LEE COUNTY **MEDICAL** SOCIETY

Metin



THE VOICE OF LEE COUNTY MEDICINE

VOLUME 15, NO. 9

Fort Myers, Florida John D. Donaldson, M.D., Editor

January, 1993

PRESIDENT'S MESSAGE



PHILLIP E. ANDREWS, M.D.

Reflection
Traditionally, the month of December generally, and the Holiday Season particularly, has been a time to reflect on the year past and to anticipate the future. I see no reason to break this tradition now.

reason to break this tradition now.

To reflect on the year past I must first extend thanks to those physicians who have volunteered their time to serve their colleagues through the Medical Society. In particular, we owe a debt of thanks to Valerie Moore for her leadership of our group in the past twelve months; but she is not alone. To the literally hundreds of doctors that have participated and contributed to the good of organized medicine, we say "Thank You." This includes not only those physicians who have held named offices, physicians who have held named offices, but also those who have served by helping

with the mini-internship program or addressing public groups, etc. To you, we thank you for your participation.
Reflecting on the past year is to examine the quality and delivery of medical care to the citizens of our county. The past year saw the delivery of medical care to become apolitical priority. It has become an issue in spite of managed care and government im-posed reorganization. At the end of the period, we are probably no further ahead in finding solutions to these problems, and, if anything, the lesson of the year is that we must continue to participate in the search (continued on page 2)

A LITTLE INFORMATION **ABOUT OUR** 1993 PRESIDENT

Phillip E. Andrews, M.D. will be installed

as the 1993 LCMS President at the January 18, 1993 General Membership Meeting. Dr. Andrews is originally from Augusta, Georgia and graduated from the Medical College of Georgia in 1966. His internship was at Roanoke Memorial Hospital, Virgin-

was at Roanoke Memorial Hospital, Virginia and residency in Otolaryngology at the West Virginia University Medical Center graduating in 1971. He could not have chosen a better area to do his training in than a state known as "God's Country".

He arrived in Lee County in 1973 to practice Otolaryngology, sub-specializing in Laser head and neck tumor surgery. His interest in the survival of medicine is shown by the many commitments he has undertaken on our behalf: President of the Medical Staff, LMH: Chairman, Department of dical Staff, LMH; Chairman, Department of Surgery; Several offices in the Lee County Medical Society; and, is currently a Gover-nor-at-Large from Florida on the Board of Governors of the American College of Surgeons.

(continued on page 2)

JANUARY MEDICAL SOCIETY MEETING

Royal Palm Yacht Club **JANUARY 18, 1993**

Social Time: 6:30 p.m. Dinner Time: 7:00 p.m.

SPEAKER A. Frederick Schild, M.D. FMA President 1992-93

"Organized Medicine's Future" Installation of

1993 Officers Spouses Are Invited To Attend, Cost is \$18.60

DINNER BY RESERVATIONS ONLY

CANCELLATIONS: By Noon, Monday



Cost of Meals: Every time you make a reservation for dinner and DO NOT CANCEL, the Society MUST PAY the Club for YOUR Dinner. WE, the LCMS, NEED the MONEY for equipment, salaries and running an office. PLEASE do not make reservations unless you ATTEND the meetings. Also, CANCEL Your Reservation by Noon Monday if you find you cannot make the meeting.

You will be BILLED if you make a reservation and do not attend or

reservation and do not attend or cancel!! ■



"DR. JOHN" — EXCUSES

I don't remember if I dreamed it or really remembered it, but I think in the Boy Scouts we were supposed to respond, "Yes, sir," "No, sir," or "No excuse, sir.' Maybe I read that in a book about West Point. At any rate, I always thought that represented the

read that in a book about west Point. At any faite, I always thought that represented the right attitude.

Then I read about the Spartan boy who hid a fox in his shirt and let the fox eat his guts out rather than reveal its presence. At the time, I didn't know that blood could run down your leg, so the story really impressed me.

Guided by these two lodestars, I always tried to do the right thing. Small wonder I had no friends.

Others, I did and do notice, take a different approach. We all had classmates who claimed the dog ate their homework. I knew a kid who claimed the dog ate his science project, the Brooklyn Bridge made of popsicle sticks. I thought he was pushing it. "The big kids stole my lunch money" was so common that even the big kids used it. My school was an imagination-free zone.

My school was an imagination-free zone.

As time passed, excuses seemed to escalate, and I began to make notes for future reference. I became a curator of excuses.

I recall when a television reporter asked a serial killer why he had murdered twenty-three young women in ten States plus Puerto Rico, dissecting and embalming them afterwards. "I made a mistake," he replied.

A mistakel I thought a mistake was when you left an sout of Mississippi. Not today.

What would that Spartan boy think?

(continued on page 2)

Dec. 16, 1992

We want to thank everyone for their thoughtfulness and caring Hospital thoughtfulness at all Childrens Hospital three weeks at all childrens mother is home! Shough he still has a long way to go he is doing well. We are thrilled to all be tagether for the again, thank you all for everything.

Again, thank you all for everything.

Richard, michelle & Matthew Keoron

ards and holidays).

Editors Note: Cards and memorabilia can now be sent to Matt at: 5610 Sundown Harbor Ct., Ft. Myers, FL 33919. ■

WHO SPEAKS FOR QUALITY?

During the past few years we have been bombarded with "news" that health care costs are out of control. Last week, the costs are out of control. Last week, the newly elected president was telling the country via C-SPAN that he has to control health care spending to be able to manage the national budget. All this hype focuses on the dollar yardstick; none addresses on the dollar yardstick. verall quality nor quality delivered per dollar spent.

Unfortunately, we as a profession are seen as the major contributor to health seen as the major contributor to relating care cost escalation. To some extent, this may be true, but the average practitioner is really only a small player in this epic. Individually, we have little to say about cost, but we must begin to act with respect to

It is a popular notion that quality is deter-mined by the setting of minimum standards by an assortment of accreditation bodies, by an assortment of accreditation bodies, government at various levels being the most active. Hospitals, insurance carriers, nursing homes and other providers use those minimum standards to minimize their dollar costs. A short drive along our most provided in the cost of the cost o county highways in season will graphically demonstrate the outcome from minimum

demonstrate the outcome from minimum standards in the issuing of drivers permits. Ironically, throughout this debate, the practitioner, who carries the blame for cost escalation, is held to only the highest standards of quality by the public and by the courts. We are expected to maintain this environment in the face of lower reimbursement, higher administrative costs imposed by regulation, and less support from the institutional providers such as hospitals, the government and insurance carriers.

carriers.

To the physician this is becoming more personal. A number of colleagues have expressed concern for their own well-being recently. These physicians belong to group practices that subscribe to managed care programs that changed their designated hospital in the past year. They feel they cannot afford to change their contract to anot afford to change their contract to a-nother carrier because of members within the practice that have "pre-existing" illness of one form or another. At the same time these doctors know firsthand that the new contract hospital is unable to provide the quality and experience that they want for their families in the areas of women's and children's exprises.

their families in the areas of women's and children's services.

My question to each was "What are you doing about this?". Their universal response was that they will pay the difference and send their own families to the institution with higher quality. My response was "Why haven't you sent the carrier a registered letter asking them to acknowledge this reduction in quality provided by their policy and to assume any liability for untoward outcomes that may result from this ward outcomes that may result from this change?". After the experience of the managed care provider that required subscribers to attend the infamous AIDS den-(continued on page 2)

CORRECTION

The Chairman for the 1993 School Health Committee for the Lee County Medical Society is Felicitas Ritrosky, M. D.. Please make this change on your Officers and Committee Sheet insert in this BULLETIN.

LEE COUNTY MEDICAL SOCIETY BULLETIN

3805 Fowler Street Fort Myers, Florida 33901 Phone (813) 936-1645

The Lee County Medical Society Bulletin is published monthly with the June and August editions omitted.

CO-EDITORS

Mary C. Blue, M. D. John D. Donaldson, M. D. John W. Snead, M. D.

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Valerie C. Moore, M. D. MANAGING EDITOR

Ann Wilke, 936-1645
The Editors welcome contributions from the members. Opinions expressed in the BULLETIN are those of the individual authors and do not necessarily reflect policies of the Society.

PRESIDENT'S MESSAGE (cont. from pg. 1)

Anticipation of 1993 brings what will clearly be a year of turmoil in the delivery of health care. We will undoubtedly see a far greater participation by government; we will see attempts to restrict investment, and attempts to reorganize the focus of health care. Little or none of the rationale behind this will be derived from quality. The engine which drives these movements to reform is entirely monetary. It is up to us to keep the public focused on quality

Your Medical Society has to continue to be a voice not only for organized medicine, but for the patients. We must remain unifield, and not permit government, hospi-tals, or insurance carriers to put primary care physicians against specialists, or to divide hospital based physicians from those in private practice. These are techniques which have been traditionally used to weaken the voice of medicine.

Thank you for support in electing me your President for the next year. I will strive to insure our voice is heard and respected in Southwest Florida.

Happy New Year to you all! ■

A LITTLE INFORMATION (cont. from pg. 1)
Dr. Andrews is the father of four children. He is taking clogging lessons with son Daniel, age 9. Sarah, age 11, enjoys taking dancing classes. Ethan, his eldest son, has just completed flight training. Kathy is a

teacher and the mother of one.

An avid gardener, specializing in herbs,

he is very much appreciated by his staff when in the springtime he shares salad fixings from his flourishing garden. In the summer, he looks forward to the opening of lobster season and also scuba diving with friends.

friends.

Dr. Andrews is in practice with Drs. Robin C. Brown and John D. Donaldson at 3487 Broadway. He is always willing to discuss any concerns you may have. Let's help Dr. Andrews make 1993 the best year in medicine for Lee County. We need everyone's support.

Beth Murphy, Office Manager.

Beth Murphy, Office Manager

WHO SPEAKS (cont. from pg. 1) tist on the other coast, such a letter is about to get more than casual attention. It puts the carrier in the "no win" situation rather than the patient.
We can see who the winners and losers

are from this scene in the epic. Unfortunately, our patients always seem to end up in the losers column and we are likely to be right there with them. We are still going to be held accountable to maintain the highest standard of quality, but as the gap with dens between public expectation and what the other players in health care provide for support, we will find ourselves increasingly responsible for lower standards imposed others

Don't be a loser, speak up. ■ John D. Donaldson, M. D., Editor

Vo-Tech Scholarship

Dear LCMS Members.

This is to advise you that the two recipients for the 92-93 Lee County Medical Society Scholarship are: Elena Cereceda and Deborah Dorn. Each student has received one-half of the \$250 award. The balance will be paid to them February 8, 1993.

Flena Cereceda is an "A" student in the Medical Assistant class showing excellent po-

tential for success in this occupation. She is trying to live on \$320 a month and desperately needed some additional assistance. The assistance from the Medical Society was most appreciated.

Deborah Dorn is a single parent supporting her 15 year old child on AFDC. She is mak-g a "B" in the Medical Assistant class. Deborah is described as highly motivated and a

ard worker by her instructor. Both students are very deserving of this scholarship and feel honored to have been se-

lected as recipients of this award.

Again, please express my appreciation to your organization for helping our students.

Sincerely, Victoria Soto - Guidance Counselor.

CONTINUING MEDICAL EDUCATION

LEE MEMORIAL HOSPITAL — Auditorium, every Thursday in January, 1993 from 12:30 p.m.-1:30 p.m.: Jan. 7 - "Update on Effects of Immobility", Debra Roggow, D.O.; Jan. 14 - "Women & Depression: Recent Advances in Treatment", Michael Spellman, Ph.D.; Jan. 21 - "Micro-Laproscopy: A New Approach to Management of Endometricsis", Jack Lomano, M. D.; Jan. 28 - "Joint Cancer Conference", Michael Katin, M. D.

GULF COAST HOSPITAL — Classroom A, Monday, Jan. 25, 1993: "Presentation on the RDS Patient", The Reflex Sympathetic Dystrophy Syndrome support group of Lee County is pleased to announce that at our monthly meeting, Dr. Gregory T. Flynn, anesthesiologist, from Sarasota will give a slide presentation regarding treatment and help for the RSD patient. All interested physicians and related medical personnel are invited to attend. Coffee and questions to follow the presentation. If you have any questions please contact either Dorothy Ratz 275-9649 or Mary Ann LeGrand 731-0318. ■



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DEPARTMENT OF VETERANS AFFAIRS OUTPATIENT CLINIC — CME Category I. Starting Jan. 1993 from 8 a.m.-9 a.m.: Jan. 12 - "Depression", Eugene Dagon, M. D., for further information (813) 481-2031; Feb. 9 - "Cost Effective", Mark Walton, M. S., for further information (813) 481-2031; Feb. 9 - "Cost Effective", Mark Walton, M. S., for further information (813) 939-0799 (Abby Cockerham); March 9 - "Surgical Billary Tract Disease and Laparoscopic Cholecystectomy", Warren Hagen, M. D., for further information f813) 936-855; March 16 - "Topic to be announced", David Mace, R.Ph. J. D., for further information FTS 826-4944/FTS 826-5631; March 23 - "Differential Diagnosis COPD", Speaker to be announced, for further information (813) 495-7740 (Steve Ferruggia); March 30 - "Erythemas", William N. Slinger, M. D., for further information (813) 939-3939 Ext. 6280.

Message from the Lee County Medical Society Auxiliary and the Lee County Medical Society Auxiliary Foundation

The Lee County Medical Society Auxiliary and Foundation are community service organizations with membership consisting of the spouses of active members of the Medical Society. Our purpose is to work in partnership with the medical society to promote health education, identify and address health care needs and issues, to encourage inhealth education, identify and address health care needs and issues, to encourage involvement in legislative education, and to support health-related charitable endeavors. Examples of ongoing projects are as follows:

Child Abuse Puppet Show — A puppet show dealing with different types of child abuse is performed in the first grades of Lee County Public Schools.

Health Career Days — Career days are held by the local hospitals for middle and high school students to give them an overview of health professions.

Youth Support Cards — Cards providing HOTLINE telephone numbers are distributed in the area high schools.

AMA-ERF — Funds are raised through a holiday sharing card to support medical schools nationwide.

Medibags — Toiletties and personal items are collected and distributed to the home-

Medibags — Toiletries and personal items are collected and distributed to the homeless through area shelters. AIDS Project — Bookcovers are distributed to area schools containing AIDS information.

Foster Care Appreciation Dinner — This is a special banquet given for the families that house and care for foster children. Each family attending the dinner receives a door prize as a "thank-you" for their difficult job of caring for foster children.

Legislation — The auxiliary is involved in Legs Alert, FLAMPAC, voter registration and

legislative education.

Charity Ball — The Charity Ball is the major fundraiser for the foundation. Proceeds of approximately \$200,000 have been donated to local health related charities.



OPINIONS - EDITORIALS LETTERS TO THE EDITOR John W. Snead, M. D.

"Do you feel the animal rights movement is unduly focused on medical research?



"I Believe we are separate from animals. I believe the whole concept of animal rights is flawed. I am against cruelty to

David Gaar, M. D. Anesthesiology



"Animal research is still necessary. Many of our greatest discoveries have been in animals, such as insulin. However it must be controlled."

William Kokal, M. D. Gastroenterology



"In most cases, inadequate amounts of Anesthetics are used. As a consequence, a lot of the results are spurious. Basically they have paralyzed the animal and not given them an anesthe-tic. There is a place for using an-

imals in medical research. But the animal model needs to have reference for human beings. Don't torture the animals. Use an adequate Anesthetic.

Stephen Scholle, M. D.

NEXT MONTH'S QUESTION "WHAT PART SHOULD PHYSICIANS PLAY IN MAINTAINING THE QUALI-TY OF MEDICAL CARE"?

Send your comments to the Medical Society.

Bulletin deadline is the 15th of each month ... we want to see you in the print media!

EKG MACHINE NEEDED FOR HOMELESS CLINIC

The Salvation Army Homeless Clinic is in need for an EKG Machine. It needs only to be in working condition. Please call the Society office if you can help us out. We would like to have it by January to open our Clinic.

PHYSICIAN'S IN THE NEWS

Joseph F. Mazza, Jr., M. D. has been certified as a Diplomate of the American Board of Plastic Surgery. ■

DR JOHN - EXCUSES (cont. from pg. 1)

DR JOHN — EXCUSES (cont. from pg. 1)
Asked why he tried to rip the clothes off
female job applicants, Sen Packwood (R.,
Ore) said, "I have a blind spot. I just didn't
get it." He hastened to add that he does
"get it" now, so he has no plans to resign.
For behavior that would make Hugh
Hefner blush, Packwood deserves a trophy.
Maybe a fox in his shirt. Or pants. Maybe
we could have his genitalia bronzed.
By coincidence, Packwood announced
his plans to reform his behavior shortly after his behavior was revealed. That happens fairly often. That guy from the Nixon
administration became a born-again Christian just in time to be eligible for parole, I tian just in time to be eligible for parole, I recall.

His excuse was that he didn't really understand about God until he heard his

understand about God until he heard his new cellmate was going to be a very large black man who wore a tutu after dark. I could go on but I'm already past my deadline for this column. Actually, I told my editor it was all done but the cat peed on it (it really happened, I swear). In John R. Agnew, M.D.

DOMESTIC VIOLENCE WORKSHOPS FOR PHYSICIANS & STAFF

Domestic violence strikes one in four American families. According to the U.S. Surgeon General, Dr. Antonia Novello, America's doctors have been on the front lines in dealing with the consequences of violence. Now, since physical and sexual violence adealing with the consequences of violence. Now, since physical and sexual violence a-gainst women is a public health problem that has reached epidemic proportions, Dr. No-vello is asking for more. Indeed she is challenging doctors to be on the front lines in rec-ognizing, treating and preventing family violence.

This is no small challenge. The myths that have served to keep the violence hidden and the victims shamed still stubbornly persist.

This is no small challenge. The myths that have served to keep the violence hidden and the victims shamed still stubbornly persist.

For example, many health care providers have experienced high levels of frustration and feelings of helplessness when they have witnessed battered women refusing law enforcement intervention or returning to the abuser.

It is understandable that after several such experiences the temptation exists to generalize those episodes into the belief that battered women won't seek help even when it's offered. However, we now know that this is a pernicious myth; because, research shows us that just the opposite is true. Studies show that 20% of abused women leave after the first violent incident and that 60% leave eventually. 50, we are faced with a dilemma. How do we square our personal experiences with the facts as they are now presenting themselves? The answer to that question leads to further questions:

— How do we approach the next suspected case of abuse?

— How do we know when to suspect abuse?

— Can the medical community have any real impact?

The answer to these and other questions is the subject of new programs being offered to medical community by Edison Community College and HMCS. Currently Domestic Violence Workshops are being offered to nurses. Physician participation and involvement is invited and encouraged. Workshops can be geared to your audience and offered at your facility. For information or to register please call 693-8893.

Clare Caldwell

Clare Caldwell

NEW MEMBER APPLICANTS

Application For Membership

Active members are requested to express to the Board of Censors or Board of Governors any information or opinions they may have concerning the eligibility of the appli-

MARSHALL S. D'SOUZA, M. D.

Dr. D'Souza was born in Karwar, India. He received his Bachelor of Medicine & Surgery at Medical College Bellary, Karnatak University, India. His internship was completed at Medical College Hospital, Bellary, India. Dr. D'Souza completed his residency at Hurley Medical Center in Flint, Michigan. Dr. D'Souza is practicing Internal Medicine in the Cape Coral area. ■



BRUCE MASON MEHLMAN, M. D.

Dr. Mehlman was born in Englewood, New Jersey. He received his Medical Degree from Sackler School of Medicine in Tel Aviv, Israel. He completed his internship, residency and a fellowship at St. Luke's/Roosevelt Hospital Center in New York, New York.

Dr. Mehlman is an Associate with specialists in Primary Health Care in Fort Myers.

Fort Myers.

ARTHUR R. MILLER, M. D.
Dr. Miller was born in Chicago, Illinois. He received his Medical degree at the University of Illinois in Chicago. Dr. Miller completed his internship at Jackson Memorial Hospital, Miami, Florida. His residency was completed at the Illinois Research Hospital in Chicago.
Dr. Miller specializes in Radiology at East Pointe Hospital in Lehigh





F. BRETT SHANNON, D. O.

Dr. Shannon was born in Jacksonville, Florida. Dr. Shannon received his Medical Degree from Chicago College of Osteopathic Medicine, Chicago, Illinois. His internship and residency were completed at the Naval Hospital in San Diego, California. Dr. Shannon completed a year of Fellowship at the Nemours Children's Clinic in Jacksonville, Florida.

Dr. Shannon is specializing in Pediatric Orthopedics, Nemours Children's Clinic, HealthPark.

JAVIER ENID SOSA, M. D.
Dr. Sosa was born in Camuy, Puerto Rico. He received his Medical Degree from Central Del Caribe in Cayey, Puerto Rico. He completed his residency at St. Mary Hospital in Hoboken, New Jersey.
Dr. Sosa is lead physician at the Family Health Centers of S.W. Florida,

Bonita Springs.



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FASHION SHOW TO BENEFIT RONALD McDONALD HOUSE

and the Junior League of Fort Myers are holding the first annual Fashion Show and luncheon on Saturday, January 23, from 11:30 a.m. to 1:30 p.m. in the atrium at Health-Park Medical Center.

Proceeds from the luncheon will go towards helping fund the Ronald McDonald House which is being built on the grounds of HealthPark Florida. Tickets are \$40 per person. The fashion show will be provided by Jacobson's. Please call Suzanne Flinn at 772-

7800 for reservations.

The Ronald McDonald House at HealthPark Florida will be a welcome home away from home for the families of seriously ill children being treated at hospitals in our five-county area. Here, parents will be able to be with their child at crucial and often difficult times for the family. The Ronald McDonald House provides a warm, caring atmosphere and support from other families. Groundbreaking is scheduled to begin in early 1993.

MEETINGS

LCMS Board of Governors — Meets first Tuesday of each month; Society General Membership Meeting — Meets 3rd Monday of each month, except June, July and August; FMA Leadership Conference — Marriott at Sawgrass, Jacksonville Beach, Jan. 15 - 17, 1993; FMA Board of Governors Meeting — Orlando Airport Marriott, Jan. 29-31, 1993; Emergency Disaster Conference — Twin Towers, Orlando, Feb. 24-28, 1993. ■

SENIOR CARE PROGRAM

The Florida Medical Association has effectively increased the income level requirenens for the Senior Care Program. For single persons the level requirements for the Senior Care Program. For single persons the level increased from \$12,000 to \$13,500 and for married persons from \$15,000 to \$17,000. With this change, we have issued over 800 Senior Care Cards in Lee County.

Our senior citizens are very appreciative for the benefits and convenience of our Senior Care Program. We see the Program as a positive step for both the physicians and patients. If there are any questions or applications needed, please feel free to call

Lynne at 936-1645.

ATTENTION! CORRECTION TO SEPTEMBER/OCTOBER 1992. MEDICARE PART B UPDATE

The listed codes are those services which will not be allowed in addition to critical

| in C will cit | they are periorifica by | the physician on the same day. | | |
|---------------|-------------------------|--------------------------------|-------|-------|
| 36000 | 36410 | 36415 | 36600 | 71010 |
| 71020 | 91055 | 92953 | 93561 | 93562 |
| 94656 | 94657 | 94760 | 94761 | 94762 |
| | | | | |

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TIPS TO HELP SMALL BUSINESSES PLAN FOR NATURAL DISASTERS

While no one knows when Mother Nature is going to strike with a flood, fire, tornado, hurricane or earthquake, small business owners can prepare for such disasters, says CIGNA Property and Casualty Companies' Randy Moon, whose loss control work helps small business customers reduce their risks of property damage and liability. Planning can help protect the investment - in both capital and hard work - that you have made in your business. So, here are some suggestions on how to develop a plan and prepare for a disaster, and what to do before and after a disaster strikes.

Preparing For Disaster: Identify the types of disasters that could strike your area. Then use literature on emergency procedures from local governmental agencies, hospitals, fire departments and emergency management offices to develop your own step-

pitals, fire departments and emergency management offices to develop your own step-by-step disaster procedures. In a binder or file, include information or first-aid tech-niques, instructions for how to shut off utilities, how to extinguish various types of fires, where emergency shelters are located and what evacuation routes have been estabwhere emergency sneiters are located and what evacuation routes have been established by the emergency management offices. Make a list of emergency telephone numbers including fire, police, ambulance, hospital, building owner and insurance agent, and record it in the plan and post it in plain view. Purchase emergency supplies such as first aid kits, plywood for covering windows, blankets, flashlights, battery operated radios and fresh batteries. Store them in a secure but accessible place. Don't lock them up and give the key to only one person. Review your insurance program with your agent to make sure you are adequately covered. For example, review your limits on property damage, business interruption, loss of income and valuable papers and records coverages. Any unique items should be listed in your policy. Keep copies of your important papers, such as your insurance policy and invoices of equipment, supplies and inventory in a secure place off-site as well as at your business in case you must evact acts are also for an additional record, plategraph or yidegtage the inside and uate your area. Also, for an additional record, photograph or videotape the inside and outside of your building as well as valuable or hard to replace items. All of these records will help settle your insurance claim quickly and easily. In addition, make copies of computer files and software and store them in a safe location off site. Do periodic dry

computer files and software and store them in a safe location off site. Do periodic dry runs so employees know the emergency procedures and where the supplies are. Revise the plan based on things you learned from the practice sessions. Review the plan quarterly and update phone numbers and other important information.

Just Before a Disaster: Withdraw cash from the bank so you will be able to reopen sooner for business. Stock up on additional non-perishable food, bottled water and other necessities in case you are forced to stay at your business or to leave for a shelter in a hurry. If you must leave, you and your employees should take along personal and company identification. This will allow you to return if police are restricting entry to hard-hit areas. Make contingency plans for moving some or all of your perishable stock to another location. Disconnect computers, telephones and other equipment from their power supply to avoid damage from power surges and shutdowns. Nail plywood to windows, turn off utilities and, if you are leaving, lock up.

After the Disaster: Use caution before reentering your location. Check for downed power lines, wet electrical equipment, gas leaks and structural damage. Report the damage as soon as possible to your insurance agent or your insurance company's emergency claims operation. Let the agent or the claim representative know what kind

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of documentation you have. Take photos of the damage before the clean-up. Take only immediate action such as boarding up windows and doors, to prevent additional damage. Be sure to save your receipts. Get independent estimates of damages from contractors. Check the local small business administration's office for information on low-interest disaster relief loans. ■

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JANUARY MEDICAL SOCIETY MEETING Royal Palm Yacht Club JANUARY 18, 1993 Social Time: 6:30 p.m. Dinner Time: 7:00 p.m. SPEAKER A. Frederick Schild, M.D. FMA President 1992-93 "Organized Medicine's Future" Installation of 1993 Officers Spouses Are Invited To Attend, Cost is \$18.60 DINNER BY RESERVATIONS ONLY CANCELLATIONS: By Noon, Monday