

Dazzle and Guzzle

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Dr. Fics just spent a few minutes with one of his patients in Room 216, referred to as Patient 216B. She was admitted to the hospital after a broken hip. Due to her advanced age, she was not a candidate for surgery. So, Dr. Fics was preparing to send her to a nursing facility without doing anything. Then, she had a choking incident and subsequently developed pneumonia. Soon, she started to lose strength and stopped eating. She quickly lost weight and started to look very fragile. In such a case, Dr. Fics was to insert a feeding tube. It was a routine procedure for him.

Just a few days before the procedure, Patient 216B's granddaughter, Sybil, came to see Dr. Fics. Sybil said, "Dr. Fics, please do not insert a feeding tube to my grandmother. I heard many stories about feeding tube. They all sound horrifying. I'm sure that the procedure would only increase the pain ... unnecessarily. My grandmother had a fulfilled life and is ready to accept her natural condition. I had a heated discussion with other members of my family. Now, everyone agrees with me."

To Dr. Fics, people like Sybil are pain in the neck. This kind of request was, of course, not acceptable. He lectured Sybil. "I am the physician and in charge. I have gone through many years of medical education and advanced training. After that, I have been practicing medicine all my life, twenty-one years. I have used feeding tube of various types many, many times. They work very well. I can sustain the life for a long time, most of the time. Of course, that's my mission. If you want to know, *not* using a feeding tube at this point would be comparable to even killing."

Sybil was not pleased to hear this. By all means she loves her grandmother and so does everyone in her family. It was extremely hurting to hear that the love for her grandmother was labeled even as "killing." Sybil relayed the information to her family. They discussed

many possibilities. Withdraw Grandma from the hospital? Dr. Fics had already told Sybil that he had the legal right to keep his patients. Bring this to the court? None of the family members liked the idea. They are not a big fan of law suits.

By the way, Sybil's grandmother herself did not seem to have a clear opinion. Sybil tried to ask this question but the grandmother was unable to articulate a clear answer. Maybe, she was too weak to even think about it. In addition, as far as Sybil and any other family members can tell, there was no advance medical directive prepared by the grandmother.

Eventually, Dr. Fics did what he intended to do. Later, she was moved to a nursing facility. She stayed alive for several more years. But whenever Sybil visited her grandmother, she felt sad about the diminished quality of life her grandmother had to go through.

Nancy Scola was having a busy day. It was the first day of school. A lot of medical forms flowed in. As a school nurse, she had to process all of them in due time. Toward the end of the day, she opened a letter from the parents of a new student at the elementary school. The letter asked that the school exempt their son from the district's vaccination requirement.

She receives such a request every few years. Some of them refer to the State's medical exemption. In that case, parents normally refer to some specific vaccines for certain medical reasons, e.g., allergy to a specific ingredient. Some others refer to the State's religious exemption. In this case, parents declare that their child is not to be vaccinated due to bona fide religious belief. Nancy noticed that these parents never specify the religion of the child.

However, the letter Nancy opened just now was different. The letter asked for exemption due to potential adverse effects of vaccinations in general. Nancy was familiar with the State's and the district's regulations. The request in this letter was not acceptable. She sighed. The next day, Nancy called the family and told them that the request cannot be accepted. Sybil Amano, the mother, told Nancy, "That's not fair. I have researched extensively about vaccination. I know that it has a huge impact in the past and still in some developing countries. But now, in this country, the situation is different. There is simply no need to vaccinate kids against all these mostly eradicated viruses. The worse part is that the safety and the effectiveness of the existing vaccines have not been established. While CDC sets the vaccination schedule, it also publishes all sorts of information disclosing the potential danger and other possible negative effects of the existing vaccines. Even if there are some occurrences of certain diseases, they rarely kill or seriously impact the patients. When we were growing up, a lot of us got measles and some other kinds of diseases. My son has not been vaccinated. He is healthy. Will you just accept the request?"

Nancy sighed again. She thought that Sybil did researched a lot about vaccination but didn't do as good job as knowing the regulations. She has to explain. "Mrs. Amano, I'm sorry but I

cannot process your request. There are the State and district regulations. In order for me to process, you need to address either the medical or the religious exemption. Your letter addresses neither of them. So, I cannot process. I have been working here for many years. I have processed many exemption requests successfully. So, I know this very well. If you are not satisfied with my response, you can always contact the district office directly. There is Assistant Superintendent in charge of health. You can talk to her. But I am pretty sure that her response would be the same as she also works within the State and district regulations.”

Nancy was right. When Sybil called the Assistant Superintendent, her response was exactly the same. She thought about going up to the State Health Department. But she was not hopeful. When her son came home on the first day of school, he told Sybil about all the exciting things happened at school. So, she didn't want to interrupt her son's experience. Eventually, Sybil got her son vaccinated. Since it was the first time for him, it took multiple times to catch up with all the required vaccines. But the physician signed the paper in time so that her son didn't have to miss a single day of school.

One day, Larry Trafalgar, a traffic lawyer, received an email from a potential client far away across the country. She had a traffic ticket from a city near Larry's office. According to the ticket, it was a red light violation. As usual, there are two options. To accept the violation or contest it. The former is associated with the payment of \$780 and optional traffic school to avoid the traffic points. The latter involves either a court trial or a trial by mail.

Larry's assistant responded to the email, “Hi, Sybil. Thank you for contacting us. Mr. Larry Trafalgar is an experienced lawyer with solid traffic defense records. Ninety percent of the time, he can have the municipalities dismiss tickets. Other times, he can often get no-point deals. His cost is a one-time, fixed fee of \$745. Considering that you live thousands of miles away, we can help you save time and money. We hope to hear from you.”

Sybil really regret that she hadn't noticed the no-turn-on-red sign near the airport. It was at the end of her family holiday trip. It may even be the second from the last turn she made before returning the rental car. Of course, it was absolutely not an option to attend the court trial on the date specified by the ticket. Flying there alone could cost about the same amount of the ticket. But more than that, she cannot just take her days off around the date. Trial by mail didn't seem like a good choice. A lot of uncertainty would be involved. Of course, the bail amount of \$780 is absurd. They must be unfairly targeting travelers. So, she felt there was no choice but asked about one thing.

Sybil responded. “Thank you for your quick response. As you wrote, it would be just completely impractical for me to deal with this from my home thousands of miles away. I would like to ask for your help. But frankly, I feel that your fee is a little too high. It seems that it was set against this ridiculous bail amount of \$780. Would there be any way to reduce the amount? Thanks again.”

The assistant showed the email to Larry. Larry was somewhat sympathetic. But it was his business. He just shrugged off. So, the assistant wrote to Sybil, "Thank you for getting back to us. I have discussed the fee with Larry. Unfortunately, we are unable to reduce it. Out here, the cost of running a business is extremely high. For this kind of court cases, Larry has to be in contact with and visit the municipalities multiple times. It will be a lengthy process. But once we represent you, you will be able to forget about it and focus on your own business. We truly hope that you consider our business. Thank you again."

Practically speaking, there was no choice. It still must be much better than just accepting the violation. So, Sybil paid the legal fee. She had to use the money set aside to purchase a digital piano. She was planning to buy this piano after using a toyish, 61-key electronic keyboard for years. Later, Larry extended the court date for nearly half a year. He extended it again for several more months a few more times. In the end, after nearly two years past, Larry's assistant contacted Sybil and told her that her case was dismissed. Sybil had no idea how this was done.

Dean Carr is a finance manager in a car dealership. Not just finance, he actually handles all the money matters after a deal is made. One day, he had a customer who just bought a new compact sedan. As we all know, car sale is a little more than selling the car itself. This is where Dean can make much more money than the car itself. One of the most expensive options was extended warranty. Of course, Dean is determined to sell it.

The customer, Sybil, was hesitant to purchase any options. She declined all the offers up to this point. Dean said, "Sybil, I know you really like your new car. With this extended warranty, if anything happens, *anything*, the cost of repair is covered until 80,000 miles or 8 years, whichever comes first. That's 50,000 miles or 5 months beyond the original factory warranty. This extended warranty is only \$3,989. Imagine, if you need a new engine. Imagine, you need replace the cooling system. Imagine, if you need to fix the whole drive terrain. Even a single repair might pay the whole price of the extended warranty.

Sybil was still hesitant. "But do you expect so many major problems with this car?" Dean went on. "Sybil, no. Definitely, not. But there always is a chance. In case that happens, will you be ready to pay a significant amount of money at that time? Don't you think it is a good idea to distribute the cost of major expense within your monthly payment?"

"Does it cover any of the scheduled maintenance?" This was the first time Sybil was in charge of purchasing a car. So, she was not very familiar with the whole process. "Sybil. That is maintenance. Not repair. The maintenance, involving natural wear and tear, is not the scope of the extended warranty. But if you come to our dealership, you will always get a great deal. The cost of maintenance accumulates points. Those points can be applied to future maintenance or even to the purchase of another car."

"But you said *anything*." Sybil was still uncertain. "Well, that's anything that normally

happens. For example, if you are in an accident, the cost of repair will be covered by your insurance. So, that's another story."

They spent about half an hour talking about the extended warranty. Then, Dean excused himself and returned with a piece of paper. "Sybil, I just got this new incentive. I just noticed it on my computer. There is this discount for a qualified new owner like you. The same warranty is available for only \$2,989."

Sybil was getting tired and wanted go home in her new car right away. With the news of the fresh incentive, she decided that it would not hurt. So, that was the end of this story ... at least for that moment.

Professor Collage teaches math at a small college. Increasingly, he became against the traditional way of college teaching just as knowledge transfer. Recently, he was working on curriculum transformation based on the so-called student-centered approach. As such, he was eager to involve students in his class in a number of engaging ways. He tried to align learning goals with students' possible life goals. He designed course work so that it supported the learning goals. In addition, his innovative assessment method was directly aligned with the learning goals and began with students' own self-evaluations. His student evaluations were really good. However, there still were a few areas that he was uncertain. But since he believed that he was already way ahead of his colleagues on various fronts, he wasn't too worried.

In one of Prof. Collage's classes, there was an adult student who was not doing very well. She rarely did her assignments. But when she did, she did it quite well. So, he thought that this bright student was not sufficiently motivated. Of course, this appeared to him as the student's problem. Toward the end of the semester, the student's performance was on the borderline of failing. So, he invited the student to his office.

"Sybil, when you did assignments, you did them very well. But you missed many others. What is going on?" Sybil was taking the course as a general education requirement. "Prof. Collage, I didn't want to say this but I guess I have to. I'm not so interested in most of what we are doing in class. I do like some aspects of math. I like logic. I like it because it helps me analyze how we do and don't interpret real-life situations accurately or appropriately. But other things, for example, proofs, just don't get my attention. I think your course is extremely well-organized and clear. But I can't help when topics are not interesting or relevant to my life."

Prof. Collage was taken aback. He expected that all the students would like his course. He didn't have much to say. At the end of the semester, Sybil did poorly on the final exam. He had to fail her.

Ingrid Liber is a life insurance salesperson. She specializes in the school market. Obviously, she is not targeting students. Her target is teachers and staff. She has been trained well and working hard. Initially, she was rather skeptical about the whole idea about life insurance. One day, she went to a recruitment event of the insurance company just so that she can find out the “tricks” of the trade. However, the prospect of new income was also attractive and the recruiters were all so friendly. That’s how she started to work for the company. As time went by, she became a seasoned life insurance salesperson. Actually, she doesn’t behave at all like a salesperson. In some way, she functions as a consultant to many of her clients, that is, school teachers and staff. She knows her clients and potential clients very well. She listens to them patiently. She goes to various school-related events. She got to know the families of her clients and potential clients. She became like a family member.

So, Ingrid already knew Sybil very well as a potential client. Ingrid was aware of the situation with Sybil’s grandmother and all the recent events she had to go through. Ingrid greeted Sybil one day, “Hi, Sybil. How are you? How do you like your new car? How is your class?” “Hi, Ingrid. I do like my car. But I didn’t really like the buying process. I don’t want to talk about my class. It sucks.”

Ingrid normally doesn’t speak too much. More often, she listens. But she is also keen to speak when the time arises. “You have an exciting life, huh? Both good and bad. Have you ever thought about a kind of investment we offer? You might think that we sell life insurance. But in reality, most of clients consider it as investment. That’s because you set aside some of your money for future events. The amount you accumulate can be used in many ways. For example, you can use it for your son’s college education, when the time comes. Of course, you can use it for rainy days; I know you don’t want to think about that. But our investment plans are extremely well-calculated. Our actuaries are working hard to best suit your scenarios. They consider all the relevant variables and calculate the right formula.”

Sybil was thinking about her life. Good and bad. She is aware that she had to spend some unexpected money for certain events. She had to go through various unexpected situations. So, what Ingrid said was not entirely absurd to her. Ingrid knew this. She has been with many of Sybil’s colleagues. She is well aware of their life styles. Since she herself is a mature person, she has her own rich experience. While she never thought that her life can be transformed into “numbers,” she felt that she was actually building a sort of safety nets for the school community. Unfortunately, more natural kinds of safety nets are quietly disappearing. In the past, we had bigger families to take care of ourselves. Our neighborhoods were more tight-knit. Many more people were united through religious organizations. Now, we are more and more separated. Child care and senior care are increasingly handled through compensation rather than affection.

Unconsciously feeling the disappearing natural safety nets, Sybil started to listen to Ingrid. She was on her way to become another client of Ingrid.

By now, Sybil started to see a pattern. She thought: Why do those people make my life more difficult than necessary? They are experts in their own fields. They are not really bad people. But when they do their things, they just “dazzle” me with their expertise and then “guzzle” their professional satisfaction. Can’t they do things differently?