

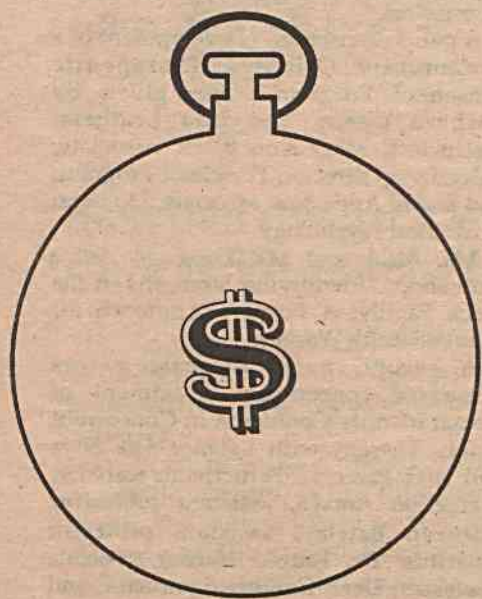
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DURHAM, NORTH CAROLINA



Tax Deferral Plan Offered Employees

By John Becton

Thanks to a special act of Congress and special arrangements made by Duke, all biweekly employees now have access to a tax-sheltered savings and investment plan.

The plan is totally optional and in no way affects any other benefits presently received by employees. It is available to all biweekly employees, except Duke students.

It is offered by the Variable Annuity Life Insurance Company (VALIC), which was selected over a number of others following a year-long study by the university

administration.

Biweekly employees are being notified today of the VALIC program in a letter from President Terry Sanford.

Off the Taxable Top

Through this program, employees can set aside a portion of their pay into an account on which they earn interest. But they do not pay income tax on either the investment or the interest it earns until they withdraw it.

VALIC is set up as a retirement plan, and most participants use it as such. By doing so, they can save significantly on taxes.

Unlike many other annuity plans, one can withdraw money at any time, though it should be remembered that doing so makes the amount withdrawn taxable.

Fixed or Variable

VALIC also offers two types of accounts.

One is a fixed account, which accumulates interest at a current fixed rate. That rate presently is eight per cent and is reevaluated each quarter. Thus, it can fluctuate some, although little if any, according to

VALIC representative George Downing.

The other option is the variable account, in which deposits are invested in common stocks. While these are not high-risk stocks, the investment is subject to fluctuations in the stock market.

With the fixed account, there is a limit to how much interest one can earn, but one can always get back at least 100 per cent of his or her investment, and more if enough time has elapsed to allow interest to build.

Upon retirement, the fixed account can provide a guaranteed lifetime income (a predetermined, certain amount), while the variable account will provide a monthly income which may conform more closely to the changing cost of living.

VALIC Will Help With Planning

One actually has a third choice, since it also is possible to purchase a mixture of fixed and variable annuities in any desired ratio, as well as to transfer accumulated cash values from one account to the other at any time and without cost.

VALIC representatives will be

(Continued on page 3)

More Gallstone Patients Eligible

Changes in eligibility requirements will allow more patients with gallstone disease to be treated at government expense in a major research study under way here.

The study, entering its second phase, uses concentrated amounts of a natural body chemical, chenodeoxycholic acid (CDCA), to dissolve gallstones.

Under the expanded eligibility rules, men between 21 and 79 years of age may now participate in the study, according to Dr. Malcolm P. Tyor, chief of the Division of Gastroenterology.

Women between these ages are also eligible if they are no longer fertile or are over 40 and using an intrauterine device for contraception.

Letter to Physicians

Tyor said a letter explaining the study and its revised eligibility requirements has gone out to all physicians in the Research Triangle area.

The same letter soon will be sent to all other physicians in North Carolina and neighboring Virginia and Tennessee counties, Tyor said.

The Duke physician said the study's primary objective is the reduction of the number of people requiring hospitalization and surgical treatment of gallstones.

Million New Cases

About a million new cases are reported and half a million gallbladder removal operations are performed each year in the U.S., said Tyor.

Duke is one of ten institutions chosen by the National Institutes of Health as a treatment center using additional quantities of CDCA, a bile salt normally produced by the liver, to dissolve gallstones.

Pilot studies have shown that CDCA increases the ability of liver bile to dissolve cholesterol, which contributes to 85 per cent of all gallstone disease in the U.S., Tyor said.

"This larger study is needed to establish the effectiveness, safety and most beneficial dosage of chenodeoxycholic acid," he added.

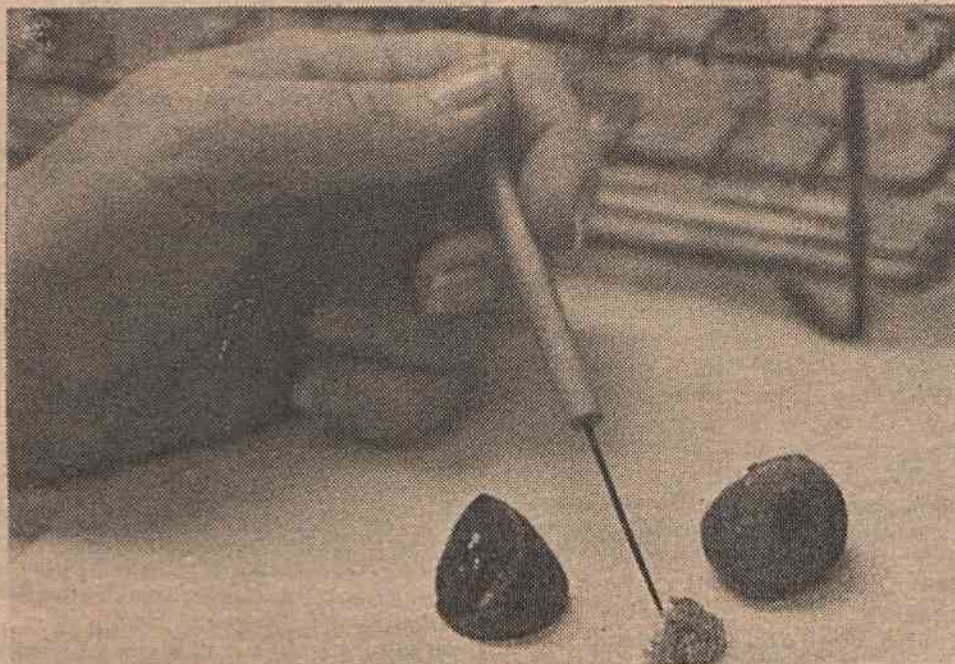
Controlled Doses

CDCA will be administered in controlled doses to selected groups of patients who have been referred to Tyor by their own physicians or clinics. Patients who are grossly overweight or who suffer from other major diseases cannot take part in the study, Tyor said.

The earlier studies demonstrated that the amounts of CDCA to be administered in the larger investigation have no recognizable side effects.

Scientists hope the study will also give them a better understanding of bile salt metabolism, gallstone formation and the mechanisms of CDCA, Tyor said.

Older gallstone patients stand to benefit more from the new technique, he said, because surgical risks increase with age.



WILL GALLSTONES DISSOLVE?—More patients are now eligible for a study to determine if gallstones like these can be treated without surgery. The two large formations are single stones. The cluster in the center is made up of five crystallized stones, each about the same size. (Photo by Thad Sparks)

Center a Year Ahead of CBS On Thyroid Cancer Problem

The Comprehensive Cancer Center here and the state Medical Society are spearheading a state-wide program to alert North Carolinians at high risk for thyroid cancer.

The program will try to reach an estimated 100,000 people in the state who, as children or young adults,

received radiation treatments to the head and neck for non-cancerous conditions.

As many as 9,000 of these people may now have thyroid cancer, according to Dr. Seymour Grufferman. Grufferman, director of epidemiology at the cancer center, leads the effort at Duke.

The high-risk patients were irradiated during the 1930s through early 1960s for conditions such as enlarged tonsils or thymus glands. Radiation was considered the best therapy at the time.

Spotlight on Problem

The CBS television program "60 Minutes" spotlighted the radiation-thyroid cancer problem Sunday night. By mid-afternoon Monday, the Cancer Information Service here had answered more than 30 calls on the subject from worried parents or former patients.

Anyone who thinks he was irradiated can call the service for more information at 286-2266 (or at toll free 800-672-0943 outside the Durham area).

Although publicity about the thyroid alert appeared only this week, the groundwork at Duke was laid a year ago. At that time the Division of Therapeutic Radiology began reviewing its records to

(Continued on page 4)