

Kemp from page B1

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make and sell them at less cost and they become categorized as generic.

With an HMO, you have a variety of primary care physicians from which to choose. They're listed in booklets provided by the HMOs according to their locations and hospitals at which they have privileges to practice.

The charge to pay for using an HMO is \$43.80 a month, the same cost as Medicare part B.

When you enroll with an HMO in their senior plan you assign your part B payment and Medicare pays the HMO.

Medicare pays HMOs a substantial sum in addition to the \$3.80 per month you pay. That is what makes it so attractive to HMOs.

The big hangup patients have with HMOs is the ability to get their primary care physician to allow them to see a specialist for their ailment.

Most HMOs are paid a capitation fee — so much per month per patient assigned to them, and they have to pay the specialist to see their patient out of the capitation fees.

You can alleviate this problem by choosing an HMO which pays their doctors "fees for service" which makes them less reluctant to refer patients to a specialist because they don't have to pay for it out of their own pockets.

If the HMO you choose is not fee for service, you may want to consider choosing a specialty primary care physician or an internal medicine physician over a family practitioner.

Family practitioners tend to try to treat virtually everything themselves rather than refer, where internal medicine physicians are often quicker to refer a patient to a specialist.

Kenneth Kemp is a resident of Farmington Hills.

CHEA-JUNGA

Mr. and Mrs. Francisco Chen announce the engagement of their daughter, Alicia, of Farmington Hills, to Bryan Junga, son of Mr. and Mrs. John Junga Jr. of Rochester Hills.

The bride-to-be is a graduate of the University of Central Florida and groom is a graduate of Michigan State University.

An October wedding is planned at St. James Cathedral with a reception at the Walt Disney World Dolphin in Orlando, Fla. A honeymoon in the Caribbean will follow.



CAMPBELL-ORAUCCI

Priscilla and Donald Campbell of Orchard Lake announce the engagement of their daughter, Sandra Lynn Campbell, to Robert Kennedy Oraucci of Farmington Hills, the son of Dale and Sandra Oraucci of Livonia.

The bride-to-be attended the University of Michigan and is employed by Open-Tech in Livonia.

Her fiancé is a graduate of Kalamazoo College. He is employed by Captec in Ann Arbor. An August wedding is planned at St. Edith Church.



McFARLAND-WELLING

Kevin McFarland of Berkley and Valerie Welling of Farmington Hills were married May 9 at Our Lady of Lasallette in Berkley.

The bride is the daughter of the late Mr. and Mrs. Dale Welling and a graduate of Bentley High School. She is the owner of Planer Golf, Inc.

The groom is the son of Mr. and Mrs. Harry McFarland of Plymouth and a graduate of Central Michigan University. He received an MBA from Wayne State University and is a commercial loan officer for Flagstar Bank in Bloomfield Hills.

The newlyweds honeymooned in Naples, Fla. and make their home in Berkley.

NEW VOICES

HELWIG BABY

Stephen and Nora Helwig of Farmington Hills announce the birth of their daughter, Sydney Yvonne on May 20.

Sydney joins big sister Kelsey. Grandparents are George and Mary Helwig of St. Clair Shores and Jerry and Kathy Remenapp of Brimonten, Fla.



Botsford offers slate of free health programs

Some of the free programs being offered in July or August by Botsford General Hospital in Farmington Hills include:

Breather's Club:

A registered nurse will discuss indoor air pollution and what to do about it at the Thursday, July 16 meeting, 1 to 2:30 p.m. in the 2-East Classroom B at the hospital. The

club, which meets the third Thursday of each month, is a free support group for those with emphysema, asthma, chronic obstructive pulmonary disease or other lung diseases. Call (248) 477-6100.

HIM Support Group:

Vigra, the nation's No. 1 prescription treatment for sexual impotency, will be dis-

cussed by a physician, a therapist/psychologist and a manufacturer's representative at the 7 p.m. Tuesday, Aug. 11, meeting of the HIM (Help for Impotent Men) support group at Vladimir's Banquet Hall, 28125 Grand River in Farmington Hills. Call (248) 477-6100.

Jewish identities talk planned at Hills home

"My Jewish Journey," a discussion by those in attendance of how they formed their individual Jewish identities and ways of life, will be this month's feature at "A Kumzitz - The Schmooze Cafe," 9:45 a.m. to noon Sunday, July 19, at the Farmington Hills home of Jack and Gloria Hurwitz.

Sponsored by Workmen's Circle/Arbeter Ring of Oak Park, the Kumzitz is an ongoing monthly discussion group featuring a different assigned topic, on with related reading material available before each meeting.

Upcoming topics will cover "The Gift of the Jews" and "The Political Splintering of the Jewish Community." For information, reservations or directions, come to WCAR office, (248) 645-0995.

sizzling SUMMER fun!

This summer there is so much going on it's hard to decide what to go where to go! That's why the Observer & Eccentric Newspapers has put together this special directory to make it easier...

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DESTINATION: CRANBROOK

Summer Fun at Cranbrook Institute of Science

The Robot Zoo

June 13 through September 7, 1998

Most zoos only allow you to look at the animals. This exhibit allows you to interact with eight larger-than-life robotic beasts through computer interactive and hands-on displays. In addition to learning how real animals function, you can even see live animals at Cranbrook's Nature Place. This exhibit is sponsored by TIME, Silicon Graphics and FANUC Robotics.



WOW! NEW FAMILY EVENING SHOWS

Looking for something different to do on Friday or Saturday night? Pack a picnic or purchase tasty dinners at Cranbrook Institute of Science. Sit back and relax in one of our new weekend family shows. They are sure to excite and delight kids and grown-ups alike!

Laser Beatles

Friday & Saturday, 7pm (All ages)

Enjoy the music of one of the greatest and most loved bands of all time, the Beatles, set to brilliant laser images! Fun for the entire family!



Secrets of the Summer Sky

Friday & Saturday, 8pm (Ages 5 and up)

Travel 9,000 miles in this indoor celestial voyage. From the North Pole we travel south to Michigan to explore the stars and planets visible in our current night sky. The journey continues to the equatorial tropics to view night-time wonders not visible from Michigan. We return just in time to watch a beautiful sunrise.

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PIANO SALE BUYERS!

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Friday, July 17	1 pm - 9 pm
Saturday, July 18	10 am - 6 pm
Sunday, July 19	11 am - 6 pm

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