



# University of Michigan Retirees Association

Volume 11, No. 2

NOVEMBER 2007

## Social Hour Programs

### **December 13: World War II Remembrances**

**Donald Brown**, PFC U.S. Army 65th Armored Infantry Battalion,  
20th Armored Division

**Frank Comstock**, Captain, U.S. Marines, 3rd Amphibian Corp.

**Vernon Jensen**, Staff Sgt., U.S. Army-Air Force 463rd Bomb Group,  
775th Bomb Squadron, 429th Squadron  
(Vernon will have a written narrative available for a donation)

**Mildred MacGregor**, RN, 1st Lt. U.S. Army Nursing Corp  
3rd Auxiliary Surgical Group. Mildred will be signing and  
selling her book *World War II Front Line Nurse*

**Bill McKeachie**, Lt. Senior Grade, Destroyer Squadron 45,  
D.D. Guest 472, Destroyer Squadron

**January 10: Cynthia Wilbanks**, U-M VP for Government Relations

**February 14: Brian Leigh Dunnigan**, Interim Director, Clements Library:  
*Mr. Clement's Library*

**March 13: Leslie A Shimp**, Professor of Pharmacy: *Focus on Medicine*

**April 10:** Pending

**April 29: 3rd Annual UMRA Health Fair Day**

**May 8: Jerry May**, U-M VP for Development: *The Impact of Campaigns and  
the Impact of Faculty, Staff and Retirees.*

## IN THIS ISSUE

Reports of recent UMRA Social Hour Programs and the Board election

Helpful advice on planning travel for medical purposes

Ideas for avoiding household clutter

Thoughts on charitable giving

# UMRA Board Members

## TERMS ENDING IN 2007

Frederick J. Beutler  
1717 Shadford Rd.  
Ann Arbor, MI 48104  
663-4870 (fjb@umich.edu)

Fred Remley  
1012 Pomona Rd.  
Ann Arbor, MI 48103  
747-9220 (fredr@umich.edu)

Douglas Woolley  
2770 Dayton Dr.  
Ann Arbor, MI 48108  
971-0124  
(douglasrwoolley@yahoo.com)  
PRESIDENT

Lee Zukowski  
2674 Packard  
Ann Arbor, MI 48104 971-8138  
(leezukowski@mindspring.com)  
NEWSLETTER EDITOR

## TERMS ENDING IN 2008

Donald R. Brown  
2511 Hawthorne Rd.  
Ann Arbor, MI 48104  
665-3894  
(donrbro@umich.edu)

Patricia Butler  
7870 Parker Rd.  
Saline, MI 48176-9336  
944-1918 (pdbutler@ic.net)  
VICE PRESIDENT

Larry Katz  
9241 Pine Hill Ct.  
Saline, MI 48197  
429-0414  
(cakatz@umich.edu)

Lawrence Jones  
2666 Park Ridge Dr.  
Ann Arbor, MI 48103  
662-7075 (lwjones@umich.edu)

## TERMS ENDING IN 2009

Robert Green  
2125 Nature Cove Ct.  
Ann Arbor, MI 48104  
677-1517 (rgreen@umich.edu)

George W. Williams  
1624 Argyle Cresc.  
Ann Arbor, MI 48103  
663-2926 (geowms@umich.edu)  
SECRETARY

Ellen A. Woodman  
711 N. Fifth Ave.  
Ann Arbor, MI 48104  
769-0435 (eaw@umich.edu)

Donald L. Thiel  
3660 Miller Ave.  
Ann Arbor, MI 48103  
663-0292 (dlthiel@comcast.net)  
TREASURER

## Social Hour Details

UMRA Social Hours are held most months during the academic year on second-Thursday afternoons from 3 to 5 PM. All U-M retirees and their guests are cordially invited to attend. The gatherings usually include light refreshments—coffee, sliced fruit, cookies, and soft drinks. Social Hour programs begin at 3:15 PM and continue until about 5:00 PM. Announcements about speakers and programs are made in this newsletter, in University Record *Events* notices, and at <[www.hr.umich.edu/umra/](http://www.hr.umich.edu/umra/)>, the UMRA web site.

## Meeting Locations

Social Hour gatherings are held at the Best Western Hotel, 2900 Jackson Road, Ann Arbor. Parking is plentiful, and easy access to the meeting room is gained by using the Ballroom entrance at the rear of the building. Handicap access is good. Other venues will be used from time to time. Please check the meeting notices on Page 1 to find the latest information.

### **The University of Michigan Retirees Association Newsletter**

G-250 Wolverine Tower, 3003 South State, Ann Arbor MI 48109

The Wolverine Tower building is located at the intersection of Eisenhower Blvd. and S. State St. Parking is available nearby.

**Web site:** [www.hr.umich.edu/umra/](http://www.hr.umich.edu/umra/) **Email:** [umra@umich.edu](mailto:umra@umich.edu)

**President:** Douglas Woolley, (734) 971-0124 ([douglasrwoolley@yahoo.com](mailto:douglasrwoolley@yahoo.com))

**Membership and dues:** Donald Thiel, (734) 663-0292 ([dlthiel@comcast.net](mailto:dlthiel@comcast.net))

**Newsletter editor & UMRA administration:** Lee Zukowski, (734) 971-8138

**Newsletter layout:** Fred Remley, (734) 747-9220 ([fredr@umich.edu](mailto:fredr@umich.edu))

**Address or e-mail changes or missing issues:** 763-7385





# MEDICAL TOURISM

With the price of gasoline now firmly ensconced over \$3 per gallon and with predictions of \$4 (or more) per gallon in 2008, Americans are aware that we face serious inflationary issues at the same time that the economy is experiencing its own realignments. Many aspects of medical care – from health insurance premiums to the medical treatments themselves are sharing in significant price increases. This apparently has led to the phenomenon of medical tourism in which many Americans journey to other countries in search of more affordable medical or dental treatment. This is particularly true for those whose expenses must be paid entirely by the patient (like the estimated 47 million Americans with no health insurance whatsoever) or for those whose medical insurance will only pay for a portion of the expenses. The cost savings are often impressive, even when the transportation costs (airfare, hotel, etc.) are included. For example, at the well respected Bumrungrad hospital in Bangkok, Thailand, the prices for several procedures are compared with average costs at private hospitals in the U.S.

Prostate surgery:	\$5000-\$7000 versus \$35,000-\$40,000
Comprehensive check-up:	\$400 versus \$2000
Spinal surgery:	\$6000-\$8000 versus \$50,000-\$70,000
Open-heart bypass surgery:	\$10,000 versus \$60,000-\$80,000
Root canal:	\$320 versus \$900-\$1000
Hip replacement:	\$9000 versus \$40,000-\$50,000
Private hospital room:	\$150/day versus up to \$1000/day

Of course, one caveat immediately surfaces. Americans claim the best medical facilities and care in the world. What kind of safety and quality of care would one receive in a non-U.S. facility – particularly in one that may be in a “developing” or “third-world” country. Surprisingly, the answer may be “very comparable,” with comparable safety standards and medical expertise and possibly even superior patient personal care. This obviously depends on the standards of the foreign medical facility and the type of treatment sought. Popular destinations and their currently popular medical treatments include:

Mexico	Popular for dental care; some cosmetic surgery
Costa Rica	Known for cosmetic surgery
Brazil	Known for high-end cosmetic surgery
India	Wide range of general care and specialties such as cardiology and orthopedics
Thailand	Wide range of general care and specialties
Malaysia	Variety of general care and specialties
Singapore	Wide range of general care, particularly oncology

Medical tourism is rapidly growing and has expanded from simply cosmetic to varied procedures. Most Americans seek significantly lower prices, but some go abroad for treatments not yet available or not yet widely practiced in the U.S. Governments in Southeast Asia view it as an important extension of regular tourism. Medical travelers logged an estimated 19 million trips and spent an estimated \$20 billion in 2005, with the numbers expected to double by 2010, according to Tourism Research and Marketing, a London consulting firm. Last year Thailand served 1.4 million

medical tourists including 65,000 Americans. Singapore, Malaysia and India also have a strong network of hospitals. Medical tourists often incorporate a vacation stay with their medical plans

Before embarking on a medical tourism mission, it is essential to consider the pluses and minuses of such a decision:

### **Pluses**

- Lower prices for medical and dental care
- State-of-the-art hospitals
- Western-trained physicians and dentists who speak English
- Faster access to doctors than in the U.S.
- Vacation opportunities and post-care rest at relatively low cost

### **Minuses**

- Pre-trip anxieties. Will the staff speak English? Am I well enough to travel? Will I be safe?
- Lack of follow-up care by the surgeon should complications occur after you return home
- Limited or no legal recourse in case of negligence
- Feelings of loneliness or strangeness if making the trip alone
- Risk of poor treatment by underqualified practitioners or in substandard facilities

Because one's health is on the line in any such decision, it is imperative that anyone considering such a trip carefully review the following eight recommendations:

1. Gather information. Read articles, do internet searches and try to talk to people who have been treated abroad. Examine the credentials, licensing and success rates of prospective doctors. Check hospital accreditations and how many relevant procedures they perform annually. Confirm prices. If you're having an implant, check the device's safety record. A list of some valuable internet websites is included at the end of this article.
2. Consider working with a health travel agency. It can find you quality medical sources and coordinate a trip. Keep in mind that such agencies aren't regulated as health care professionals, and they may receive fees from participating hospitals.
3. Enlist the advice and support of your doctors at home.
4. Gather medical records you'll need – drug lists, test results, etc. and find out what records you'll need to bring back home.
5. Travel with an "advocate" – a spouse or close friend.
6. If you're insured, check to see if your overseas treatment will be covered.
7. Contact (by phone, e-mail or mail) the hospital where you intend to seek treatment. Interview your prospective doctor. Make sure that you can communicate easily with him or her.
8. Find a destination where you'll feel comfortable being treated and recuperating. Local culture affects everything from food to bedside manner to hospital management.

### **INTERNET AND LIBRARY RESOURCES:**

Find hospitals overseas that have won accreditation from the Illinois-based Joint Commission International at [www.jointcommissioninternational.org](http://www.jointcommissioninternational.org) . Overseas hospitals with good reputations

Continued on Page 6

Continued from Page 5

may not have pursued JCI approval or may be in the process of receiving it, so lack of JCI approval doesn't necessarily mean a hospital is inadequate. Conversely, JCI accreditation doesn't guarantee anything except that a hospital has successfully met standards, including patient outcomes, comparable to those of JCI - accredited U.S. hospitals. If a hospital's website hasn't been translated into English, that could be a sign that you'd have difficulty communicating there.

A physician's assistant started the web site [www.medicalnomad.com](http://www.medicalnomad.com) after finding dental care abroad that he couldn't afford in the U.S. This site provides insights into destinations, procedures and planning.

*Patients Beyond Borders: Everybody's Guide to Affordable World-Class Medical Tourism*, by Josef Woodman, gives concrete advice on planning a medical trip.

Health Travel Agencies that plan trips combining medical care and vacations:

[www.medjouneys.com](http://www.medjouneys.com)

[www.medretreat.com](http://www.medretreat.com)

[www.planethospital.com](http://www.planethospital.com)

(Information taken from *Washington Post* and the AARP Bulletin)

## SENIOR VOLUNTEERS

Previous Newsletters have included a request for volunteers for Project Genesis – a program at Washtenaw Community College to assist people for whom English is a second language or for students who need help with reading or writing English. (Call 973-3355 to volunteer!)

This Newsletter issue contains a request for volunteers from Habitat for Humanity of Huron Valley.

Habitat for Humanity of Huron Valley is committed to developing simple, decent, and affordable housing in our community. Over the past 17 years, Habitat for Humanity has built over 75 homes in Washtenaw County. Each new home has allowed a family to know the pride and benefits of being a homeowner. The agency is able to do so by providing interest-free low cost mortgages, assistance grants, and the good will of volunteers who construct the homes. Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor – sweat equity – into building their Habitat house and the houses of others. Habitat for Humanity is not an emergency shelter program. Families must qualify before being accepted. To qualify for a home through Habitat for Humanity, families must meet three criteria:

Ability to pay

Willingness to partner with Habitat for Humanity

Need for housing

Habitat for Humanity of Huron Valley welcomes volunteers to help in the local office and/or one of several committees.

**Have questions or need more information? Please call the office at 677-1558.**

## CLUTTER IN OUR HOMES

Many among our membership undoubtedly recall the weekly radio visit to Fibber McGee's closet. Opening that Pandora's Box led to an avalanche of stored items flooding the startled closet visitor. Although it's highly unlikely any of us actually possesses such a closet geyser, most of us would have to admit that our homes are besieged by enough clutter that its departure would not only simplify our own lives, but would also bring forth future clusters of "Thank You" from our heirs. It is understandable that survivors of the Great Depression fixated about the possible future usefulness of any and everything and accordingly were reluctant to dispose of anything. Compounding that problem is the planned short shelf life of many of today's manufactured goods which has led to multiple copies of old TVs, cell phones, computers, etc. in our closets and attics. However, the pack rat syndrome can be overcome.

**Try an experiment:** Can't bring yourself to part with your beloved collection of vintage bank statements? Make a hypothesis about how sad you'd feel if you got rid of the artifacts. Then throw them away and compare your resulting distress with that hypothesis. Psychologists maintain that typically your reaction will be far less severe than you'd feared. Once you know that, it might be a little easier to let the next treasured item go.

**Create a record:** Photograph or videotape belongings before you give them away. It's the memories that are important, not the objects. A single digital CD can hold a warehouseful of family knickknacks, along with the client's recorded reminiscences about each one of them, and copies can be made and distributed to the children and grandchildren.

**Give and take:** Giving your belongings to charities whose work you support is more satisfying than throwing them out or selling them to strangers – and thanks to the tax deductions, usually more profitable.

**Start small:** Tackle one room – or one part of a room - at a time. Don't leave the area until it's finished, or you'll get distracted trying to find homes for the stuff you've picked up and will end up "churning" – shuffling the same clutter from one part of the house to another.

**Find a friend:** Clutter support groups, many using the familiar 12-step techniques so useful for other addictions, can be effective for chronic offenders. There is a helpful online support club led by Marla Cilley whose website is FlyLady.net to help establish and maintain a system of easy, regular routines that gradually clear households of clutter.

[based on an article in the  
Jan-Feb 2007 AARP magazine]

---

## UMRA BOARD ELECTIONS

UMRA's October meeting is designated each year as the *Annual Meeting* called for in the Bylaws. Accordingly, it includes elections to UMRA's Board. This year the Nominating Committee recommended re-election of those Board Members whose terms were expiring in 2007. No nominations were received from the floor at the meeting on 10/11 and all four board members were elected to terms expiring in 2010. Members of the Board are listed on page 2 of the Newsletter and the Association bylaws can be found on the UMRA web site.

## Have you changed your address or e-mail?

1. Print new information below.
2. Cut out this form and your address label.
3. Mail both to the UMRA address shown by your mail address.

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State \_\_\_\_\_ ZIP \_\_\_\_\_

E-mail address \_\_\_\_\_

The University of Michigan Retirees  
Newsletter  
G-250 Wolverine Tower  
3003 S. State St.  
Ann Arbor, Michigan 48109