Hospital battle brews in west suburios

By Karon Hermes Smith stall writer

BATTLE is being fought in West Bloomfield Township.

The warring factions are giant Detroit and suburban

The warring factions are bospilated. The warring factions are bospilated and the property of t

Medicaid.

THE COMPETING hospitals — William Beaumont, Harper-Grace, Huron Valley, Sinai and Ford, and Sisters of Mercy — deny that their primary interest is in the area's big heat in the area's big heat in the area's big heat in developing. West Bloomfield and the growing communities around it — particularly to the west.

"Every hospital wants to remain fileally strong," admitted Mike Killian, director of public affairs for William Beaumont. "(50) no hospital would be well-advised to build in an area that deem't need a hospital. ... If a need is there, of course (we'ro) interested in serving people who can maintain our financial health." "Although we're talking about not-for-profit (institutions)," agreed Sisters of Mercy spokeman John Tatum, "we still do have to take in more money than we take out to provide for future facilities, changes in programs, changes in technology."

HOWEVER, none of the hospitals may get permission to build in West Bloomiteid. Both CHPCsem, a private non-prof-it corporation contracted to advise the state beath department on health care needs, and the health depart-



ment itself, have maintained there is no need for more hospital beds in Sub Arca No. 48.

(For health-planning purposes, Michigan is divided into subareas. No. 48 includes all or part of the following rip code areas: Birmingham, Bloomfield Hills, Troy, Union Lake, Walled Lake, Keego Harbor, Pontiac, Utica, Draytor Plains, Waterford, Clarkstoo, Davisburg, Lake Orion, Rochester, Highland, Oxford, Milford, Oxford, Hillord, Oxford, Milford, Milfo

influx (of people since ihen), which I'm not aware of," there still is meed for a hospital in that area, James snid.

THE HOSPITALS argue, however, that the state and CHPCsem should base their decision on whether there's a need for a hospital on projected growth in the area, not on current population figures.

"All of these hospitals are proposing to begin operating in 1987, and offer service well into the 21st century," Tatum, from Sisters of Mercy, said. "Hone of us can accurately predict what the population will be in 2,007."

The hospitals note that the sires — crisscreezed by three highways: 480; 378 and 1946— is sure to grow. And currently there isn't a hospital within 30 minutes of the west side of Oakland County.

INDEED, while CHPCsem and the INDEED, while CHPCsem and the health department review the various hespitals proposals, and decide whether there is a need for one to be built, there's likely to be some lobby-ing by some big names. A decision is expected by the end of this warr.

this year.

Each hospital has influential resi-

in year.

Each hospital has influential residents on its boards. For example, A. Altred Taulman of Bloomfeld Eills-anthropiet.

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eration (to such and such a proposall)?

However Linda Taylor of Ford's public relations department said in-fleential residents don't sit on hospital boards for lobbying purposes.

Hig names are involved with most any hospital. St. Joseph Mercy (a Sisters of Mercy affiliate) can offer some big names too, she said. "Atmost any hospital ries too, the said. "Atmost any hospital ries tog tinfluential civic-minded leaders involved with their hospital and planning for different from any business."

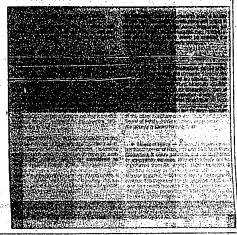
Agreed Chuck Mannines, manager of health planning for the Michigan Hespital Association. "Respitals have bright, laddividuals heesiness."

James of the health department said politics has no effect on its decision said politics has no effect on its decision.

I think it has something to do with the notion that there's gold in them there hills.

CHPCsem execulive director

bunch, he said. In the past, the degramman has less in decease it is one, stone in court, be said. When you consider every heaptial has a finite prout, and it is pressed to decision, it made its decision, normal in any constitution of the proposition of the past the decision, util-mately through the courts. That's bow Herro Valley won'the right to build the first 183 beds in Commerce fown-hip. Its application for an additional 350 beds now is in litigation. If one of the big city or suburban hospitals wins approval to build, its current patients probably will wonder how the expansion to West Bloomfield. The simply a matter of serving opple coming here for inpatient service from out there, "said Beaument's Killian. "We presently serve a rather large ortico of people who seek hospital form in western Oakland County," and Tatum of Sisters of Mercy, "We want to continue serving those past form on there," and Beaument's Killian. "We presently serve a rather large ortico of people who seek hospital forms the providing of the providin



Use care when selecting planner

By Sharon Dargay staff writer

A penny saved and then invested in the correct investment portfolio — taking risk factor, growth rate and personal money needs into account — is senny earned, in the financial planning way.

The financial planning fleid, still in its infancy, is expanding as tax laws become more complicated and as individuals sock ways to battle inflation and stretch their paychecks. But selecting a consultant to belp mainage your money may be as complicated as the IRS laws.

There are firms which bill themselves as financial consultant, others which offer investment advisory services, and there are brokerage firms. Professionals in related fields, such as insurance, accounting and tax law, also serve as planners. Benks and savings institutions have jumped on the hand wagoo as well by offering investment and stock brokerage services.

band wagon as well by offering investment and stock brokerage services.

"THE FINANCIAL planner is a generalist as opposed to a CPA (certified public accountant) who is a specialist in fazes, or a lawyer who may specialize in wills," said Pat McPawn of Southworth Boyce and McPawn, Troy. They look at one piece of the pursle. We consider all of the pieces."
Planners give "generic," advisor to help clients reach a goal, whether it's saving toward a child's college education, using tax laws to accumulate more money or planning for retrement income. Consultation fees range \$30-250 per foou. Firms, also may work on a commission basis for brokers age services.

Although emicrosers tend to be more financially satisfe fooday, many lowers be middle-income earrors need being first, in assiming heavy, to sage moses; as McPawn said. The said of the property of the property of the said of the planners of the said of the sa

"YOU'VE GOT TO give planners three to let their strajeties pay oil," he saded. It's like being in a did. If you would swary day, you get discouraged.

'A financial planner hard a mightelan.'
She likeus his professional to a more year decor," but wants that some may be too eagen to present the madicine before discovering the filescolor.

"Anyone today who has a license to sell anything is calling themselves financial planners," she said. "Those in the industry who know they're doing right want to see regulation. It's not going to be elsy. That's why it's important to police ourselves." The state and federal governments license investment advisers, but no certification or licensing regulations exist for planners. The International Association of Financial Planners, founded in 1976 and based in Alanta, Ga. is a professional organization with approximately 430 members. It has developed a registry of financial planners nationwide.

ration with approximately 430 members. It has developed a registry of financial planners nation wide veloped a registry of financial planners nation wide a two-year correspondence course through The Institute of Financial Planning, Denver, Colo. Those who need a more structured setting may take some intitute courses through the University of Detroit, which also administers the institute assums. Certificates are awarded through the institute. Pearl suggests that consumers shop around for financial planner, ask for references and possibly a sample of their work. They should be prepared to work with the planner.

I get frightened when someone walks into my office and says I don't know anything about this and want to turn it all over to you.

McFAWN ADVINES consumers to carefully examine credentials and educational background before signing with a fifancial consultant. The service is destinged to sugment, but not supplant, tax, accounting and other related consultants.

P. Terry Right, an insurance agent and planner, said his firm seeks feedback on prospective financial plans from every client's accountant or attorney.

this plans from every client's accountant or attorney.

We want to make sure what we're doing is not in conflict, be explained. "Whatever the linancial blemme" does, it should be tailored to individual preside and to deprecached line a condict cutter."

In injury georget terms, however, English identified three kinds of customers. Those 'restricting from seriate' laciteds first-time entrepeneers, couples and individuals who are pion beginning to accountant money. Another group includes couples in their mod-due to see who are carried, and individual recovery, lest has looking toward restricting and investigat money, and offer are more likely to be interested in refirshment chooses and in setting saider money for the country control of the country of the country

metal income and in setting saids money for the next generation.

Melbaits said planning may be more would for the middle-income person, but noted that planners would tern away a low-iscense class.

The potential for more income the large, be a plated. The PIAR merche is really developing and even if you can describe someone to save \$3,000 a' years like humblied!—not recoverily, for the tax prosks but for retirement income.

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