Year	2023	2024	2025	2026
Original Market Value	€70,000	€70,000	€70,000	€70,000
Tax Free Threshold of OMV	€35,000	€20,000	€10,000	-
Taxable OMV	€35,000	€50,000	€60,000	€70,000
BIK Rate to be used	22.5%	22.5%	22.5%	22.5%
Cash Equivalent of use of Electric Car	€7,875	€11,250	€13,500	€15,750

Image: Grant Thornton 2022

- The range and battery remaining are accurate and in real-time. Learning to trust the dashboard readouts can take time. The range left in a battery, from my experience at least, is accurate and adjusts in real-time. The range will adjust accordingly depending on your driving style and weather conditions.
- The batter range depends on the weather. Electric car batteries need to be kept and a constant temperature (the EV will do this automatically). The weather has little impact on the range for spring, summer, and much of autumn in Ireland. However, the

range will drop in the colder part of winter as more of the battery's energy will be diverted to keep the battery and electronics running smoothly. In my experience, there could be up to a 10-15% range difference in the range between summer and winter. Don't worry. The range is always accurately shown on the dashboard at all times. This is something to remember when deciding what battery size will work for you.

Summary

Driving an electric car has been a game-changer for me from a running costs perspective over the last three years. With

over 75,000 km on the clock, maintenance and issues have been minimal, and running costs are negligible compared to a traditional car. I can't see us ever moving back to petrol or diesel again.

Although time will reveal the actual proof for electric cars over time, much will depend on carbon taxes, government regulation, and rising fuel costs.

While an electric car will not be suitable for everyone, if you find one with a range that will suit your mileage, it may be worth a second look to see if it might fit your life, budget, career and lifestyle.

Kel Galavan often known as Mrs Smart Money is a Money Mindset Coach and author. She has appeared widely in Irish media including RTE, Virgin Media and the Irish Times. Her book Mindful Money is available wherever books are sold.

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More Happiness

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Meet Brendan Dunne

Key Account Manager, Viatris



Tell us a little about yourself

Brendan

I have been living in Dunshaughlin, Co Meath since 1995 with my wife Audrey. We have two boys. Harry is 21 and studying Aeronautical Engineering in the University of Limerick. Pierce is 17 and looking forward (not!) to his Leaving Cert in 2023. I have worked with Aer Lingus, Japan Airlines, Diageo, Pfizer and my current employer Viatris.

What does your role with Viatris entail?

My role as a Key Account Manager within Viatris is varied. A new global company formed following the merger of the Upjohn division of Pfizer with Mylan back in November 2020. The onset of Covid has transformed the way my colleagues and I do business. Pre Covid, face to face with customers was the norm. Now it is not unusual to find me on Teams calls with pharmacists discussing OTC, generic and branded medicines. I also sit on the Viatris weekly Supply Forum which has given me a huge insight into manufacturing, quality control and out of stock issues to name but three.

How long have you been working in Healthcare Sales?

I am 16 years in the industry since August, starting in Pfizer as a GP rep back in 2006 covering the north east of the country. In 2013 I joined the retail team calling to pharmacists in a similar geographical area.

Why do you do the job you do?

Because I am a people person, I get a huge amount of satisfaction from the interactions I have with my customers. Strong customer relationships are the backbone of how I work as a sales person

and I am 100% sure that this creates mutual trust, which makes my role as a Key Account Manager all the more enjoyable.

What are the greatest challenges you face in your role on a regular basis?

Supply is an issue throughout the industry. Having said that, we are a very regulated industry for a very good reason. It is imperative that we are able to stand over and have confidence in every medicine on the market.

What gives you the greatest job satisfaction?

Playing a central part in product launches and other important projects and seeing first-hand the work that is involved. The ultimate satisfaction comes from witnessing the positive outcomes and the difference that this work makes to customers and patients' lives.

If you could change one thing about your role, what would it be?

I am sure most of my customer facing colleagues reading this will be in agreement that administration is an issue. Less admin would be welcome but as burdensome as it is, it is often necessary. I am still going to moan about it though!!

What advice would you give to recent new entrants to a role similar to yours?

Join the MRIL. I have been a member for 16 years and currently serve as Honorary Secretary on Council. Use every platform available including the annual MRIL Conference to network with your industry colleagues. Learn from experienced key account managers, reps and managers. Finally, never promise something you are not 100% sure you can deliver.

What do you enjoy doing when not working?

I am an enthusiastic sports fan, but my passion is running. I train 4-5 times per week. I am a member of Dunshaughlin AC and currently sit on the committee. I attend most of the local Senior GAA Football and Minor matches as Harry and Pierce both play. It is no secret that I also enjoy travelling and am known to

disappear the odd weekend. It does help that my wife is a Cabin Manager with Aer Lingus!

What is your favourite holiday destination abroad?

There are many but Santorini, Mykonos, Rome, Dubrovnik all spring to mind. And of course, not forgetting Luxembourg where I grew up as a child and still visit my brother and sister there regularly. And before you ask, the population speak Luxembourgish and are called Luxembourgers.

Do you have a favourite place to stay in Ireland?

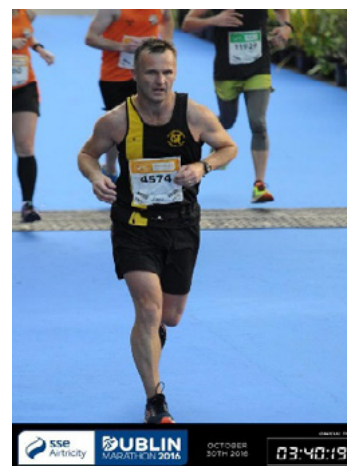
I always love getting back to Smugglers Creek, Rossnowlough in Co Donegal. What a view over the beach and good honest pub grub served inside or out. A fantastic place to stay for a night or two. If you are a surfer (which I am not), Rossnowlough beach is a must visit.

What is your biggest achievement both personal and professional?

Winning the Pfizer Healthcare Rep of the Year in 2015 was a very proud moment particularly because I was working with hugely talented, professional and genuine colleagues, any one of which could have won the award. Some of my personal achievements have been completing three Dublin City Marathons, four half marathons and winning the Leinster Masters Indoor 400m in Athlone back in 2013.

What is your personal mantra?

Carpe Diem (Seize the moment)





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- Lead within the MRII and amongst your company and industry colleagues.
- Enhance your professional development.
- Influence the future direction of your professional body.
- Increase your professional network.

EMAIL
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FOR FULL DETAILS



Expressions of interest are invited from Full and Affiliate members

MRII Members' Area

The majority of our webinars are recorded and available. Some recent recordings include:

"Innovation in an Acute Hospital, the establishment of a one-stop-shop"
Dr. Natalie Cole, Head of Innovation, Tallaght University Hospital

"Imposter Syndrome in the Workplace"
Rachel Dungan, Pharmacist, Pharmacist Coach and Award Winning Executive and Leadership Coach

"Vitamin D across the lifespan"
Professor Rose Anne Kenny, MD, FRCP, FRCPI, FRCPEdin, FTCD, MRIA

You will also find updates to the MRII Examination Syllabus, to include the newly added chapter 'Viruses, Vaccines and Anti-viral Drugs'.



Meet Andrea Gaffney

National Co-ordinator, MRII



What does your role as National Co-ordinator of the MRII entail?

My role with the MRII is a 4 day a week role, reporting to the President and Council, I co-ordinate all activities, to include memberships, sponsorship, examination, events, Pulse – the national medical sales conference, newsletter, website/social media, marketing, finance, admin. It is a busy role but still loving it after 22 years is a positive sign!

How would you describe yourself?

I am very energetic, very self-motivated and very highly driven by how precious life is, I would add also that I am a straight talker and an eternal optimist. I hold an unbreakable belief that anything is possible if you want it badly enough. Young at heart, I am making the most of this middle of life phase!

My values are freedom, adventure/travel and creativity (through work), I have no hidden artistic or musical talents.

A Dublin native, I moved to Dungarvan 20 years ago, which was my home from home back then. Dungarvan offers everything you need for an active and fantastic lifestyle, to include the beautiful coast, the Waterford Greenway, Comeragh Mountains, every club you could possibly

consider joining, and a thriving town centre with excellent food choices. Be sure to visit if you have not yet and better still check in and we can meet for a coffee.

From your perspective what are the benefits to being an MRII member?

The MRII is a progressive membership organisation that provides educational, development and networking opportunities to all its members. There is significant talent, experience and wisdom amongst our membership, the sharing of this and experiences can never be underestimated. Connection is significant for members in a role that can sometimes be an isolated one. Each event will broaden professional networks and connections for all attendees.

Of course, all of the above is in addition to the confidence that knowledge brings, offered to members from everything to a webinar or a physical meeting, right up to the MRII examination, if that is in your individual development plan.

The Institute needs engaged members to thrive, engaged members gain significantly right through from interactions with other members, attending events to sitting on Council, or taking on the reigns as Honorary Secretary, Honorary Treasurer or even President. There is something for every individual development plan.

What are the most rewarding and the most challenging aspects for you in your role?

My favourite and most rewarding aspect of my role is interacting with members. The more I can interact with members the better sense I have of what their needs are. I heard first hand of the challenges that working remotely brought to our members when they were working from home during the pandemic. Even today the sound of a member calling from a car still brings me huge excitement. I really connect with the 'provision of educational, development and networking opportunities' element of the MRII's mission statement.

I love bringing a project from an idea to fruition, Pulse – the national medical sales conference is, of course, the pinnacle

of MRII activities, bringing a significant amount of satisfaction when all runs well and feedback is good, from sponsors and attendees.

I have worked remotely for 22 years. Whilst it can be challenging it also provides great benefits for me. I find it a very productive environment to work in. I break up the week by working a half day a week in the Dungarvan Enterprise Centre's fantastic co-working hub. I also frequent local coffee shops and the library. I am highly self-motivated as a result.

Highly engaged and interactive members bring me significant job satisfaction.

The greatest challenge for me is that I have to cover all departments, meaning time can be tight and as a not for profit budget is tight also.

A rotating Council can be challenging as a lack of continuity can be present. However, our current Council includes some really consistent and very talented members, without which we would be very challenged. Although there is of course a flip side here as new Council members and Presidents bring new and fresh ideas and perspectives. This means I have a new 'manager' each year and this is very refreshing.

I have had the pleasure of working with 22 different Council's, many of these colleagues I remain great friends with. I remember with fondness also many of these colleagues who are no longer with us and also those who are now retired and still support the MRII from the side-line. These members were a huge support for me in the early days of my role, many were MRII founding members.

Looking to the future of the MRII

Our member's roles have changed significantly since March 2020 and on top of that they have also changed significantly since I commenced my role with the MRII in 2000. Territories are larger now with smaller teams, with significantly reduced access to healthcare settings. Common feedback from members nowadays is that they have very much reduced opportunities to meet industry colleagues on territory. This makes MRII membership and active participation even more pertinent.

I always get a huge sense of need, from our members, to be on the road and ideally face to face with healthcare professionals. Challenge for them in their roles today is predominantly access to customers, admin, technology, covering larger territory. There is varying feedback on remote working, but in the main (and unlike myself) remote working is not a preference for our members, where the opportunity to meet customers exists face to face.

Smaller teams has impacted on MRII membership numbers, so we are highly dependent on very engaged and interactive members and also on a return from lapsed members.

Affiliate membership is a level of membership offered to those whose individual development plan does not include sitting the MRII Examination, by its nature this membership option attracts more experienced members. I still get feedback that the MRII examination deters membership from those who do not currently require to sit it. If you have five or more year's experience in a customer facing healthcare sales role, and do not wish to take the MRII Examination, this is the membership option for you. However, we do of course highly recommended that a member undertakes the MRII examination. In the UK the ABPI Exam is mandatory for all medical representatives working for companies who have agreed to abide by the ABPI Code of Practice for the Pharmaceutical Industry. This is also applicable where a rep might cover the 32 counties. This is not the case in Ireland in relation to the MRII examination, however, many companies do include it as a requirement. The skills and knowledge of the medical representative are greatly increased which of course hugely benefits their interactions with HCPs.

I would love to see a greater awareness amongst members that events offer unrivalled networking opportunities to meet industry colleagues who meet the same challenges, regardless of the topic for any given meetings (which may or may not be your current area of work). **This as a great way of for members to interact with industry colleagues who face similar challenges.**

'The MRII' is ITS MEMBERS – come on board and get involved! Council places may be open or you can join a waiting list. This option is available to Full and Affiliate members. Council (and members) have the power to determine the future direction of their own professional body.

The MRII would not be in existence without the support we receive from sponsors.

This includes industry supporting membership payments and participation at MRII events and the provision of annual funding.

Also, service providers who support us through advertising, event sponsorship and attendance at Pulse as exhibitors. Many you will see advertising here in this publication to include our Major Sponsor – Jade Financial Management. Our members should look to support them, whenever possible.

What do you do outside of work?

One of the benefits of getting older is that I have more time for myself after work. My children are adults now. They both really enjoyed attending the MRII National Conference back in the day when families could attend and it was a weekend event. Hannah is now teaching in Vietnam and Glenn, a classical pianist, is studying in the Royal Irish Academy of Music in Dublin.

I am a member of my local running club and tip away there, running less now than in the past, but I am filling that gap this year by participating in the Dungarvan Triathlon, hopefully around the time this publication goes to print in September. I have completed some triathlons in the past but shied away from them for many years as I am not comfortable in the sea or on a bike so I am going to give it another try this year.

With a very sedentary role exercise, especially running, is my outlet and a non-negotiable for me, always. I am not an athlete but gain a great sense achievement by achieving the best I can on any given day. You might spot me walking on the hills around Dungarvan also. I had a lovely walk on the hills in Tipperary recently with a retired MRII member. If I had more time I would add some kayaking into the mix.

I also always find time for my passion for life coaching. I am constantly studying and learning and work with a small number of clients also. Mental fitness is a keen area of interest for me.

What are your favourite places for a holiday?

Ideally somewhere I can walk. Austria would be a favourite of mine, to walk in the ski resorts in Summer. I do also like to visit countries that offer something away from tourist resorts, Italy and France are definitely favourites. A recent trip to Sardinia has made me rebook to see more. I have some Camino walking done in Spain, and to return is definitely on my bucket list. I guess writing this makes me

realise I have not yet found my favourite place but I definitely have a travel bug.

What is one thing you learned in the last month?

Through my mental fitness study I have finally learned (and accepted!) that multi-tasking is not good for focus or productivity.

Your favourite quote?

It's not the mountain we conquer but ourselves. Sir Edmund Hillary.



Thank you to the following for supporting MRII events in 2022

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Maintaining a healthy diet while balancing a busy work and life

Paula Duggan, Nutritionist



3 common pitfalls I regularly encounter with clients who have busy jobs and even busier lives are; poor snacking habits, lack of awareness around liquid calories & the feeling of failure at dinner time!

So, is snacking ok?

Yes! Healthy snacking is definitely ok, more than that, it is a good idea!

However, don't confuse snacks and treats – Biscuits, chocolate & crisps aren't snacks they are treats. It's really important we differentiate between snacks and treats. Most people use the terms snacks and treats interchangeably. Snacks should be small amounts of healthy food which provide us with both nutrition & satiety. They can help keep us going from one meal to the next without getting over hungry and thus can help 1) manage our portion size at the next meal and 2) manage weaknesses between meals.

18 on the go snacks that are all circa 100 calories

- Piece of fruit or 2 small pieces of fruit
- Punnet of berries
- Large protein yogurt
- Small protein yogurt & small piece fruit
- 20g Light cheese & apple
- Little tuber ware box with low fat Greek yogurt & handful of berries & sprinkle of desiccated coconut
- Little tuber ware box with low fat Greek yogurt & 1 tsp mixed seeds
- Little tuber ware box with low fat Greek yogurt & 1 tsp wheatgerm & few grapes
- 2 x Corn/Rice crackers with scrape peanut butter
- 2 rice crackers & 1 small banana sliced on top
- Small tin tuna mixed with red onion & 1/2 tsp light mayo serve on Ryvita
- 1-2 Ryvita – light cream cheese or a spreadable goat cheese topped with cucumber slices
- Cup homemade veg soup or a low-calorie shop-bought soup in a thermos mug
- 2 wedges of melon wrapped in Parma ham
- Mini salad – slice turkey, cherry tomatoes, cucumber, red pepper, apple slices
- Boiled egg & handful of cherry tomatoes
- 1 level dessertspoon peanut butter and apple sliced
- Chopped carrots, cucumber and red peppers with 2 tbs reduced-fat hummus
- Bag popcorn

45 KCALS

290 KCALS



Be wary of liquid calories!

In general, it is recommended that we eat our food and eat our calories as opposed to drinking them. Liquids don't fill us like food does. Moreover, we tend to consume liquid calories mindlessly. For example, eating an orange is more filling than drinking the tiny amount of juice we get from one orange, plus it takes longer to eat the orange and you are now aware you have eaten something.

This most certainly is not a dig of milk! Milk is good source of protein, so it is a filling liquid versus most. It also happens to be an excellent source of calcium. So, it's not about NOT having milk or never having milky coffees, in fact I never use the word never when it comes to food!

It is about, the type of coffee you choose, the number of coffees per day, the size you choose – all these small changes can save you lots of excess calories! Awareness is key. Many people don't think about calories at all when consuming liquids, they see a latte as equivalent to a cup of tea. A large latte (16oz, regular milk) is nearly 300 calories. To give you some perspective this is equivalent to 4 eggs or a bowl of milky porridge or a healthy chicken salad – yikes!

So, the low down ... choose milky coffees less often, choose smaller sizes (e.g., flat whites), ask for skinny (which means low fat milk)! A skinny flat white is about 80 calories, it's my pick!

FYI Tea and black coffee are practically calorie free the 45 calories above come

from the fact it is a 16oz (very large) white coffee using a decent amount of regular milk.

Here are some tips to take the stress out of the kitchen mid-week!

I think one of the misconceptions about healthy eating is that you have to be ultra-organised all the time. Of course, organisation and preparation really help but we can't always be organised so, we also have to be prepared for when ... we are not prepared!! It can also be used as an excuse a lot, "I got a take-away because I wasn't organised", but the thing is, beans on toast, scrambled eggs, an omelette, a quick pasta dish would all be quick, easy, tasty options too.

Healthy eating is much more sustainable if you take the stress out of the kitchen mid-week. Don't feel bad about having scrambled eggs for dinner if needs must, it's healthier than a take-away pizza! Serve your scrambled eggs with grilled tomatoes, a handful of rocket and a slice wholemeal toast or some pan-fried leftover cooked boiled potatoes ... now you have just served up a balanced meal – covering all the main food groups!

You don't have to cook something fresh every night to get this right. In fact, I believe cooking every night is an efficient use of time in the kitchen. I am a big fan of doing one big pot every week. So, if making a curry, Bolognese, stew (basically any one-pot wonder), I triple or even quadruple my ingredients so I don't have to cook the

following night or even the following two nights. Freeze enough for 1-2 nights so you always have something to take out of freezer every week. You could rely on the freezer every Thursday for example, as energy levels and food supplies may be low at this point in the week!

Healthy eating isn't about perfection, that would be very boring anyway!! Be aware of calories, be smart with your choices and do your best!

Paula Duggan Nutritionist & founder of Paula Duggan Balance Nutrition. Paula is best known for her online healthy eating & weight loss programs; however, she also delivers nutrition talks in the workplace & in schools across the country. Paula worked in the pharmaceutical industry for 10 years prior to setting up Balance Nutrition so she is very aware of the challenges we are all faced with trying to achieve a healthy diet whilst balancing busy lives!



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Thank you to the following for supporting MRii events in 2022





10 Reasons

why we recommend MRII membership for all in customer facing roles within pharmaceutical and medical device companies in Ireland.

#1 Unparalleled networking opportunities allowing members to connect with other healthcare sales professionals

#2 The MRII offers many lunchtime webinars allowing members to keep up to date with topical subjects and news of interest for your continued education.

#3 Active participation will enhance your CV and you, both professionally and personally.

#4 Some MRII members are job seekers and have secured jobs through active MRII involvement.

#5 Use of the initials MMRII to denote full MRII membership.

#6 Affiliate membership option for those whose career development plan does not include the MRII Examination.

#7 Student members can apply for the MRII examination giving you access to the MRII syllabus providing you with industry recognised qualification.

#8 Opportunity to sit on Council to allow you to shape the events, activities and future of your professional organisation.

#9 Increase your network and skills with our Ambassador and Volunteer programmes.

#10 Pulse, the National Medical Sales Conference, as an MRII member you are in a unique position to attend with like-minded professionals.