



CHAPTER 2

Peruvian Lessons for Good Financial Planning

Lifting the hospital sheet, Carmen Villanueva got the shock of her life. Her father's right foot was gone. Her shock was second only to her confusion. She looked, looked again, and looked a third time to confirm her discovery. Her father, Jorge Villanueva, went to the hospital with an ulcer on his foot, the left one. Gangrene had set in and the doctors made the decision to amputate.

Surgery was scheduled. On the morning of January 5, 2010, a team of surgeons and nurses rolled Mr. Villanueva into an operating room at Alberto Sabogal Hospital in Callao, Peru, put him under anesthesia, lifted the sheet, and cut off his healthy foot, leaving the gangrenous foot still attached to his body.

It wasn't until his daughter arrived that the medical staff learned the sick foot was still there. The surgeons hadn't noticed. A second surgery was scheduled, this time removing the correct foot. Today, Mr. Villanueva has no feet.

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