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THE Bulletin

AUGUST 2008 Volume 84 Number 8

**Lakshmi Tummala,
President, MSMSA
2008-2009**

**The Importance of a Trust
GCMS Leaders Receive AMA Awards**

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THE Bulletin

Read by 96% of GCMS members.

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Our Vision

That the Genesee County Medical Society maintain its position as the premier medical society by advocating on behalf of its physician members and patients.

Our Mission

The mission of the Genesee County Medical Society is leadership, advocacy, education, and service on behalf of its members and their patients.

PLEASE NOTE

The GCMS Nominating Committee seeks input from members for nominations for the GCMS Presidential Citation for Lifetime Community Service. The Committee would like to be made aware of candidates for consideration.

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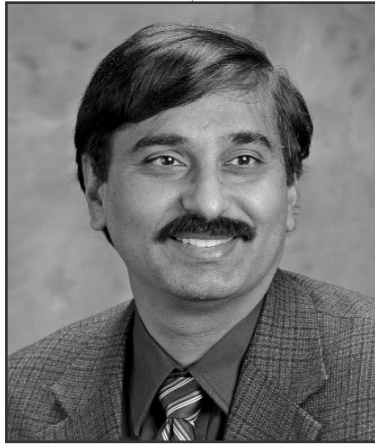
The warm summer and sunshine, balmy breezes, and activities outdoors might make it easier to get motivated and spend time getting fit. Despite substantial evidence regarding the importance of exercise, a large and increasing percentage of the US population is sedentary.

A recent survey conducted by the ACSM found that nearly two-thirds of patients (65%) would be more interested in exercising to stay healthy if advised by their doctor and given

additional resources. Only four out of 10 physicians (41%) talk to their patients about the importance of exercise, but don't always offer suggestions on the best ways to be physically active. Patients (25%) look to their doctor first for advice on exercise and physical activity. They turn next to fitness and health Web sites (24%). And as we know more should be done to address physical activity and exercise in healthcare settings and making the effort to bring a greater focus on physical activity and exercise in healthcare settings can be helpful. The following are some suggestions:

- Placing information in your waiting rooms to reinforce messages about the importance of exercise and physical activity.
- Making exercise consultation a regular part of your interaction with each patient during every visit.
- Distributing exercise/physical activity tips to all patients at the conclusion of each appointment. If you can, write an exercise "prescription" for your patient.

It is also important that we, as physicians, take care of our own wellness. When we are physically fit it is greatly motivating to the patients we care for! Therefore, more emphasis may be placed on integrating exercise into our lives. It has been noted that physicians who are inclined toward exercise are more self confident and more



Suresh Anné, M.D.

likely to frequently counsel patients about exercise. These personal and professional activities are likely to reinforce each other. Although we have busy schedules, considerable benefit may be gained even from lower levels of activity, the ACSM recommends 30 to 60 minutes of exercise 3 to 5 times per week in order to achieve substantial cardiovascular benefit.

While it is a challenge to find time, it is important for us as physicians to get started or continue common exercise methods, such as walking, biking, swimming, running, aerobics and joining the cricket club! As it is the summertime, involving the whole family in a family fitness routine and spending time together cycling, cooking, hiking or exercising as a family can be fun and can keep the entire family healthy! Other benefits include increased personal discipline and positive self-image, weight control, release of unwanted stress, and family communication.

In the United States today, we find that we are spending less time outdoors and staying physically in shape and fit today than in previous times. Join us in reversing that trend!

GCMS MEETINGS - AUGUST 2008

- 8/4, 8 a.m. - Legislative Liaison @ GCMS
- 8/6, 7:30 a.m. - Bulletin Committee @ GCMS
- 8/18, 12 Noon - Membership Committee @ Grill of India
- 8/26, 5:15 p.m. - Finance Committee @ GCMS
- 8/26, 6 p.m. - GCMS Board of Directors @ GCMS
- 8/27, 12:30 p.m. - Community & Environmental Health Committee @ TBA
- 8/28, 8 a.m. - Practice Managers @ GCMS

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IS IT HIGH TIME FOR MEDICAL MARIHUANA?

What is a weed? A plant whose virtues have not yet been discovered.
 – Ralph Waldo Emerson (1803 - 1882)

Come Election Day this November, you will have the opportunity to vote for your favorite candidate for president and a number of others vying for office, local, state, and national. Also, be prepared to make a decision regarding a proposal on the ballot that would allow certain patients to use marihuana with supervision by their physician. Backers of the proposal, the Michigan Coalition for Compassionate Care, gathered enough signatures to put the Michigan Medical Marihuana Act before the voters.

Since 2004, five Michigan cities; Flint, Detroit, Ann Arbor, Ferndale, and Traverse City, have enacted municipal initiatives endorsing medical use of marihuana. If this new ballot proposal passes, Michigan will become the 13th state to authorize the legal use of it since 1996.

Basically, the proposal would prevent the arrest and prosecution of patients with certain chronic or debilitating conditions, or their primary care givers, for possessing marihuana. The patient or care giver would have to obtain a registry identification card following written certification from their physician. The physician must certify that the patient is likely to receive therapeutic or palliative benefit from marihuana use. The cardholder could possess up to 2.5 ounces or cultivate 12 marihuana plants that are kept in an enclosed and locked facility. There are restrictions regarding where the marihuana could be used and proscriptions against operating any type of motor vehicle while under the influence of the drug.

The use of marihuana (cannabis sativa) for medicinal purposes is as old as mankind. Ancient Chinese and Egyptians used it to treat vomiting, infectious parasitic hemorrhaging, and as a suppository to treat swollen and painful hemorrhoids. Name an ailment and cannabis has likely been used as a treatment. It has been touted as an effective anti-emetic and appetite stimulant that can be helpful for patients undergoing chemotherapy for cancer, AIDS, and hepatitis.



Daniel Ryan, MD

As a Schedule IV drug, cannabis remains illegal in the eyes of the federal government and is not available for prescription as medicine. In spite of twelve states that approve and regulate its medical use, the government continues to enforce prohibition in these states and does not recognize any legitimate medical use.

Those opposed to cannabis as medicine cite the unwanted side effects such as tachycardia, motor and coordination impairment, dysphoria, and damage to the immune system, chromosomes, reproductive organs, and lung function. Smoke from the plant

contains many of the same harmful substances found in tobacco smoke and about four times the amount of tar. Smoking is generally a poor avenue to deliver therapeutic drugs, especially regarding control of dosage. Any ailment that is alleviated by cannabis can be far better treated with currently available prescription drugs.

Proponents point out effective use of cannabis for thousands of years with no well-documented cases of associated mortality. They feel its benefits far outweigh any risks. There is also an underlying suspicion of government and pharmaceutical company collusion to keep an inexpensive and effective therapy out of the hands of potential beneficiaries under the pretense of protecting citizens.

Cannabis may be an effective medical treatment for certain conditions. The question arises, is it more beneficial, with fewer harmful effects, than mainstream and legal drugs? As long as marihuana is a controlled substance, approval for medical use creates an opportunity for scammers and con artists to abuse the law designed to bring some relief to the chronically ill. Voters in Michigan will make a decision in November, However, those that possess and use marihuana for medicinal or recreational use will still be liable for prosecution until national laws are changed.

Notice of Town Hall Meeting!

Genesee County Medical Society Dinner Business Meeting September 4, 2008

Title: Sale of Cadaver Organ Pro/Con - A Town Hall

The sale of cadaver organs is legal in several countries. The questions to be debated at the Genesee County Medical Society General Membership/Town Hall meeting is "should we do it here?" Presenters will be from the community at large, academia, MSMS, political experts, Right to Life, Gift of Life, and our medical and student community.

Each of our town hall meetings over the past year has been exciting, well attended, and highly stimulating. Please make your reservations early.

All physicians, spouses, and family members, members and non-members of GCMS and GCMSA and interested other professionals are invited.

\$20 per person - Hospital Residents \$10
 Reservations required by August 28, 2008

-Flint Golf Club -

3100 Lakewood Dr., Flint, MI 48507
 6 p.m. Registration and Social Hour
 6:30 p.m. Dinner
 7 p.m. Meeting
 7:15 p.m. Presentations and Q & A

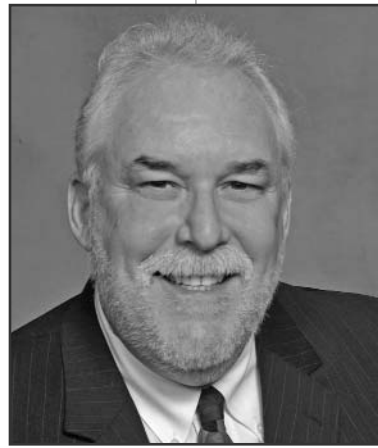
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PASSING ON WISE ADVICE



Peter Levine, MPH

Several years ago presidents of the Genesee County Medical Society started reminding me to spend time at home. Virtually every president has been insistent that I make more effort to spend time with family. They encouraged me not to make the same mistakes that they did.

Time passes so quickly when you have a child. It seems like yesterday that my son Evan was born. One of his earliest outings was to an MSMS House of Delegates meeting. He was about two months old. I will never forget; Dr. Ali Esfahani telling me how profoundly he was moved by his sons starting college and leaving home; Dr. Allen Turcke starting to remind me to go home when Evan was still in utero. Drs. Peter Thoms and Lawrence Reynolds would call my office, and stop by to tell me to turn off the computer and get out; and so many others.

If there is one message that I would pass along, now that my son has graduated from the Valley School and is about leave home, it would be learn from your more experienced colleagues how not to make their mistakes. This would be true in practices, medical decision making, family matters, and everything else. There is an intensity to the health care world that is unparalleled. The responsibilities are so intense, and the highs and lows are unavoidable and addictive, but I have gotten more pleasure than I can express from the time that I have spent away from work in focused time with my family, especially Evan, because the time together is temporary. At age 18, kids want to fly.

I would like to take a moment to brag about Evan. He has always been a wonderful person. He is extremely bright, and highly communicative. He has been incredibly well served by the Valley School (a

nondenominational college preparatory institution, which averages over \$50,000 in academic scholarships per graduate and in his case significantly more than that). Back in February of 2007, Evan damaged his knee severely while participating in his great love, basketball. Following extensive surgery and a very arduous rehab, which he threw himself into, he hit the epiphany that every parent hopes for. He realized that if he wanted to go to a good college, he would need to work hard, get good grades, and remain focused. Even

more important, he realized that if he wanted to play basketball in college he would need to get into a superb school which would appreciate his academic as well as his basketball skills. Because of his hard work and focus (he gets up early every day, has never missed a day of work or school) and because of the grades that he has recently achieved, he will be attending Kalamazoo College to study archeology/anthropology (his other great love) and play college basketball.

I am more proud of him than I can adequately express, and I appreciate every minute that my friends and past presidents have encouraged me to take with him.

SAVE THE DATE:

November 1, 2008

**GCMSA/GCMS
Presidents' Ball**

Holiday Inn Gateway

A Medicaid Surprise!!

by Abd Alghanem, MD

The van driver picked up my patient and her family early in the morning and drove them to my office. He waited until the consultation was done and returned them home. He did the same thing when she came to the hospital to have her breast reduction surgery, he waited until she recovered and then he took her and her family back to her home, and he did the same thing for her follow-up visits. If the surgery is late they stay at the Holiday Inn Express overnight.

Surprise! The patient's home is in Benton Harbor. I am in Flint, 146 miles away.

Surprise! The driver, the van and the hotel are provided as a courtesy of the patient's insurance.

She was probably not surprised. I am well known for my expertise and excellent results in breast reduction surgery; this is what I told my patient. But, when I asked her how she picked me among more than 100 plastic surgeons between Benton Harbor and Flint, her answer made me very humble. "You are the only one who accepts my insurance. My insurance picked you for me".

This is not the only time this has happened. I have had several Medicaid managed care patients from Michigan's west coast bused to Flint.

When I admired the insurance company's willingness to pay for the transportation, my friend told me "it is you, stupid, who is providing

it. The service of plastic surgery has to be provided by them because it is federally mandated that they cover all necessary care. Your discounted fee for the surgery, which is at least 50% below cost, covered the expenses for her transportation".

Indeed there is a shortage of physicians and specialists. These two examples will demonstrate this.

I know of a case in which no ophthalmologist was willing to see a patient with severe burns on his face and body while he was in the hospital, until he was extubated and then transferred to the ophthalmologist office. This was eight weeks after his accident.

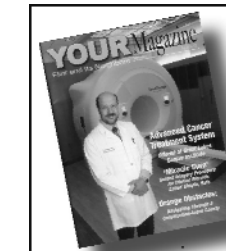
A neurosurgeon had to be brought in from Chicago to cover the emergency room call in another

hospital for \$1,000/night.

Michigan State Medical Society predicts there will be 15-20% shortage of physicians in the next ten years. Our plastic surgery society predicts a shortage of double that number in the same period of time.

The theory of the abundance of physicians in the USA was utterly wrong, and lives will be unnecessarily lost. The availability of quality healthcare will be adversely affected if we continue the status quo.

The government mandated formulas to curtail the number of residents and the amount of Medicare and Medicaid expenditures to fund them. The answer is a surge of physician supply and post-graduate training now.



FREE OFFER

FOR GENESSEE COUNTY MEDICAL SOCIETY MEMBERS

YOUR Magazine has been working closely with both the Medical Society and the area's medical community to bring the latest medical news to our subscribers and readers. The monthly magazine publishes at least four issues a year that highlight medical achievements and innovations. This is a way to keep residents of Genesee County informed about our wonderful and advanced medical community.

Our mission is to highlight everything that is good about our community. If you haven't seen it, we feature information about businesses, schools, events and the people that make our community so great. The magazine is sold on newsstands, by subscription and is distributed free to members of area chambers of commerce.

As a special membership benefit to Medical Society members, we are offering a year's free subscription. If you want to take advantage of this offer, call Your Magazine at 810.238.1638 or email us at michelle@yourmagazine.net. We really hope you will.

Michelle Cherveny, general manager

YOUR Magazine is owned and operated by The Flint Journal.

NO EXCUSES, NOW!



Edwin M. Gullekson, MD
District VI Director

Through the entire Medicare proposed cuts, Chiropractic Scope of Practice, and the Smoke-Free Workplace Bill, I have been telling physicians to use msms.org website to express an opinion.

It is so easy and don't think the legislators ignore a stack of e-mails about a bill. If no one responds, then obviously no one cares about the bill. And in our busy practices, one can't spend an hour figuring out how to send a message or which Senator or Legislator is in our district.

So... here goes a bullet presentation on how to send a message:

- Access **msms.org** (this updates you on legislation)
- Click on **MSMS Action Center** (to send a message)
- Click on **Take Action** (each bill or concern is listed)

1. Compose message (example messages are there)
2. Sender information
3. Send message

The appropriate Senators and Legislators will be sent an e-mail. It's that easy! But you must make your voice known.

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Practice Managers Learn About Collections

May 2008



Local Practice Managers convened to learn from experts about methods of improving collections in physician's offices. Theresa King, President of the Michigan Medical Billers Association, and Vice President of MMP/Tri-Med served as primary faculty, and Jerry Wenta, Vice President of Russell Collection Agency, Inc. spoke on specific techniques and protocols to improve collections. Nearly 30 Practice Managers attended and were extremely appreciative of the superb presentation. The August session will feature a meeting with senior management of Cofinity, an Aetna affiliate formally known as PPOM. Members are encouraged to send their practice managers to these meetings on a monthly basis on the fourth Thursday of most months. Contact Marcia Gzym at 733-9923 or mgzym@gcms.org to give her contact information so that she can communicate directly with your practice managers regarding these meetings.



Lakshmi Tummala President of MSMSA, 2008-2009

The Genesee County Medical Society would like to recognize Lakshmi Tummala of the Genesee County Medical Society Alliance who is now serving as President of the Michigan State Medical Society Alliance. Present at her inauguration were members of her family, Kee & Mira Kang, Beth Schumacher, Rula Ali-Bakr, Liesbeth Fernandez, Felicity Thompson, Cheryl Thoms, Velynda Makhene, Mary Lou Mathias, Jeanette Rivera, Udiah Tega Otuguor, Dr. Peter Thoms, and Pete Levine.

GCMS also congratulates MSMSA for selecting another president from its most dynamic and assertive community Alliance.

Presidential Address Lakshmi Tummala



Nearly 37 years ago, my husband and I came to Flint and have made it our home ever since. I felt so lonely and home sick in a new town and I knew no one. I wanted to be able to meet some people and make a few friends. In those days, I didn't know the existence of a volunteer organization called the Alliance. After a few years, someone called me one day. She introduced herself as a member of the Genesee County Medical Society Alliance and asked me to join their group. I sent in my dues right away but did not participate in any of the activities. As a mother of two young children, I did not think I had the time since I was already volunteering in their school which was only a mile away. Moreover, we couldn't afford a second car and I was not sure how I would attend the meetings. Also, I used to be pretty shy in those days and did not feel comfortable asking any one for a ride. But the Alliance was always on my mind.

Time passed by and soon both our children left for college. I thought to myself, "This is it. Now is the time." I started attending the Alliance membership meetings. Slowly I was offered positions on the Board and I never looked back. Over the years, I chaired several committees and one day, became the County President. Later, I moved on to serve on the state board. I am telling you all this because I want you to know that you could devote as little or as much time as you want to for the Alliance. For those fellow members with young children or aging parents and those who work full-time, please continue supporting the Alliance with your dues. When you break it all down, it adds up to less than \$ 0.30 cents a day which is very affordable. For those whose kids are grown, there is no better time than now. As someone once said, "Volunteers do not necessarily have the time, they have the heart." Consider serving on any one of the several committees that are involved in service oriented projects. You will soon find out how "doctors and their families make a difference" in their communities.

Today, I am proud to be a member of this great organization and thank you all for electing me its President. As your leader, I would like to see the Alliance play a critical role in supporting sound health care legislation. We will serve as a link between families and the medical community. Through the AMA Foundation we will raise funds to support medical education by providing

financial assistance with scholarships, public education campaigns, community service efforts, scientific discoveries and the professional development of young scholars in bio medical research. The Alliance will join the Medical Society to try and tackle important issues, support efforts to reform health insurance, change medical liability laws and enact protection for patients. The Legislative Committee will try to arrange workshops so that our Alliance members will learn how important organized medicine is to our community. Our members will strive to improve the health and safety of our community while networking with other physician spouses. We will try and address several critical issues impacting the communities in which we live, such as violence, health care legislation, wellness and assist the medically underserved. The S.A.V.E. program will allow the area schools to teach children to refrain from violence and help with conflict resolution skills. The "Screen Out!" program will discourage children from cigarette smoking. The Reach Out and Read will help early childhood literacy. And there are many more!

Over the years, the names and faces have changed, but the mission has remained the same: To build healthy communities. I stand here today, truly inspired by my predecessors and reaching out to all members to keep the integrity and unity of the organization alive. I want your input and participation. With your help and support, we will make a real impact on the community through our projects in schools, have a chance to influence public policy through information campaigns and political involvement. I want you to feel that you are a part of something and not merely a recipient of what others want to provide. Always remember that **"Nobody can do everything, but everyone can do something!"**

YOUR \$\$\$ AT WORK

- § GCMS investigated issue of transporting out-of-county Medicaid patients to local physicians
- § GCMS continued work on engagement of physicians for Regional Health Information System
- § GCMS continued aggressive work to block 10.6% Medicare cuts to physicians payments
- § GCMG continued aggressive efforts to block 1% Medicaid cut in physician reimbursements
- § GCMG developed a list of "Top 12 things that the public can do to reduce morbidity, mortality and cost"
- § GCMS supported the Greater Flint Health Coalition Regional Health Information Exchange Implementation Grant
- § GCMS provided leadership to the AMA Delegation from Michigan
- § GCMS met with legislators to discuss scope of practice, Blue Cross, and other relevant legislation
- § GCMS continued to push legislators to approve workplace smoking ban legislation
- § GCMS member Dr. Cathy Blight elected chair of the AMA Council on Long Range Planning
- § GCMS member Dr. Abd Alghanem has been reappointed to the Michigan Board of Medicine
- § GCMS began work on developing a coalition to work on the issue of forged prescriptions



—SLATE OF NOMINEES FOR GCMS OFFICES 2008-2009—

PRESIDENT-ELECT: Venkat Rao, MD TREASURER: Shafi Ahmed, MD

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Abd Alghanem, MD	Cathy Blight, MD	S. Bobby Mukkamala, MD
Edward Christy, MD	Hesham Gayar, MD	John Waters, MD
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Paul Lazar, MD	Laura Carravallah, MD	Qazi Azher, MD
John Saalwaechter, MD	Elmahdi Saeed, MD	

FINANCE COMMITTEE: AppaRao Mukkamala, MD Suresh Anné, MD

INTERNATIONAL MEDICAL GRADUATES DELEGATION:

Shafi Ahmed, MD	Mustafa Akpinar, MD	Abd Alghanem, MD
Sarah Ali, MD	Qazi Azher, MD	Amitabha Banerjee, MD
Rao Botta, MD	Edward Christy, MD	Ali Esfahani, MD
Hesham Gayar, MD	Ayman Haidar, MD	Mona Hardas, MD
Asif Ishaque, MD	Rima Jibaly, MD	Sunil Kaushal, MD
S. Kiran, MD	Sreen Mannam, MD	AppaRao Mukkamala, MD
Sayed Osama, MD	George Predeteanu, MD	Venkat Rao, MD
Jagdish Shah, MD	Jawad Shah, MD	Hemant Thawani, MD
Jawahar Tummala, MD	Tarik Wasfie, MD	Sania Zainuddin, MD

YOUNG PHYSICIANS SECTION: Nita Kulkarni, MD - Delegate Sunita Tummala, MD - Alternate Delegate

PRESIDENTIAL CITATION FOR LIFETIME COMMUNITY SERVICE: Maurice Chapin, MD

Practice Managers Hear About Key Accounting Updates

June 2008



The Practice Managers group met recently at the GCMS offices to hear a presentation by key Lewis & Knopf staff. Faculty included Anita Abrol, Shawna Bell, and Dave Page all CPA's. Topics included the new Michigan Business Tax, record retention requirements, and the kiddy tax. Future meetings of the Practice Managers group will include; medical fraud, electronic medical records update, and transparency (the rating of physicians by third-party-payors). Please let Marcia Gzym know contact information for your practice manager so that you can receive these updates without having to attend meetings

GCMS Leaders Receive AMA Awards

DR. BLIGHT TO CHAIR AMA COUNCIL

Dr. Cathy Blight was elected Chair of the AMA Council on Long Range Planning. This is a tremendous honor indicating national respect for her forward thinking and ability to lead the long range planning process for a major national organization.



Dr. S. Bobby Mukkamala Received AMA Leadership Award

At the 2008 AMA Leadership Conference, Dr. S. Bobby Mukkamala received the AMA Leadership Award. He is involved in all levels of organized medicine. In the Michigan State Medical Society he has served as chair of the Young Physician Section, as well as serving on the Board. Dr. Mukkamala serves on several non-profit boards that have civic engagement as their primary mission. Dr. Mukkamala has also been recently appointed by Governor Granholm to serve on the State Board of Audiology.



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Anita Abrol, CPA – Dressmaker, pictured with her dog "Annie"
Principal
Lewis & Knopf, CPAs, P.C.



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As a principal at Lewis & Knopf, Anita carries her passions through to her work with her clients. She builds on her personal strengths to provide individualized, quality service to each client she serves. Anita specializes in customized accounting and business consulting services for healthcare and professional services industries. She also has expertise assisting with medical practice startup, estates and trusts, school districts and high net worth individuals.

To learn more about Lewis & Knopf contact Anita Abrol at (810) 238-4617 or email aabrol@lewis-knopf.com.



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WHY A TRUST IS A GOOD IDEA

BY: TIMOTHY H. KNECHT
CLINE, CLINE & GRIFFIN

Most people have heard of a Trust. A Trust can serve many purposes. This article will discuss what a Trust can do and why having a Trust is a good idea in many different circumstances.

Trusts are commonly used to shelter assets from Estate or Death taxes and, at least as importantly, to provide for your surviving heirs in an intelligent fashion. When a person dies, the federal government takes, by way of an estate tax, also commonly referred to as a death tax or an inheritance tax, 45% of everything over \$2,000,000. Anything in your name alone at the time of death counts towards the \$2,000,000. This includes real property, life insurance, retirement assets, savings accounts, checking accounts, investment accounts, partnerships, LLC's, personal property and any other assets you may have. Property held jointly with a spouse is not taxed at the first spouse's death, but is taxed at the second spouse's death. If a couple has \$2,000,000 in total assets, there would be no death or inheritance tax upon the first death, nor will there be any death or inheritance upon the second death, at least under current estate tax laws. Those laws will actually be changing soon. Those changes will be discussed later in this article.

If a couple has \$4,000,000 in assets in total, there would be no tax on the death of the first spouse provided the surviving spouse is the beneficiary of the assets of the first spouse. If there is still \$4,000,000 at the time of the second spouse dies, 45% of everything over and above \$2,000,000 goes to the government.

The above examples are over simplifications but, in the scenario where there are up to \$4,000,000 in total assets, estate taxes can be totally avoided simply by use of a Trust for each spouse and some thoughtful planning.

Does this mean that if you have less than \$2,000,000 in assets, you don't need to worry about a Trust? The answer is "no". Right now the estate tax laws state an individual can die in 2008 with up to \$2,000,000 in assets and not pay a federal estate tax. In 2009 the

exemption amount rises to \$3,500,000 per individual. In 2010 nobody pays an estate tax. This is the year in which I'll predict both Bill Gates and Warren Buffett will disappear only to resurface later with new identities. In 2011, the \$2,000,000 current number is scheduled to be reduced to \$1,000,000.

Common thinking in the estate planning community is that the estate tax rules will change before 2010. It is likely the estate rules will change effective 2010, although it is impossible to predict what changes will occur.

Estate tax planning will always be only one part of the Trust process. Another, part of a Trust, an equally important part, is making sure your heirs are appropriately protected. Most people with children would prefer that their children are taken care of not only through high school and college but also would like to make sure their children are protected from themselves, at least to some extent. Where a spouse may be able to manage a large sum of money upon the death of his/her spouse, children below the age of 25, and 30, are often ill equipped to deal with a large inheritance. A Trust can help you spread out payments to your children so at least some of the funds they may inherit upon your death are protected from creditors, from a bad marriage, and/or from bad decisions those children whom you love deeply may make. Protecting your children is something that makes sense whether you have a few dollars or whether you have many dollars to pass along.

One more thing a Trust can do is force you take a careful look at your assets and make some decisions as to how you would like to have those assets distributed upon your death. To actually make your Trust plan work, there is yet another step which needs to be taken and that is called "funding" the Trust. The Trust is funded by transferring assets into the Trust and/or making it the beneficiary of various assets. Certain assets should be owned by the Trust. The Trust should be made the beneficiary of certain assets. The Trust is not the appropriate beneficiary or owner for all assets.

A Trust is part of an estate plan that makes sense for most people. It is not only the Trust that is important, but also the decision making process which goes into coming up with the terms of the Trust. Funding the Trust is of utmost importance, at least to avoid having to go through the probate court process. Just because you have a Trust does not mean you avoid probate. The only way avoid probate is making sure your Trust is funded.

This office can help you with your estate planning needs. Please feel free to contact the undersigned and I will be happy to discuss any thoughts or questions you might have.

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<p>Howard D. Cline, Jr. Walter P. Griffin Timothy H. Knecht Jonathan M. Hartman</p>	<p>Glenn M. Simmington J. Brian MacDonald Jose' T. Brown Sandra K. Carlson</p>
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R. Paul Vance



Golf Outing to Help the Shelter of Flint

SHELTER FACTS:

1. The "Shelter of Flint" is the only local non-sectarian emergency shelter that welcomes all homeless families. Their mission is to find solutions for housing challenges caused by poverty and homelessness.
2. The average age of the homeless is nine years old.
3. Half of the homeless in Genesee County are children.
4. Each homeless person is assisted with developing a long-range plan toward permanent stability that addresses safe, affordable housing, employment, education and training, counseling and treatment.

The golf outing is Aug. 16 at 8:30 am at the Coyote Preserve Golf Course, Fenton. It is a scramble format with all the proceeds benefiting the Shelter of Flint. The price is \$125 per person and includes 18 holes, a cart, continental breakfast, lunch at the turn, 4 drink tickets and Hors D'oeuvres at the finish. Former Detroit quarterback "Eric Hipple" will again emcee the event and Bill Baldwin will provide a golf clinic in the morning.

For more information, contact Pam Martin at Pamelacrna@aol.com, or call 810-714-0930.

GCMS Board of Directors Meeting – MAY 27, 2008

MINUTES

Consent Calendar:

Motion:

That the Community & Environmental Health Committee Strategy for Top 12 Items the Public Needs to Know, be extracted from the Consent Calendar for discussion. The Motion Carried.

Motion:

That the Membership Committee request for membership approvals be approved as presented.

Membership Committee:

Motion:

That the following requests for membership be approved
Request for Membership:

Siddesh Besur, MD	John A. Carr, MD
Maneesh Lall, MD	Kevin Snyder, DO
Dawn Tartaglione, DO	Steven Glavas, DO
Diljit Karayil, MD	Halina Kusz, MD

Reinstated Membership:

M. Haitman Al-Midani, MD	Sidney Martin, MD
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Active to Retired Membership:

B.B. Ganatra, MD

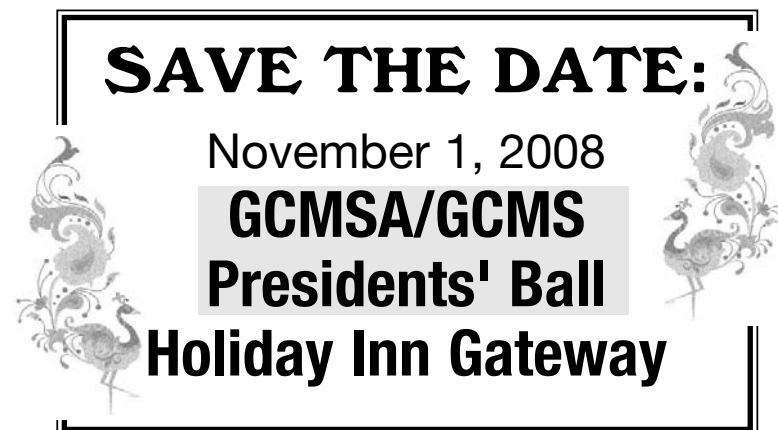
Resigned Membership:

Susan Mosier-LaClair, MD (The dues too high)

Dues Exempt:

Charles Bodem, MD

The Motion Carried.



Community & Environmental Health:

Motion:

That the Community & Environmental Health Committee Strategy for the Top 12 Items the Public Needs to Know to Avoid Morbidity & Mortality be sent back for revisions as follows:

Strategy for Top 12:

Motion:

That the Top 12 items The Public need to know to Avoid Morbidity and Mortality as revised, be approved for presentation to the GCMS Board of Directors, and that the Board of Directors be asked to provide a strategy for presenting the Top 12 items to the news media for dissemination. The Committee wished the Board to understand that if articles are to be written by the Committee, they will be reviewed by the whole Committee before submission. The top 12 are as follows:

- 1) eliminate exposure to tobacco
- 2) reduce excess stress
- 3) stop addictions (e.g. sex, drugs, gambling, etc)
- 4) minimize television watching, and turn off your television
- 5) reduce exposure to toxins and excess exposure to sunlight
- 6) eat wisely, maintain a proper body weight, and exercise
- 7) wash hands, breast feed infants and assure their proper immunizations, get sufficient sleep, brush and floss your teeth
- 8) don't drive impaired
- 9) see your physician about disease prevention ideas
- 10) take as few medications as possible, under the direction of your physician

The Motion Carried.

Motion:

That the report of Dr. Dake be accepted and that an Adhoc Committee be established to develop recommendations to the Board of Directors. The Motion Carried.

Motion:

That the Year-to-Date Budget Report be approved as presented. The Motion Carried.

GCMS / MSMS NEW MEMBERS

APPLICATIONS

Lois Peters, MD

Internal Medicine/Family Practice
Michigan Health Specialist
4233 Clio Rd.

Flint, MI 48504

(810) 733-3837

Fax: (810) 733-3936

Dr. Peters received her medical degree from Wayne State University, in Detroit, MI in 2004. She did her residency in Internal Medicine at Franklin Square Hospital in Baltimore, MD. Dr. Peters is sponsored by Drs. Amitabha Banerjee and S. Bobby Mukkamala.

Saiqua Waian, MD

Internal Medicine/Nephrology
Kidney Disease & Hypertension Consultants, PC
G3283 Beecher Rd.

Flint, MI 48532

(810) 230-9901

Fax: (810) 230-9916

Dr. Waian received her medical degree from St. George's University, School of Medicine, Grenada. She did her residency in Internal Medicine and Nephrology at Pitt County Memorial Hospital, Division of Nephrology, Department of Internal Medicine, Brody School of Medicine at East Carolina University, Greenville, NC. She is sponsored by Drs. Amitabha Banerjee and S. Bobby Mukkamala.

Happy Birthday Doctor - AUGUST

Scott Plensdorf	1	Robert James	14	Cheng Yang Chang	20
Leo Madarang	2	L. Wynette Murphy	14	Khalid Latif	20
Harvey Olds	3	Deborah Duncan	15	Bharat Mehta	24
Venkat Rao	5	Ayman Tadros	15	James Rogers	25
Brian Nolan	6	Carlos Petrozzi	16	Weimin Liu	25
Zouheir Fares	8	Larry Young	16	Gary Johnson, MPH	26
Kimberly Pummill	8	Iqbal Allarakhia	17	D V Pasupuleti	27
James Forshee	10	Cathy Blight	17	Michael Kirby	28
Sreenivas Mannam	10	Kevin Bur	17	Orlando Filos	29
Frazer Wadenstorer	12	Fidel Seneris	18	Jack Portney	29
Edward Christy	13	Patrick Albus	18	Julian Moore	30
Anup Sud	13	Lavanya		Lisa Guyot	31
Mohammed Saleem	14	Iska-Cherukuri	19		

– DOCTORS TO BE MISSED –

FRANKLIN VERNON WADE, M.D., of Bear Lake, died Friday June 20, 2008, at Munson Medical Center.

Dr. Bernard J. Danan passed away on June 11, 2008. He was born in 1967 in Royal Oak and had four siblings. He attended Detroit County Day School and graduated as valedictorian. He received his bachelor's degree from the Honors College at the University of Michigan, and subsequently received his medical degree from there as well. He was married to Melissa Sylvia. He had two daughters Laura Beth and Amelia Kate.

Dr. Danan completed his General Surgery residency at Henry Ford Hospital. He was board-certified in general surgery. He performed a fellowship in Critical Care and Trauma Surgery. Dr. Danan was a member of the Society of Critical Care Medicine, American College of Surgeons, the AMA, the Michigan State Medical Society, and the Genesee County Medical Society. His hobbies included fly fishing, kayaking, lacrosse, and U of M football. Contributions may be made to the Danan Children's College Fund.

Announcement

GCMS members now entitled to 15% discount on automobile and homeowners insurance.

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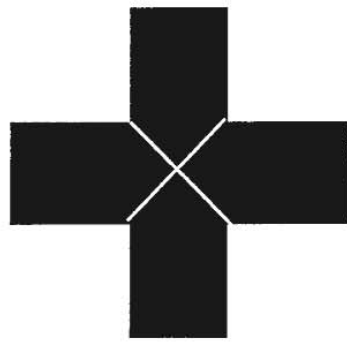
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