

## points of view

## Tread cautiously

Think before you sign HMO papers

AN UNSPECIFIED number of western Wayne County residents age 65 or over, plus a horde more in Washenaw County, received a blind-side kick in the slats early last week when their mail brought official notification that the health maintenance organization (HMO) to which they belong is going out of business.

The name of this HMO is McAuley MediCare whose president, Dr. Richard R. Dorr, opened his letter by saying that charges for many individual services will be increased effective Feb. 1, then adding this bolt from the blue:

"After many months of analysis, we found that continuing the program in 1989 will not be possible. Our commitment to continue through 1988 will provide you with the opportunity to explore other health insurance options."

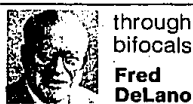
Dr. Dorr added, "The dollars received from the federal government and from premiums were less than what was needed to administer the program and pay for services."

I KNOW I am quoting him exactly, because at our house Mother Goose and I, as members, each received such a letter. To say this notification was disappointing is the understatement of all time, and I am sure it has bewildered many of the halt and lame at a time in their lives when every crisis becomes increasingly difficult to handle.

Camille Orso, vice president of sales and marketing for the parent McAuley Health Plan, has been quoted elsewhere as saying, "We know this comes as a shock to our members, but we are telling them not to panic. We will be here for another year, and we will help our members make other arrangements."

The advice is to return to federal Medicare coverage and to buy supplemental insurance policies from commercial companies.

When I talked personally with a spokesman for the organization, I was told that the financial loss in 1987 was at least \$1.5 million. There was a note of pride in the reminder that "we are willing to take our lumps for the rest of this year, while some of the other HMO's that are closing are giving only 30-to-60-day notices."



through bifocals  
Fred DeLano

She was referring, of course, to the published statement that during 1987 more than 20 HMOs went down the financial drainpipe nationally, including at least two in Michigan.

If this situation cries for reaction, I guess it is that glibble oldsters may be too quick to buy at health's bargain counter. I was about to add that caution should be the watchword in determining commitment, and then I realized I had been willing to go with McAuley, sink or swim. I still am. So is what's-her-name.

NONETHELESS, you had best think before you leap whenever you or your parents sign HMO papers. Let me hasten to add that just because financial advice three or four years ago steered McAuley medical and the sponsoring Sisters of Mercy of St. Joseph Mercy Hospital, Ann Arbor, as represented by their patron nun, Catherine McAuley, into this particular pitfall, there's no reason to fault the holding company . . . if I may be so sacrilegious.

What we now call "old" St. Joseph Mercy Hospital was where my first son was born in 1943. Unless I am addled — and don't answer — it was on Ingals in Ann Arbor. He was christened David.

In 1966, a grandson was born in the new St. Joseph Hospital, anchor unit of the impressive McAuley medical complex between Ann Arbor and Ypsilanti on Huron River Drive. He, too, was christened David.

I was not pleased to receive Dr. Dorr's letter.

But while these very sentences are being written, six days prior to publication, my lady's wings are fluttering feebly on the ninth day of her detainment as a patient in St. Joe's oncology wing. If things go right, it will reach 15 days when this newspaper is placed on your doorstep.

If the national average of hospital care is \$698 per day — just average, mind you — as the Associated Press reported last week, then you would find me in bankruptcy court, had it not been for McAuley. And I wouldn't be alone.

Just remember, three months from today the Tigers will have opened their 1988 schedule and will be on their way to the championship. I know because Mother Goose already has asked me to order playoff tickets.

AT LEAST once a year, someone makes a big splash with an idea to revise the high school curriculum.

This season it's U.S. Secretary of Education William Bennett advocating four years of this and three years of that, and so on. Most of Bennett's suggestions are traditional offerings like literature, history and the sciences.

What's more fun, at least around a luncheon table, is to think about mandating more exotic courses that may be necessary. For example, my late friend Glenn Post, a real estate salesman, argued convincingly that every kid ought to be exposed to six months of selling experience. One would learn how to satisfy a customer, curb one's tongue — and be nicer to other salespeople.

Got the idea?

MY COPY DESK colleague, Barry Jensen, would place propaganda analysis in the curriculum.

That would convey the ability to distinguish bad ideas justified by "everybody's doing it" and glittering generalities. Some English and journalism courses contain a unit on propaganda.

My own pet project is accounting. The world of big government and business are run by a separate foreign language known as accounting, a system of tallying assets and equities invented in the Italian Renaissance. I can't count the number of



Tim Richard

Idiotic economic statements I've encountered by people who mean well but are accounting illiterates.

And in Michigan, the Great Lake state with the auto mentality, I'd be inclined to mandate driving and swimming to anyone seeking a diploma.

State Sen. Jack Faxon of Farmington Hills proposed a state emphasis on fine arts, but his amendment failed to get into a bill on state testing.

AT EASTERN Michigan University, Dr. Elwood Kureth, head of the geography department, finds students woefully ignorant of what's what on the globe.

A national newspaper runs a map of the pope's tour and puts Detroit in Wisconsin. . . . A study of North Carolina college students showed them placing Africa in North America, the Soviet Union in Central America, Cape Cod in central Florida.

The average student in his class can identify only 15 of the contiguous 48 states.

Kureth suspects that ignorance of geography is hurting our economy. "American businessmen are totally geographically illiterate and have failed to understand the world market," he said. He says every major industrial nation requires geography coursework in its curriculum — except the United States.

He should send that idea up Washenaw Road — the University of Michigan butchered its graduate program in geography during the late recession.

THE MOST unusual addition to the curriculum was espoused by another of my colleagues, reporter Phil Sherman.

He would take all high school students for a tour of the Wayne County Morgue, there to witness an autopsy. He has been there, so he knows.

Seeing the results of violent death, Sherman reasons, would cure most people of a desire to institute capital punishment, a bad idea unfortunately favored by 80 percent of suburbanites according to local polls.

Viewing where a bullet goes into a body, and the damage it does on the way out, also would cure most people of a desire to permit handguns in our society.

And he opines that it would have a favorable impact on the general crime rate.

I like the morgue idea best of all.

## These young voters better informed than adults

HOW MUCH DID you know in high school? Were you so up on current events that you could grill a White House adviser?

Maybe you were. But I wasn't and neither were most of the students I knew. That's why in this age of public school bashing it was a pleasure to be at Birmingham Seaborn High School Friday.

There Frank Donatelli, an adviser in the Reagan White House, gave a perfectly fine speech about education, jobs and focusing on the future. He was in Birmingham as part of the annual Loren Fischer Memorial Speakers Program. Fischer was a Seaborn student who died in 1982, leaving behind a legacy of courage,



Rich Perlberg

optimism and spirited determination. She was the type of person who, suffering from a fatal disease, would organize a J-Hop from her hospital bed.

So it was fitting that Donatelli, who worked with Loren's sister Andrea in Washington, would urge a gym full of high school students to face the future with confidence, high

self-esteem and a focused view.

BUT THAT'S not what the students wanted to talk about, at least not those who asked questions immediately after the speech or those 100 or so honors students who met separately with Donatelli.

They wanted to know why we funded the Contras in Nicaragua. Why didn't we demand more of our allies? Why did we spend so much on foreign countries when money was needed at home? Why were there so many indictments issued or pending against Reagan administration officials? Why are we spending so much on Star Wars? Why does the Justice Department oppose affirmative action?

If you get the idea that the students were reverting to a '60s-style game of trash the establishment, guess again. In the special question-and-answer period after the speech, a good portion of the students identified themselves as Republicans and many groaned when a fellow student asked a thoughtful question that criticized America's role in Nicaragua.

DONATELLI ANSWERED the questions ably but dropped no bombshells. He toed the administration line. He said he felt no obligation to present the pro and con of all arguments.

"I am there (in the White House) to serve the president as long as I am useful to him," he said. "If I ever reach a point where I cannot in good

conscience support what the president is doing, then it is up to me to move on."

Donatelli even steered a safe course in political waters, failing to pick a presidential favorite in the Republican primary. He admitted surprise, though, when his straw poll among the honors students showed considerably more support for Robert Dole than for George Bush.

Some of that support will be translated into votes since many of the students will be 18 this fall. It's a fair bet these young voters will be better informed than many adults. Maybe that's a sign that a lot of us should go to school before we go to the polls. It's only the future that's on the line.



## remodeling sale

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