



The Restriction Digest

GSA Newsletter

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An Ideological Crisis of Credit

by Jeremy Rotty

There was a PSA back in the day where a kid gets caught smoking pot and then when his dad asks him where he picked up the habit, the kid says:

“I learned it from you, OK?
I learned it from watching you!”

I think most American taxpayers feel that way right now. I know I do.

If you're like me, you got your first credit card before you bought your first legal drink. Imagine giving a credit line to a college freshman. Doesn't something about that seem a little risky? Unfortunately too much of our economic system is based on risky credit.

Credit is basically the transference of purchasing power (capital) from a lending institution (my credit card company) to a third party (Greenhouse Café, for example). What is the end result of this transaction? Greenhouse Café brings in new revenue (less the transaction fee), I have a temporary caffeine boost and the credit card company has a promise from me (via my cardholder's agreement)

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Shedding Light on SOM Course Registration

by Corrin McBride

Anyone who has ever taken a class at the School of Medicine knows that the registration process leaves much to be desired, and anyone who has ever taken a class at the School of Public Health knows that it does not have to be that way.

The School of Public Health's user-friendly on-line course website is a helpful tool when determining which classes one wants to take. There is contact information for the instructors that teach each class, as well as information about when and where the class meets. In addition to a brief description about the class and objectives, there is information on how students will be graded. The School of Medicine course catalogue has some of this information for certain classes, but the information provided is not consistent from class to class. Importantly, since the information is not presented in a user-friendly format, it is difficult for students to search for classes.

The School of Public Health's Courseplus+ website functions much the same way as Blackboard®, where you can see the classes for which you are currently registered.

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Save the Environment; Save your Wallet

Adapted by Daniel A. Lee

Hopkins Leadership Initiative for the Environment

Does the recession have you feeling pinched? There are a number of easy things you can do to help the environment that will help you save money.

Did you know that the average home...

...spends about \$1,900 in energy costs every year?

...is a greater source of pollution than the average car?

Reduce Your Power Use

Perhaps the simplest way to “green” your electric use is to reduce it. Here are some quick and easy ways to use less power.

- Turn off incandescent lights and televisions when you leave the room.

- Turn off fluorescent lights if you're leaving the room for more than 15 minutes.

- Turn off LEDs if you're leaving the room for more than 5 minutes.

- Unplug devices with power adapters (“wall warts”) when they are not in use. Wall warts use power whenever they are plugged in, even

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You can start an on-line discussion forum with other classmates, retrieve the class roster with contact information for each classmate, and access lecture notes through the on-line course website. Courseplus+ has been very successful and should be made available to students from all schools. In particular, School of Medicine students should have access to critical information about the courses they take, e.g. the grading policy, in a user-friendly, on-line format.

The most important difference between the two systems is the registration process. While School of Public Health students can register for classes on-line, School of Medicine students must go to the Registrar in person to fill out a carbon copy registration form that must be subsequently signed by the course director and returned to the Registrar. While the extra work is not a difficult task, one must wonder why is there such a difference between the registration processes for two schools in one institution. Although graduate students have a reputation for complaining, professors are equally frustrated with the shortcomings related to the registration process. Professors seldom have a list of students enrolled in the class prior to the start of class. To make the grading process easier, professors request that the student enrollment lists are delivered electronically in a spreadsheet; however, when the lists are finally sent, they are sent in a format that cannot be altered.

While these issues seem like small complaints, their sum highlights problems with archaic record keeping in an electronic age. Graduate students are more than happy with the quality of classes available at the School of Medicine. Students are also happy to have the option to take classes at other schools and have them count toward elective credits. However, students and professors realize that the process at the School of Medicine would be more efficient and enjoyable for everyone if the data were handled electronically. If professors had access to class rosters prior to the start of class, they would be able to inform students of changes in class times and locations, especially if that information was not available when students originally registered for the class. Lecture notes or important lecture related materials could also be circulated prior to the start of class. Another advantage for students would be the ability to request transcripts and other official documents electronically instead of filling out multiple

forms. Finally, switching to an electronic system would significantly reduce the workload and volume of paper for the Registrar.

So obvious questions remain: Why does the School of Medicine lack a user-friendly electronic system? Why can't graduate students request transcripts on-line? Why can't professors access class rosters, in a helpful format, before the start of class? Why can't graduate students search through the School of Medicine courses? Perhaps bringing attention to these issues will shine some light on these unanswered questions and improve the School of Medicine registration process.

Upcoming Events

Unique Careers for Scientists in Education Panel Discussion

November 5th

5:00 pm, Mountcastle Auditorium

jhmipdo@jhmi.edu

Resume/CV Workshop

November 11th

5:00 pm, Suite 2-108, 1830 Building

Registration Required, to register email

jhmipdo@jhmi.edu

Clipper City Brewery Tour

November 14th

5.30 - 7.30 pm

To RSVP, please email Christine Nwosu at

cnwosu1@jhmi.edu

Pioneers in Sciences Lecture

November 17th

Eric Davidson from Cal Tech

Lecture time and location TBA;

watch your email for info!

Policy, Politics, and Ph.D.s: How Science and Policy Intersect

November 19th

5:00 pm, Mountcastle Auditorium

jhmipdo@jhmi.edu

Baltimore Thanksgiving Day Parade

November 22nd

11 am - 1 pm, Downtown Baltimore

Lighting of the Washington Monument

December 4th

6:00 pm, Mt. Vernon Place

that I will repay my debt to them. If I don't repay it completely I get hit with finance charges.

So who wins in the short term? Greenhouse sold one unit of coffee. I drank one unit of coffee which marginally increased my daily output before I went back to watching You Tube. Capital One has nothing except a promise that I'll pay up.

What happens if I default on this loan? Greenhouse has still sold one cup of coffee and I have still consumed one cup of coffee. Capital One still has nothing (ignoring the nominal fee charged to Greenhouse to run my card). Capital One will continue to have nothing if I continue to default on my debt.

Say I declare bankruptcy because of my failure to pay. This cup of coffee has now become the most expensive cup of coffee in the history of the world. Greenhouse still has my capital and I still enjoyed one cup of coffee. Capital One still has nothing.

Now let's say that my bankruptcy declaration makes it impossible for me to buy future cups of coffee. Now Greenhouse has been deprived of the revenue from all the additional cups of coffee that I would have spent had I not so thoroughly screwed up my financial decisions. So Greenhouse is hurt by my failure to continue patronizing their fine establishment and they fail to turn a profit and go out of business. The coffee I drank is long gone and I no longer have the capital to buy more, since I am bankrupt. Capital One still has nothing and can recover nothing.

But imagine that before I declared bankruptcy Capital One bundled my debt together with the debt of millions of other coffee drinkers and sold it. Capital One has now recovered some of the capital it fronted in the original coffee purchase. Now it's the banking geniuses that have exchanged capital for risky debt.

Assume that a few million people like me default on their credit card bill and end up bankrupt. It follows intuitively that whoever bought the bundled coffee loans is screwed as they are now sitting on tens of billions of dollars in loans that will never be repaid. They have experienced a massive net loss of capital and will probably fail.

Credit is not inherently evil.
Credit IS inherently risky.

Credit is risky simply and fundamentally because it is

only as safe as the reliability of the person to whom it is extended. Banks used to understand this. In 1975 the average car loan was for two or three years with a 10% down payment. The average home loan was a fixed rate for thirty years, and you had to pay 20% down to even qualify.

And then everybody decided they wanted to own a house (because it's such a good "investment"!) and sub-prime, zero-down mortgages were created to meet the rising demand. Can't qualify for a traditional loan? Don't have a down payment? No problem! We've got an adjustable rate mortgage that gives you five years at a 3% APR. Just don't read the fine print!

Banks were on board with this because they could keep bundling these adjustable rate mortgages before selling them off to other lending institutions.

Consumers found it was easier to secure home loans. Anyone and everyone could now experience the joys of homeownership. Since so many people were vying for available homes (demand increases, supply remains relatively static), the housing industry became a seller's market and home values skyrocketed. More and more people were buying homes they couldn't afford with mortgages they didn't understand. But it's OK right? The falsely inflated credit market meant that the value of your house went up within a month! Who cares if I can't pay the mortgage anymore once the rate resets? I can flip the house, make money and pay off the outstanding debt. Everybody wins!

Except that they don't. Remember our discussion earlier about coffee? Substitute "home" for "coffee" and you'll get essentially the same end result. Too many people defaulted on bad mortgage loans, the market slowed and people "downstream" of the original wave of defaults had trouble flipping or making their mortgage payment. They eventually defaulted in turn and the effect snowballed. Mortgage lenders were left holding nothing but depreciated properties that nobody could buy (since they lacked the capital to write loans) and tremendous debt on their balance sheets. They became rich in assets and poor in capital.

An exasperating problem is that lenders bundled a lot of bad mortgages together and sold them to other banks, even banks overseas. Now those debts aren't being paid and banks don't have enough capital to continue basic operations, since said capital is long gone having been

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handed over in the initial purchase of these bundled loans.

Just to recap: Banks playing fast and loose with credit created an inflated demand for housing, which made home values inflate to orders of magnitude above their realistic value. When the market began to cool people defaulted on their loans. Banks were left carrying bad debt that they could not even partially recoup.

This, in a simplified form, is the “mortgage mess”. It isn’t the whole story. If only it were. But there isn’t enough time or space to delve into each of the complex causes of this recession. But (as one of my friends describes it) the downfall of the mortgage industry was like a broken chair leg. Sawing through it destabilized the banking system just enough to expose other mal-investments (credit default swaps, arguably the worst culprit of our present predicament) and make the whole McMansion of cards come tumbling down.

The truth as I understand it is that the housing market was going to get rocked. But that alone would have led to a mild recession, not the massive panic and financial chaos we’ve seen over the past few weeks. An important, perhaps vital, question is left facing us: How can we prevent such a catastrophic collapse from happening again?

Our current crisis is not an economic or political problem. It has nothing to do with who is in office or who wins in November. The problem is one of ideology. Unfortunately we as consumers have been duped into spending beyond our means with reckless abandon. Why? Because from credit cards to home loans, credit has been ridiculously easy to obtain and use and in addition, the short-term use of credit appears to stimulate the economy and magically benefit all parties involved.

Who did we learn this from? The American government! Our national debt is in the trillions. That is trillions, with a T. Our national debt far outstrips our GDP. We are basically spending more than we make.

No wonder so many Americans struggle with debt (much of it bad debt!) when our very economic system seems to be propped up by living outside your means!

All together now: “I learned it from watching you!”

I am not excusing these financial institutions. They deserve to flame out in grand fashion. The market, not

the government, should decide who wins and loses. Bad banks fail because of spectacularly bad financial policies. New banks will rise up.

But I also believe that we should all be held accountable for the decisions that we make. Deciding to live outside your means (and taking advantage of bad credit to do so) has consequences. I don’t know what those consequences should be. I’m not a judge.

In the end, we as consumers are just as irresponsible as the much-maligned banks and corporations that “sold” the credit in the first place.

And as for this talk of recession? It’s going to happen. But cheer up: there is still just as much capital in existence during a recession as in booming economic times. It hasn’t magically disappeared and it is only a matter of time until it starts flowing again. Give the market time to purge and recover.

Patience and time. Let’s all go back to school and try to learn the lessons of patience and time before we panic and do something that will only widen the hole we’ve spent ourselves into.

The next newsletter submission deadline is December 12th!

If you would like to have your work published in *The Restriction Digest*, please contact an editor:

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Please visit us on the web at:
<http://www.hopkins-medicine.org/gsa/newsletter/index.shtml>

Career Connections

October 2008

A special supplement sponsored by JHMI Professional Development Office

Volume 1, Issue 2

View from the Hill

by Pam Bradley, Ph.D.

For many years, as a grad student and postdoc, I happily tended to my fruit flies, enjoying the pursuit of basic science research. Although I assumed from the outset that I would pursue the traditional academic research path, over time, my interests and goals changed. During my “alternative career” exploration, I came across a three-month fellowship at the National Academies. This fellowship is designed to expose scientists to the analytical process that informs policy development, and it provided the perfect chance to try out science policy. The fellowship helped me to understand the broader implications of science in medicine and public health and led to my current 16-month policy fellowship where I work for the Senate Committee on Health, Education, Labor, and Pensions Subcommittee on Children and Families, covering issues related to health, health care, and health science for Senator Chris Dodd. Every day brings a new adventure—from meeting constituents and advocates to researching issues and preparing briefing materials to negotiating bill language to represent the Senator’s priorities.

The Capitol Hill world is wholly distinct from the research world, but the analytical skills that you have developed while toiling away at research will serve you well. You will, however, have to give up the clinical, passive writing of research articles in exchange for persuasive, moving arguments. “Inch-deep, mile-wide” is an apt phrase on the Hill. Due to severe time constraints, there is little opportunity to delve into the details of a problem, particularly when working in a personal office where typically only one person handles a very broad portfolio of issues.

Working for a Committee, on the other hand, affords opportunities to be a bit more focused; with more staffers divvying up the portfolio, individuals are responsible for fewer issues but with greater expertise. In my experience, working on a Subcommittee has provided a hybrid of personal office and committee—broad coverage of the issues and the need to delve into details to craft legislation. That said, every office is run as its Member wishes, which makes it difficult to generalize.

A science policy fellowship is the scientist’s most obvious route into the policy world, especially the Hill, but an informational interview circuit can also lead to opportunities. By meeting with as many people in the field as possible, you will develop a greater understanding for the different roles for scientists in the policy arena. In between my two fellowships, I met with about 30 people. I found most people were extremely generous with their time and were willing to share their experiences and perspectives. If you ask each person you meet if there are any other people they recommend you to talk with, you’ll be amazed at how quickly your network will grow.

A few links to get you started:

ospp.od.nih.gov/fellowships

www.genome.gov/10003979

www7.nationalacademies.org/policyfellows

Pam Bradley is a 2001 graduate of the Hopkins BCMB program. She is currently a Genetics and Public Policy Fellow, sponsored by the American Society of Human Genetics and The National Human Genome Research Institute.

PDO to pilot research leadership course

Our goal at the PDO is to provide you with the professional skills and knowledge you need to succeed in an independent scientific career. PDO Director Dr. Donna Vogel is pleased to announce a new course in Research Leadership. The course draws upon JHMI faculty and staff, as well as partners at Carey School of Business. The title reflects the broad applicability of the course content: its utility to developing scientists across a range of disciplines, and relevance to a wide spectrum of research careers. For their grants supporting postdocs, NIH and NSF now expect explicit plans for mentoring and career development. This new curriculum, together with existing JHMI courses, will fulfill federal expectation while furthering our mission. Trainees and fellows on NRSA and NSF grants will be the initial target group. The PDO hopes to eventually expand the course to provide Research Leadership instruction to all early-career scientists in the JHMI community. The first course kicks off on November 10. To register, or for additional information, please contact jhmipdo@jhmi.edu.

ScienceCareers revamps website

ScienceCareers, a one-stop career development portal from the journal *Science*, has recently undergone a makeover. Improved website features include new design for easier navigation, more relevant job search results and automated tools for a more effective search. With the relaunch, “users will find that they have more options when searching for jobs and new multimedia content”, says Brianna Blaser, Ph.D., Project Director/Outreach at Science/AAAS.

In addition to the job search database, ScienceCareers hosts a grants and funding database, a professionally moderated career forum and an abundance of articles, podcasts and downloadable seminars highlighting career path opportunities for scientists as well as career skills and job search resources. “ScienceCareers is a great resource for scientists at any stage of their career”, says Blaser.

Intellectual property law panel addresses career options for PhDs

by Derek Haseltine

On October 8th, the PDO kicked off the first of several career panels for the fall term. The panelists were: Teresa Colella, Technology Manager with JHU Applied Physics Lab Technology Transfer; Janice Lee, Student Associate at Sughrue Mion, PLLC; and C.G. Moore, Patent Attorney at Baker, Donelson, Bearman, Caldwell & Berkowitz, PC. They discussed career options for PhDs in intellectual property and technology transfer, and described their day-to-day activities to a balanced audience of graduate students and post-docs. Colella, a former postdoc in Diane Griffin's lab and current Loyola College MBA candidate, described her own trajectory as "non-linear" and said that the first step in deciding whether to leave the bench to pursue an IP career is to carefully examine your motivations. She commented that it is important to reflect on whether "you are simply having a bad data day" or whether you are "truly interested in broadening the scope of your professional experience by applying your analytical skills to the demands of the legal profession."

To get the most accurate sense of what working in IP law is really like, all panelists encouraged the audience to engage in informational interviewing — the process of gathering career information from people who are already working in an occupation or geographic location of interest to you — as well as internships, fellowships, or volunteer opportunities that provide exposure to the patent process. Moore, a 2004 graduate of Hopkins Neuroscience program and the lone PhD at his firm, was first exposed to IP while working as a research associate. His boss at the time was too busy to talk with their patent attorney and handed off the duties to Moore. He was fascinated by the "mental puzzle" that transpired during conversations with the attorney over patent-based questions and began networking to learn more about IP career paths. "Communication is crucial to succeed in the field" and networking helps refine these skills, he noted. It just so happens that one of the individuals he reached out to early in his IP career to conduct an informational interview is now one of his clients. For those leery of completely severing their bench ties, Colella suggested that they look for opportunities that combine lab-based responsibilities with business development aspects.

The audience's questions centered around landing a position in the IP field, as well as the qualities that prospective employers seek. A newly minted PhD or postdoc with no previous IP experience may obtain a position at the United States Patent and Trademark Office (USPTO) as a patent examiner. Also, technology transfer offices (which can be found almost anywhere that academic research is conducted) are big employers in this sector. They often seek scientists with biomedical training as licensing associates or technology specialists, assigning them varying responsibilities. The primary entry point for PhD candidates into a law firm is typically at the Technology Specialist or Technology Analyst level. Lee, a 2007 Hopkins BME alum and current Georgetown law student, is presently involved in her firm's hiring process for such candidates. She commented that it's "not always about the publication record." Applicants who sit for the patent bar exam or apply to firms with a law school acceptance letter in hand garner "instant credibility," she said. Moore echoed that "these candidates convey dedication to the path." He vividly recounted his experiences listening to patent bar

exam study materials while pipetting in lab.

An inquiry from the audience also led to a discussion of opportunities for internationals. While USPTO and NIH positions are restricted to US citizens, law firms and tech transfer offices may provide sponsorship. Lee, a foreign national, did not encounter such difficulties during her transition. Additionally, she noted that countries such as Japan and Korea are experiencing increases in patent prosecution and encouraged international students to seek firms that work with patent aggressive countries.

When asked about the biggest challenge faced in their current position, a general consensus arose around scheduling and meeting deadlines. As an IP attorney or patent agent, you are "always on the clock," commented Moore, and added that "you learn to divide your day into 6 minute increments." All agreed that this is just the nature of the field. "Because we operate under billable hours, we constantly have to justify our work," Moore noted. However, the ability to sometimes telecommute helps alleviate these demands. The USPTO's patent prosecution process is completely online, which allows patent practitioners to work from home.

In terms of what they enjoy most about their jobs, Moore commented on the diversity of his practice. Colella, who came to technology transfer after working as a patent agent for nearly 5 years at Sterne, Kessler, Goldstein and Fox law firm was previously driven by the adrenaline rush that accompanied litigation support. She now relishes in managing APL's intellectual property portfolio, engaging researchers in the technology transfer process, and negotiating license agreements with commercial partners. Lee, still a fairly recent entry to the IP field, enjoys the learning process that working for a law firm during the day and attending law school in the evening affords and hopes to some day make partner.

For further information about careers in IP Law and Technology Transfer, please visit the following resources:

Professional Associations

- **Association of University Technology Managers (AUTM)**
www.autm.net
Nonprofit association of technology managers and business executives who manage intellectual property
- **Patent Resource Group, Inc (PRG),**
www.patenetresources.com
US patent bar exam prep resources
- **Practising Law Institute,** www.pli.edu
Nonprofit continuing legal education organization
- **DC Bar Association,** www.dcbbar.org
- **Licensing Executives Society,** www.lesi.org

Training opportunities

- **Internship in Federal Technology Transfer**
www.ott.nih.gov/about_nih/intern.html
- **Fellowship in Federal Technology Transfer at NIH**
www.ott.nih.gov/about_nih/TTRTA.html
- **NIH On-line Technology Transfer Training (free)**
<http://ttraining.od.nih.gov>



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if the device is turned off.

- Line-dry clothing instead of using a dryer.
- Don't let computers and other electric devices go to "sleep." This also sucks energy. Instead, turn them off after use.

By practicing these easy steps, you can cut your energy by several hundred dollars a year. Better for the environment; better for your wallet.

Turn off your Computer after you are Done with it for the Day

According to Local Cooling, a free Windows XP-based power management tool, the "CO2 emissions from just 15 computers are equivalent in energy terms to the gas consumption used by one car." So turn off your computer off at home, and at the lab. According to the Energy Star page on computer power management, putting your machine to sleep vs. letting it remain on/ idle can save \$10-\$30 annually per monitor, and \$15-\$45 annually per desktop. So clearly there's a real incentive to use sleep mode when appropriate— and it's easy to change your computers default settings. To maximize power savings, the EPA recommends setting computers to enter system standby or hibernate after 30 to 60 minutes of inactivity. To save even more, set monitors to enter sleep mode after 5 to 20 minutes of inactivity. The lower the setting, the more energy you save.

Change Your Light Bulbs

Swap out regular incandescent light bulbs with compact fluorescent bulbs (CFLs) or light emitting diodes (LEDs) to cut down on your electric bill. CFLs are fluorescent lights that can be screwed into traditional bulb sockets and use only a quarter of the energy that an incandescent bulb uses. Plus, CFLs last for years—around 10,000 hours. LEDs are even more energy efficient than CFLs and are becoming more widely available. They last around 100,000 hours and use around 90 percent less energy than incandescent bulbs.

Install an Energy-Saving Water Heater Insulation Blanket

If you have a tank-style hot water heater, especially an older one, you might be able to save a pretty penny by simply wrapping the tank in a precut insulation sheet. With energy costs at an all-time high, this simple retrofit can produce significant savings in both money and energy use. You can buy a water heater blanket for less than \$25 at a hardware store or home improvement center. It takes just a few minutes to install with a craft knife and a roll of duct tape.

According to the US Department of Energy, "adding insulation to a water heater can reduce standby heat losses by 25-45%, unless your water heater's storage tank is already insulated to at least R-24. The reduced heat loss will save you around 4%–9% in water heating costs."

Conduct an Energy Audit

Find out where energy is leaving your house by conducting an energy audit. An energy audit assesses how much energy your home currently uses, and then makes recommendations on what could make your home more energy efficient. You can do this yourself or have a professional do it for you. Professionals often use blower doors to see how airtight your home is, as well as infrared cameras to find thermal defects. Often you find an energy auditor through your electric or gas company.

Excerpts taken from the following websites:

DIY Guide to Reducing Electrical Use:

<http://tinyurl.com/4dwllq>

Tiny Choices - Computer Sleep vs. Off:

<http://tinyurl.com/4ab9pq>

Energy Star on Computer Power Management:

<http://tinyurl.com/wci6>

DOE Guide to Insulating your Water Heater:

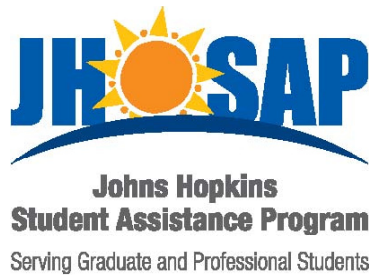
<http://tinyurl.com/478kom>

Suite 101 Guide to Insulating your Water Heater:

<http://tinyurl.com/3hqaja>



Test Taking and Test Anxiety: How to Take Control



Many students experience some nervousness or apprehension during an exam. This kind of anxiety can be a powerful motivator; research shows that a little anxiety can actually increase energy and sharpen thinking. However, some students experience test-related anxiety to such a degree that it can lead to poor performance and interfere with their learning. If you experience test or performance anxiety, you are not alone –approximately 20% of U.S. college students experience symptoms of test anxiety.

What does test anxiety feel like?

Test anxiety can affect an individual physically, emotionally, behaviorally and cognitively. One or more of the following may be experienced:

- Physical – headaches, nausea or diarrhea, excessive sweating, shortness of breath, light-headedness or fainting, rapid heart beat, and/or dry mouth.
- Emotional – extreme feelings of fear, disappointment, anger, depression, uncontrollable crying or laughing, feelings of helplessness.
- Behavioral – fidgeting, pacing, substance abuse, avoidance.
- Cognitive – racing thoughts, ‘going blank’, difficulty concentrating, negative self-talk, feelings of dread, comparing yourself to others, difficulty organizing your thoughts.

Taking control of test anxiety

A number of strategies can be used before, during and after an exam to decrease test anxiety:

Before the exam

- Be prepared – don’t cram! Begin studying in small chunks of time. This will help you learn and retain the material more efficiently.
- Maintain a healthy lifestyle. Adequate rest, exercise, nutrition, and social interaction are necessary components of any study schedule.
- Think positively: “I will pass this exam because I’ve studied and I know my stuff.” Repeating positive self-statements to yourself will help “reprogram” your mind

for success instead of failure.

- Approach the exam with confidence and view it as an opportunity to demonstrate how much you have learned.
- Prepare your materials the night before, double check the exam time and location, and get to bed at a reasonable hour.
- Don’t go to the exam with an empty stomach. Fresh fruits and vegetables are often recommended to reduce stress. Avoid processed and foods high in sugar and/or fat as these tend to dull brain activity, recall capability, and can cause sleepiness.
- Arrive early. Have confidence that your preparation is going to pay off, and strive for a relaxed state of concentration.

During the exam

- Choose an area that offers the least distractions.
- Read the directions and questions carefully and focus only on the task at hand.
- Answer all the questions you absolutely know, first. Then go back and answer the questions that require extra effort.
- If the exam is more difficult than you expected, just focus and do your best. Your best might be enough to get you a reasonable grade.

Relaxation techniques if you find yourself tensing and getting anxious during the test

Relaxation techniques can help reduce anxiety, aid focus and improve test results. Techniques include deep-breathing exercises, biofeedback, and progressive muscle relaxation (described below).

In *progressive muscle relaxation* you purposefully create tension in individual muscles and then relax the muscle beginning from one end of your body to the other.

Let your body relax, put your arms at your sides, close your eyes, and let your mind go blank. Beginning with your head, tense the muscles in your forehead and scalp and hold for about 10 seconds. Then let them relax completely. Become aware of the difference between the feelings of tension and relaxation. Repeat and concentrate on making these muscles relax more and more. Repeat the process with the muscles of your face, jaw, neck, shoulders, arms, chest, etc., finishing at your toes.

After the exam

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- Reward yourself for completing the test. Go to a movie or get together with friends and have dinner.
- Tell yourself that you did your best on the test and that is good enough!

Seek assistance

The Johns Hopkins University is committed to assisting students in managing the challenges they face during their academic careers. The Student Assistance Program provides support to students in dealing with personal, academic, and relationship problems.

If test anxiety continues to interfere with your ability to focus and perform well, you may benefit from more individualized services. Contact the Student Assistance Program (SAP) at 443-287-7000.

The Financial Bailout---How Does it Affect your Loans?

by Terra Jones-Sims
Student Financial Aid Services

Many are concerned about their eligibility to borrow government loans to help finance their educational costs. Johns Hopkins University, School of Medicine participates in the Federal Direct Stafford Loan Program. As such, students are not affected by the current borrowing uncertainty through private lending institutions. Funding for student loans is provided directly through the Department of Education.

Therefore, students who may have the need to file for financial aid assistance for the current year, may do so through April 2009. Students must complete the FAFSA application to determine loan eligibility. Students may visit the Financial Aid Website at www.hopkinsmedicine.org/som/office/finaid/index.html

As more information becomes available, the Financial Aid Office will keep you abreast of any changes in the programs that will adversely affect your eligibility for federal financial aid.

Student Financial Aid Services

GSA Representative Openings

The Graduate Student Association is still seeking several council representatives for the 2008/2009 Academic year.

If you are interested in any of the below positions, please contact GSA President Meghan Seltzer (mseltzer623@jhmi.edu) for more information. If you are interested in attending GSA meetings, they are held on the 3rd Tuesday of each month at 11 AM, location TBD. Watch your email for more details.

Graduation Representative

Attends meetings concerning graduation and helps to nominate and organize faculty Marshals. Plays a role in picking the commencement speaker. It is encouraged that those seeking the position should actually be graduating this academic year.

International Student Representative

Attends meetings concerning international students and relays that information to the GSA at large. Serves as a resource for all international students.

Student Assistance Program (SAP) Representative Attends meetings concerning SAP and works closely with Deb Hillard, Psy.D.

Events Committee Member

Help to plan, organize, and run GSA sponsored events on and off campus. Events include things like happy hours, rafting trips, baseball games, etc..

Finance Committee Members

Help to determine the GSA budget, review and fund travel award applications, award funding to student groups.

Join the fight against cancer: Relay for Life

Relay For Life is the American Cancer Society's signature fundraising event held annually in the spring on the Homewood campus Upper/Keyser Quad. See what Relay For Life is about yourself: check out <http://www.relayforlife.org/jhu>, then grab your friends and join today! (There is a \$10 registration fee but that counts towards the fundraising total).

All proceeds will benefit the American Cancer Society. If you have questions or comments, feel free to contact us at JHURelayTeams@gmail.com or Relay@jhu.edu. Celebrate! Remember! Fight Back! Join in the fight against cancer today!

Presidential Facts

As we get set to elect the 44th President of the US, we at *The Restriction Digest* thought it would be an apt time to revisit some Presidential history.

- Nine Presidents never attended college. The most recent to miss out on the fun of campus life was Harry S Truman, although he did attend the University of Kansas City Law School.
- Teddy Roosevelt holds the record for youngest man to assume the Presidency. He was 42 when he ascended to the office due to McKinley's assassination. JFK was 43 when inaugurated. The oldest was Reagan, at 69 years of age.
- James Madison was the shortest President at 5'4".
- For two years the country was run by a President (Gerald Ford) and Vice President (Nelson Rockefeller) who were not elected. Both were appointed to the office of Vice President.
- James Buchanan was the lone bachelor President. He never married.
- George Washington was the only unanimously elected President.
- Jimmy Carter was the first President to be born in a hospital.
- After his term as President, William Taft went on to become Chief Justice of the U.S. Supreme Court.
- The only President to be elected to two separate terms was Grover Cleveland.
- The first President to die in office was William Henry Harrison. He served 30 days, also the shortest Presidential tenure.
- Woodrow Wilson was the only President to be awarded a PhD (from Johns Hopkins!).

Find more little-known facts on Presidential history at:
<http://www.littleknownfactsshow.com/presidents.html>

Maryland Science Center Internship Opportunities

The Maryland Science Center (MSC) has internships for graduate students in the biomedical sciences and related educational fields enrolled at Johns Hopkins School of Medicine.

MSC is home to BodyLink, a medical technology and research update center that includes an open-access, fully operational wet laboratory. We facilitate science learning on a one-on-one basis with children and families, as well as supplement classroom curriculum for 600,000 visitors a year. Internships are stipended or volunteer (can be used for service-learning/teaching requirements). Internships provide a unique opportunity for biomedical science graduate students to have conversations about science with the general public in order to broaden their science communication skills or explore alternate science careers.

During the internship, participants will select a project related to science exhibit development, science museum content update, classroom instruction or outreach. Internships are available for fall, spring and summer semesters, requiring 4-8 hrs/week. Two stipended slots and 2 volunteer slots are available for each semester. For more information or an application, please contact Sayaka Blickenderfer at sblickenderfer@mdsci.org.

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www.sudoku-puzzles.net

For solution, please visit our website at
<http://www.hopkins-medicine.org/gsa/newsletter/index.shtml>