

# The Challenger

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## From the Editor..

The Roman philosopher Cicero argued that “all facts must be revealed and that the buyers must be as fully informed as the sellers.”

Edward Everett Hale wrote, “I am only one, but still I am one. I cannot do everything, but still I can do something; and because I cannot do everything, I will not refuse to do something I can do.”

Upon first glance the two passages appear to exemplify little or no correlation whatsoever. Pessimistic Pete may well suggest that we need not entertain or delude ourselves with either imaginary ideologies in today’s consumer market while Savvy Suzy understands that what unifies the

philosopher and author are the cornerstones of the consumer market—the ethical obligations on the part of the seller, and by the same token the responsibility of the buyer, to be informed.

The intent here is not to conspire that business + ethics ≠ contradictions no matter how many large corporations give rise to such beliefs; businesses can also be victimized by fraud, deception, and unfair practices. But given the idea that “consumers and sellers do not meet as equals and that the consumer’s interests are particularly vulnerable to become harmed by a manufacturer who has knowledge and expertise the consumer does not,” marvelously

stated in the current text of Moral Issues in Business and it is for these reasons precisely that it is imperative we focus on the consumer. That is, a sensible shift of culpability from business to consumer.

With a healthy serving of skepticism from Pete and a sumptuous savoir-faire from Suzy; our palettes shall be delighted with fruitful tenacity and blissful mindfulness. Consumers, gather your utensils, summon your uncompromising wit, and embrace your inner paranoia.

## *A special note*

This semester the Challenger will include a special feature: Letters to the Editor. The Challenger staff invites you to share your thoughts, opinions, questions or concerns to be featured in each subsequent issue throughout the semester. We also invite inquiries into the sources used in the creation of this newsletter. Send your email to: [challengereditors@yahoo.com](mailto:challengereditors@yahoo.com).

# Health Care

by Mehul Kamdar

In May 2007 a poor woman named Elizabeth Isabel Rodriguez died vomiting blood at King Harbor Hospital in Los Angeles unattended and ignored. The county Hospital's Closed Circuit cameras filmed her lying on the floor outside the emergency room, writhing on the ground from a perforated bowel while attendants mopped blood off the floor around her, not summoning help. A shocked American public would later learn that her boyfriend and another patient at the hospital tried calling 911 to ask for help but were denied any because she was, after all, already in a hospital. In a while, the police became involved, having learned that she had an outstanding warrant against her and turned up to arrest her.

The 43 year old Ms Rodriguez died as she was being taken to a squad car. She was a drug addict, desperately poor and suffering from all of the problems endemic to her socio-economic class. And, in the month and a half that it took her family to raise enough money to give her a decent burial, voices were raised asking whether this sad state of affairs was symptomatic of problems in the healthcare sector overall.

To me, as the citizen of a third world country working in the United States, it is always bewildering to observe the huge gap between medical research and technology and the delivery healthcare available to people here. The Nobel Prize for Medicine has been an American monopoly since the Second World War ended, and yet, controversial documentary film-makers like Michael Moore make films like "Sicko," which strike a sympathetic chord in hundreds of thousands of

Americans.

While Mr. Moore's film has been lambasted by experts on several counts, its popularity and the fact that it received the attention that it did does seem to suggest that he has a valuable point to make. Without following his conclusions, many of which could be disputed either way, it would be possible, though, to look at the problems in the system using his guidelines. Moore suggests several areas in which the United States' medical system lags: the cost, the time taken to treat patients for specific problems, and the success rates of the treatment.

One of the problems that many patients speak about in the United States is the slowness of the system in responding to patient needs. In addition to Medicare and Medicaid, the United States has two other types of healthcare plans—Health Maintenance Organization insurance or HMO plans and Preferred Provider Organization or PPO plans. There are differences between both which are important to understand how healthcare here works. HMOs insist on patients working with a group of physicians and consulting a Primary Care Physician for their medical needs. This kind of insurance requires a patient to get all approvals for diagnostic tests, referrals to specialists; for advanced treatment or surgery for instance, and is done only through the primary care physician and also limits treatment outside coverage area to emergency treatment only.

A PPO plan, on the other hand, offers greater flexibility in the doctors that a patient can see, and allows for specialist consultation without getting any Primary Care Physician's

approval. Additionally, this plan pays 70 to 80 percent of the coverage outside its hospital group, though the co-pays that a PPO patient pays at each stage are higher. Most complaints about delays in treatment and referrals come from HMO patients, because of the cumbersome referral process and the huge amounts of paperwork involved.

In contrast, other countries either have a nationalized system of healthcare, often called socialized healthcare, or have a complete free market system. The United States comes between these extremes. The best system offering nationalized healthcare, many experts believe, is the French one. In September of this year, a Boston Globe article analyzed the differences between the United States and France's system of healthcare and showed why the United Nations considers France the best nation in the world—as far as the healthcare system is concerned.

While healthcare in France is expensive, at \$ 3500 per person per year, the United States is far more expensive paying \$ 6100 per person per year. The reduced costs in France come from electronic billing which is more efficient than our system of paper billing. France also has the added benefit of faster turnaround times with virtually no waiting periods (surgeries for example) unlike countries like Britain and Canada which offer nationalized medicine but with occasionally severe delays in getting treatment.

The third system, a complete free market system, as practiced in In-

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## Health Care, cont'd

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dia, Thailand, and Jordan to name a few, all of which are destinations that are increasingly popular with patients from the United States who look for high quality surgeries at budget prices. It is a completely unregulated system for the most part with certain exceptions. India and Thailand, for example, have laws that permit the governments of both countries to dictate the prices of vital drugs in an emergency. These countries, though, have insurance systems which are very similar to the PPO system in the United States, though very few patients other than government servants and some company employees actually enroll. Most medical care is very inexpensive.

Forbes magazine recently wrote about one of their employees, who was told that the particular heart surgery he needed would cost \$ 300,000 in New York; he was asked to pay \$100,000 of this upfront. Instead, he had the surgery at a hospital in India and paid just \$ 6,000. Other related costs are also lower in other parts of the world than in the United States, sometimes even for products sold by American companies. Risperidone, an anti-psychotic drug that is also used for post-brain-tumor care, costs \$32 for a day's dosage in Chicago. Medicare doesn't pay for this drug, forcing my friend to pay for it out of his pocket. The same drug and dosage costs Rupees 175 in India, a little more than \$ 6. The company manufacturing and selling the drug there is American owned. This really makes me wonder whether American consumers are, indeed, getting shafted by American companies.

There are also subtle differ-

ences in how care is administered in the United States in comparison to other parts of the world. I was personally confounded when I had to wait two weeks after a medical test with my then Primary Care Physician to get the results. I had to wait for her to get them, a process that took two weeks after the test itself and then had to pay a \$ 15 copay, a real annoyance because, where I come from, you are handed the results by the laboratory and are free to take them to the doctor of your choice.

Indeed, I have not been able to understand why the simple view many countries hold, that medical test results are the property of the patient, are not accepted in the United States. In India, I would have been able to walk into a second doctor's office for a second opinion and then choose whom to go to for my treatment. But then, this was the least of my problems as far as getting treatment under the HMO plan that my wife's employer subscribed us, was concerned.

For all practical purposes, the hospital that my wife then worked for conscripted us to the care of a doctor working for its own physicians' group. I found it impossible to speak to this doctor when I needed to - for weeks, I would not be able to speak to her about my problem (I had then been diagnosed with Graves' Disease) and, being my Primary Care Physician, she decided that I did not need a referral to an endocrinologist. The HMO that we were with did not allow me to change my hospital group and I was only able to get the doctor to speak to me by calling her group and telling them I was thinking about taking legal action. All of a sudden, my hitherto invisible physician

became available and called me six times in one day in her new loquaciousness. The group that she was with sent me several questionnaires asking for my opinion on how they could improve their services, all of which I sent to my shredder immediately. When the coverage period ended, I switched groups and doctors and have since been happy with my current physician. I cannot, though, wonder how many people my first doctor must have mistreated while they were literally tied down to her under the terms of their HMO insurance.

Any system that requires threats to make things work has serious flaws and one does not have to be a Michael Moore fan to understand this. The fact that the leading Presidential candidates for the 2008 elections all seem to be focusing on healthcare reform as their main campaign issue, shows that this is a problem that has grown to menacing proportions. Solving this problem would not only help the nation and the American people save a lot of money, it would, much more importantly, help a large number of suffering people get treatment that they are paying for. There is something that everyone could do here.

Everyone who is old enough to vote probably has a candidate whom they would like to vote for. I would suggest that you spend a few minutes e-mailing them (politely) to tell them what you expect them to do as far as healthcare reform is concerned if they get elected. If someone is undecided between two candidates, please e-mail both of them. And, please send CCs to your Senator and Representative. If a large number of people were to do this, then the entire politi-

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# Bon Appétit... and then some

By Ruth Scherer

Consumers are dependent upon the policies, guidelines, safeguards and enforcement of the regulated policing agencies like that of the Food and Drug Administration (FDA), the Consumer Product Safety Commission (CPSC) and the Federal Trade Commission (FTC)—to name just a few of a dozen government agencies created to protect consumers. Although dependency is very reasonable, much too often this *single* dependence begets complacency and ignorance.

The Consumer Bill of Rights proclaimed in 1962 by then President John F. Kennedy include: ‘the right to safety, the right to be informed, and the right to choose and [...] be heard.’ Missing from the chronological history of the FDA’s website, though, is the question of how to turn the consumer from complacency and ignorance into an uncompromising, determined-to-know, hell-bent-on-getting-the-facts and submitting-to-no-discrete-disclaimer-informed consumer. Besides, with the bombardment of recent recalls, consumers have little choice but to become an active participant in an increasingly lackadaisical, under funded and loosely regulated industry—make that industries. Be they foods consumed (our furry friends’ kibble included), toys, thingamajigs or doohickies and electric doodads; the tumultuous waters have become infested with killer microbes and tainted with lead and is nothing short of a consumer nightmare.

Misled by deceptive claims or suckered by the fine print having gone unnoticed, not to mention the question of validity of requests for consumers’ Social Security Numbers (SSN), it is difficult to know where it all stops. Friends, the

complacency and ignorance stops with you.

According the FDA’s website, “with more than 3,000 state, local and tribal agencies, [their] primary responsibility is to regulate the retail and food service industries in the United States.” The editors of *ShopSmart*, published by the independent nonprofit organization Consumers Union contend, though, that the “dysfunctional mosaic of government agencies are inconsistent with both the rules and their enforcement.” Combine this with the food safety programs being under-funded, the FDA’s mission statement of responsibility ‘for he inspection and oversight of over 1 million food establishments, including grocery stores’ becomes just about meaningless. Moreover, given that “just 1 percent of imported foods were inspected in 2006,” these food establishments and grocery stores are left to police themselves. It is a welcoming wagon for vile bacteria; a parade of killer microbes scurrying throughout prepackaged salads, viciously taunting those of us inspired by Popeye and obliterating the union between PB&J.

In 1972, Congress passed the Consumer Product Safety Act which empowers the Consumer Product Safety Commission to protect the public; “The purposes of this Act are—

- (1) to protect the public against unreasonable risks of injury associated with consumer products; (2) to assist consumers in evaluating the comparative safety of consumer products; (3) to develop uniform safety standards for consumer products and to minimize conflicting State and local regulations; and

- (4) to promote research and investigation into the causes and prevention of product-related deaths, illnesses, and injuries”.

The independent federal regulatory agency is responsible of safeguarding 15,000 types of consumer products as well as informing the public about product hazards through various means. While many argue as to the inefficiencies of what may be considered bureaucratic fumbling; from this consumers perspective—albeit subjective from having subscribed to their newsletters and alerts for a number of years—the CSPC is a step above the rest.

Regardless, though, active participation is more than subscribing to alerts. Having heard a grandmother recount her story on National Public Radio (NPR) fairly recently, it became clear that this listener was not participating enough. The grandmother became curious as to the plastic bib her grandchild was attempting to chew. With the recent recalls of products tainted with lead, she decided to conduct her own research and investigation—on the bib. In short, several trips to the hardware store to purchase lead testing kits and an equal amount to a toy store resulted in a nation-wide recall of plastic lined bibs. For inquiries about product recalls or to report potential product hazards visit, [info@cpsc.gov](mailto:info@cpsc.gov).

Whether its “advertisements on the Internet, TV, radio, in newspapers and magazines, on buses, and other places you wouldn’t expect”, the Federal Trade Commission offers ad-

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# Bon Appétit, cont'd.

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vice to consumers: "As a consumer, it [is] up to you to sort through and determine which ones are scams so you can ignore them". Deciphering between what is or not legitimate is not always easy. The FTC offers some valuable advice that has a familiar sound, "If it sounds too good to be true...". What though, of legitimate offers, guarantees or claims of a product that fail to meet consumer expectations? Since most companies like to make consumers happy and content, to keep you coming back (and spreading the word), it is very likely that a dispute can be handled to the customer's satisfaction. Accordingly, the FTC recommends that "a good faith effort first to resolve the dispute with the seller and that, [the customer] is not required to use any special procedure to do so". Furthermore, consumers must "have made the purchase in [their] home state or within 100 miles of [...] a current billing address" with some exceptions that can be viewed at the FTC's website. The purchase must be over the amount of "\$50" as well. If the dispute remains unresolved, the consumer can consider other organizations for information concerning dispute resolution; the Better Business Bureau, The State District Attorneys Office, Department of Consumer Affairs—are but a few of the many resources

that the savvy customer can utilize. Perhaps what is most infuriating to a consumer, is the feeling of "being had". Arguably, the majority of these experiences may be attributed to an "itsy bitsy teeny weenie" common oversight on the part of the patron.

When discussing active participation as it relates to food, toys or unmet expectations, a certain amount of knowledge can be obtained from various sources, like those mentioned beforehand. In certain matters, there is little hesitation to question or make further inquiries. Should the same diligence be applied to most, if not all matters? Of course and without a doubt. Especially when considering identity. Years ago when grocery stores began "club savings", seven little boxes separated by a hyphen was standard on the application. As is the case on employment applications today. In fact, these seven precious numbers are even requested when making a Doctors appointment. While most attempts to make appointments are unlike those that my colleague, Mehul, has experienced in the past, there is one that left this patient-to-be absolutely stunned. Unless a social security number (SSN) was provided, the woman refused to

make the appointment. After a heated argument and a sincere promise, the line went dead. Three phone calls followed, one to the insurance company, another to the Illinois District Attorney's office and the last to this woman's employer—her former employer now. Whether it was an application for either a grocery store or employment (which does not need to be provided until you *begin* working, or making an appointment, consumers are being asked to provide their SSNs on a regular basis. A "Social Security Numbers Fact Sheet" is provided on the Illinois Attorney General (Lisa Madigan), website to offer help to consumers judge which requests are valid, and those that "do not need to be honored".

Consumers can depend upon the many policies, guidelines and enforcement by the regulatory agencies. But when inefficiencies negate the intended safeguarding, then it is time for the consumer to take hold of responsibility and become the uncompromising, determined and informed consumer.

## Protections for Students:

- ❑ Public universities and community colleges in Illinois are prohibited from printing an individual's SSN on any card or other document required for the individual to access products or services provided by the institution or community college.
- ❑ As a condition for enrollment, most postsecondary schools will require you to provide your social security number. Under the Family Educational Rights and Privacy Act, schools are not prohibited from requiring your social security number, but must take adequate measures to prevent unauthorized disclosure or misuse of that number.

## Some strategies to protect your Social Security number:

- ❑ Adopt an active policy of not giving out your SSN unless you are convinced it is required or is to your benefit. Make people show you why it is needed. If someone asks for your SSN, ask:
  - Why do you need my SSN?
  - How will my SSN be used?
  - How do you protect my SSN from being stolen?
  - What will happen if I don't give you my SSN?
- ❑ Never print your Social Security number on your checks, business cards, address labels or other identifying information.
- ❑ If a private business requests your Social Security number leave the space for the SSN on the form or blank or write "refused" or N/A in that space. Ask why your Social Security number is requested and suggest alternatives like your driver's license number.

# Credit 101

by Cathy Ramirez

College students have long been prey for the credit industry. Apparently, it seems that age or employment status holds only some value to those that are on the hunt. In fact, many Americans are victimized by companies offering golden credit opportunities, regardless of age or income. Typically, a company requires that you are at least the minimum age at which you can legally sign a contract. In some states, that age is under 18. Some stores issue credit cards to the customers they cater to, even very young teenagers. A number of companies will include just about any source of income you have to evaluate credit worthiness, and this is not limited to loans or an allowance from your parents. It is true ladies and gentlemen; you need not have a job!

Unfortunately, there are just too many of us who are pressured by financial problems and are willing to walk right into the spider's web of credit and debt. Reasons for being among the vulnerable can be as straightforward as not knowing the facts when it comes to your credit report and credit scores, your personal rights, and the drawbacks and benefits of credit cards. Many people believe incorrectly that a credit report and a credit score are one in the same. Perhaps it is best to distinguish the two before we proceed.

The credit report itself contains information such as the length

of your credit history, the types of accounts you have had or have, credit inquiries, and payment history. A credit score is a numerical expression based on the statistical analysis of a person's credit report, to represent your credit worthiness. FICO is a credit scoring method developed by the Fair Isaac & Co. scale (hence FICO). This score is not included in your free annual credit report but can be purchased for a fee around \$8. Be wary of the websites offering you a 30-day free trial of credit reports, scores and monitoring because they will charge you as much as \$50 a month thereafter. Your FICO score is used by lenders that use a risk-based system to determine the possibility that you will default on your financial obligations.

Your FICO score is determined by five credit aspects. Thirty-five percent is attributed simply to paying bills on time. Another thirty percent is based on the amount of outstanding debt where if you have high balances, you will be paying the price with a lower score. The next twenty percent of your score is based on the number of new accounts you have opened or applied for recently, and the mix of credit types on the credit report (i.e., credit cards, car loans, home loans, etc.). The length of your credit history accounts for the remaining fifteen percent.

If you are not aware of what your rights are regarding your credit reports, it could be a real problem. Most of us were taught in some type of educational setting what some of our constitutional rights are, but who teaches us what our rights are regarding credit? We certainly all have the right, by Federal law, to obtain one free credit report annually from each of the three credit bureaus; Experian, Equifax, and TransUnion. The Fair Credit Reporting Act (FCRA) states that you can request a copy from any or all three credit reporting agencies.

You can contact the agencies by either phoning, mailing a written request or by visiting an *authorized* website such as Annualcreditreport.com. You will need to provide some personal information, such as a Social Security number, in order to prove your identity. Once you have obtained and reviewed your credit report, you have the right to dispute any mistakes or false information that has been reported (even something as minor as a spelling error or as serious as identity theft).

The Federal Trade Commission (FTC) recommends contacting the credit reporting agency and then the creditor in writing, identifying any item in question. The credit bureau and the creditor are then obligated to verify any and all information regarding the dispute. The

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# Credit 101, cont'd.

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credit bureau will notify you in writing as to the final decision made on the items you've inquired about on your credit report. For more information about correcting mistakes on your credit report, visit the FTC website and follow the link to: "How to Dispute Credit Report Errors."

You may have heard that bad credit is better than no credit. Consider a scenario in which you have gone to Cancun during spring break and went on a shopping spree. You now realize that you will have to cut down on some of your expenses as a result of your liberated spending. You have a car payment to make, a phone bill as well as an old hospital bill, and now you've racked up more debt on your credit cards than you have income, that a couple of payments will just have to be a month late. You think, "Well, once I begin to pay at least the minimum the following month, my credit score will increase again. I won't be applying for any new lines of credit anytime soon anyway, so the slip in my score will not impact me at all..." The reality is that absolutely none of the details above are true (except for your good time on vacation and the late payments you made), yet many people still make these kinds of justifications for practicing a

little financial irresponsibility. The truth is that just one late payment will affect your credit standing for years and years, thus, take heed! Your credit score will not increase if you pick up where you left off or even if you make a double payment the following month! Your ability to be trusted with another line of credit by any reasonable lender will be tarnished by the red on your credit report for several years. This is why it is simply smarter to understand the benefits of establishing and improving credit, rather than abusing it. The most important factor by far, for what is considered to be a good score (at least 700) is paying your bills on time (visit [www.myfico.com](http://www.myfico.com) for more information and tips for improving credit scores).

Now, if you have no credit, what should be your first step? Well, there are a few banks that are willing to issue you a major credit card (Visa, Mastercard, or American Express) if you have had a positive history with them with checking and/or savings accounts. The interest rate may be higher, but this is a part of the system you will not be able to avoid when first beginning your credit endeavors. You may also want to consider a secured credit card, in which you would have to "secure" your credit line with a cash deposit. High interest rates will still apply, but it will allow you to begin establishing a credit history. An-

other option is to open a department store credit card that will most likely allow you around a \$200 credit limit with an interest rate that is above average. The idea is to make responsible and inexpensive purchases to build a credit history.

Due to higher interest rates, you should avoid putting yourself in a position where you end up depending on this credit card to provide for your needs. Buying toilet paper and a soda every month will prove to be more fruitful in terms of establishing your credit without wasting too many precious dollars on the interest you'll accrue. Avoid paying finance and interest charges by paying the balance in full before the due date. After a year of a perfect payment history, you should make it an annual habit to obtain your credit report and score. Taking it slowly and remembering the basics will allow you to obtain a credit standing that is acceptable to many legitimate lenders when you are finally ready for a major credit card from your bank, a car loan, and eventually, your first home.

If you are thinking about taking advantage of one of those pre-approved credit cards, or one of those amazing deals where you only have to pay a \$199 fee up front, ask yourself a question. Why would a company make that offer? Look at the terms more closely. A reputable bank that charges a fee (actual fees may vary)

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# The Detriments of Supplements

By Mike Zuhlke

The need to be the fastest, strongest, and for some, the best looking has taken individuals to the extreme. Instead of increasing the amount of protein in their daily diet by drinking or eating more servings of protein rich drinks or foods, athletes are now choosing over the hundreds of “supplements” at the local GNC® store. Supplements hoped to increase the amount of muscle wanted in three weeks rather than twelve. With names like “T-Bomb II” (Maximum Human Performance tablets) and “Forza-T” (Decreases Estrogen) it is hard to determine which “supplement” is right for your body as well as your muscles.

A supplement is “something added on to strengthen the whole” according to the American Heritage Dictionary. In regards to sports supplements, I separate that definition into two parts. The first is “...to strengthen the whole” which refers to “strengthening the human body”. The other is “something added...” which I would like to break down even further. Can anyone tell me the definition of “something?” Anyone? Well it is actually a “pronoun, noun, adjective, adverb, and idiom”, meaning there is an unlimited amount of things (pronoun) that can be just some thing, making it a

something (noun).

Now when this something comes in the form of a “Bomb” or a “Forza-T” and has to be ingested or injected into the body more research about the supplement actually works and its side effects should be done. The human body is capable of withstanding harsh conditions such as several antibodies infecting the immune system at the same time, 103-degree temperatures, and we can even go days without eating a crumb. Even after these harsh examples, the human body manages to heal. But what if we tried adding “something” to our bodies with “natural” chemicals and substances...but in a more concentrated, better tasting form?

Admittedly, gaining 10 pounds of muscle in 3 weeks instead of 6 does seem appealing for some, but by trying to make our bodies stronger with Bomb’s and Forza-T’s, the end result may be more problematic than satisfying. Just like the old saying “The more you know the more power to you.” And I wanted to know more, so I recently went online and did some research on a few of the top selling supplements.

**MuscleTech® naNOx9** – This product is offered at GNC and is one of their top selling items that

comes in a pill form. 120 pills are generally sold for \$49.99. This product works by increasing the amount of Nitric Oxide in the body. According to the label “it immediately floods muscles with pump-inducing vascular expanders.”

The description states “key components of naNOx9 are designed to enter the bloodstream extremely fast...for OUT OF THIS WORLD GAINS!” (GNC.com). Appealing, maybe, but the asterisk next to this statement is the indication of a disclaimer: “*These statements have not been evaluated by the Food and Drug Administration [FDA]. This product is not intended to diagnose, treat, cure, or prevent any disease*” Meaning a pill that **immediately** floods your muscles with its chemicals has not yet been reviewed by the FDA for safety? Yes it is true, and should be discouraging to those who are taking it.

More over, this product features “Nano-Diffuse Technology.” Yes, it sounds sophisticated but another asterisk next to this Technology indicates a footnote that reading: “*Patent-Pending Nano-Diffuse™ technology is used under permission from Nano Technologies*” (GNC.com). Coincidentally the

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# Detriments of Supplements, cont'd

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maker of naNOx9 is Nano Technologies, the inventors of "Nano-Diffuse Technology"! So is this "Technology" real or just made up to better market? The crazy thing is "Nano Technologies" recommends 6 pills to be ingested daily. That's popping a pill not reviewed by the FDA once every 4 hours!

The important feature about this product is nitric oxide. According to Dr. RJC Brown of Queens University, "The most important effect of nitric oxide is to relax the walls of blood vessels, an effect called "vasodilation". The result is lower blood pressure and an increase in the flow of blood." This is essential for body builders because the more blood flowing to muscles you are training then the more weight you can lift and the faster your muscles can recover, meaning the time it takes for your muscles to stop "aching" will be minimized. More blood flow result in more nutrients delivered to a specific part of the body, like your muscles (whether it be your biceps, triceps, hamstrings, etc.). Even though nitric oxide may increase muscle growth, naNOx9 is not nitric oxide by itself which may lead to concern.

For example take the chemical sodium bicarbonate, or as we call it, Baking Soda. Now bak-

ing soda, by itself, is known to be a very useful household product for cleaning pans, absorbing odor, and has even been approved to relieve heartburn, acid indigestion, and upset stomach or in the refrigerator to absorb odor. But as some of you might recall from the 3<sup>rd</sup> grade "Science Fair," when vinegar is added to baking soda, a volcanic-like eruption occurs. That is why it is so important to not look at just the main ingredient while considering taking any other supplement. Other ingredients in naNOx9 include vegetable stearine, Magnesium Stearate, and artificial flavoring (in a pill), and there are many more.

## **MuscleTech® naNO VAPOR™** -

Another top selling supplement, selling for \$51.00 for 2 pounds, has insanity written all over it. Reason being, the caution statement, which is confusing since after all, this is only a "supplement." The caution statement reads "Do not shake container" because it Highly Sensitive to Atmospheric Dispersion! It is also stated on the product label to make "sure the container is stabilized for at least 10-15 seconds before opening" and to "not leave the container open for more than 30 seconds." So to even consider ingesting a powder that recommends not shaking the container, stabiliz-

ing the product before opening or to suggest that it not be kept open for more than 30 seconds is outrageous. It is clarified within the first couple sentences of the GNC description that this Vapor is only for those who want great anabolic improvement fast (this is the process of two elements making one; in this case using the energy from the powder to rebuild muscles faster).

The components of this product attack cells "violently" by triggering "raw, untamed increases in muscle size" (GNC.com). Does this sound healthy at all? There are words thrown around within this description that I would not want to be mentioned when considering "something" that I am going to put in my body. A few words I have come across in the description include: ferocious, raw, untamed, violent, insanely, and unrestrained size (along with plenty more). It is also stated that this powder had to be chemically stabilized because it was initially extremely volatile. Once again next to these statements are asterisks stating that the FDA "has not yet evaluated these statements."

I would say that if any product suggests you to "take a hit" (it actually says that on the description) rather than a "dose" then the claims cannot be too credible. One last note, the naNO Vapor is

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# Detriments of Supplements, cont'd

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similar to  $\text{NaNO}_2$  but the  $\text{NaNO}$  vapor reacts faster than  $\text{NaNO}_2$ . Nitric oxide is in this product but it is mixed with other chemicals and ingredients, which may alter the results related to nitric oxide, like in the facts mentioned with  $\text{NaNO}_2$ .

**Creatine** - There are many different forms of Creatine that can be ingested but since it has become popular in the last several years I thought I would give an overview of creatine and its affect on the body. To give you a better understanding of this chemical, creatine is a source of energy used for muscle contraction. For example, there is more creatine in a weightlifters body because he/she can lift a heavier resistance than a 70-year-old woman, and since creatine is a source for muscle contraction, the more weight your muscles can contract the more creatine you have in your body naturally.

It can be found in the body within the kidney, liver, and pancreas or in foods such as any meat or fish since it is a naturally produced in the bodies of animals as well. But problems such as "reduced blood volume, electrolyte imbalances and muscle cramps" (Healthwise.org) arise when you force your body to digest

4 times more than what it naturally digests. According to [nutrabiocom](http://nutrabiocom), creatine has been proven to increase athletic performance but since the FDA has not yet reviewed this supplement it is hard to predict if and how creatine will affect your body.

As mentioned earlier, creatine is a quick energy source for muscle contraction, meaning that you will find it easier to lift weights that you once had to struggle with. Creatine is also related to muscle growth so the more you take while training, the easier it will be for the muscles to recover and grow because of the higher amount of energy available. It is stated by [creatine-facts.com](http://creatine-facts.com) that "during the first week or two of taking creatine, a 7-10 pound increase in weight occurs". This is not from muscle but from water because of creatine's ability to draw water into muscle cells. So while on creatine you have to drink plenty of water because the bigger the dosage and consequently, the more dehydrated you become.

Although it is not proven, [Healthwise.org](http://Healthwise.org) states, "while on creatine, dehydration, heat-related illnesses, muscle cramps, reduced blood volume, and electrolyte imbalances are expected to occur more likely." You also cannot take many over the counter drugs while on creatine including ibuprofen (Advil,

Motrin), naproxen (Aleve, Anaprox), and trimethoprim (Bactrim, Trimplex). Since the FDA has not evaluated creatine and the way it should be processed, there have been reports of toxic metals and other drugs included with creatine supplements, according to [Healthwise.org](http://Healthwise.org). Although it has been proven to increase muscle and strength by 8% in 12 weeks (Volek), the side affects for creatine can be scary when trying to improve just your strength.

Even though there are numerous side effects to this supplement there have been some positive findings from studies with creatine. According to [WebMD](http://WebMD), an experiment was done on mice and concluded that the mice who were fed more creatine than other mice received less brain damage from forced concussions. Concluding that creatine limits brain damage on mice (this might also be applied to humans). [MedlinePlus.gov](http://MedlinePlus.gov) adds that, "there have been several studies that indicate creatine enhances; athletic performance, improves muscle mass and strength " and also "improves the strength of the heart, increases recovery of the heart when given to a patient before open heart surgery, and strengthens the heart muscle when given to patients after a heart attack". These conclu-

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# Detriments of Supplements, cont'd

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sions are appealing but it has been noted that more research has to be done before concluding that creatine was the major factor in all of these findings.

**Whey Protein** – Although I have been in disagreement with sport supplements throughout this article, I have to agree with the use of “whey protein” as a sport supplement. Unlike many other products, whey protein does not have any asterisks because it is not a chemical made in a lab, mixed with other drugs to create “anabolic boosts.” Most whey protein is in powdered form that can be mixed with any drink resulting in an increase of protein in the daily diet. Protein is a component in your body that rebuilds muscle when you sleep, so it is important to have protein in your diet when on an exercise program.

During a discussion with a personal trainer at the Northwest Community Wellness Center, I was informed that most important thing you should remember is, increasing the amount of protein consumed. One serving of whey protein (one scoop) adds roughly between 20-25 grams of protein, depending on how big the scoop is. Additionally, by mixing the powder with any kind of milk (whether it be whole, 2% or

skim) the “protein shake” will contain up to 40 grams of protein.

The FDA suggests that 50 grams of protein per day is beneficial. Since protein is found in everyday foods, the more protein you consume the better chance you have for your muscles to recover quicker in a more natural process. If you consume around 200 grams of protein in a given day, there are no adverse affects. It is just excreted out your body through your digestive system. There is also NO dramatic muscle reduction if you decide to decrease your intake of whey protein, opposite to creatine where a 7–10 pound loss is realized (due to water weight that was initially gained. Even though this supplement does not build muscles faster than creatine or other “supplements”, it is a more natural way of improving muscular strength and endurance.

Of all the supplements mentioned, whey protein has the most beneficial findings linked to it through studies and research. According to wheyprotein.com (all of these studies have been properly cited from various scientific journals/magazines so there is no bias) whey protein: increases body composition, increases strength and muscle mass, faster muscle recovery, slows muscle aging, may prevent injuries, improves immune

system. All of these with no side effects from taking the supplement. Also, a study from the British Journal of Sports Medicine concluded that “consumption of post-exercise recovery drinks containing these nutrients [protein hydrolystates] in conjunction with appropriate resistance training may lead to increased skeletal muscle hypertrophy and strength.” (Zablocki)

The need to be the strongest has left many desperate enough to sacrifice their health. While I agree that these products that I have listed can fit the definition of a “supplement” in regards to sport conditioning, they are a “detriment” to your everyday lifestyle, with the exception of Whey Protein. When deciding on what supplements to take while planning a diet, contact your physician and/or a nutritionists and ask yourself a few questions: Can you trust “Nano-Technologies”? Are you willing to have your muscle cells “violently attacked”? And is that extra 8% of muscle worth kidney failure? It is your choice to do what is right for your body. So which are you going to choose... muscular strength or good health?

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## Health Care

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cal spectrum would be informed that there is overwhelming concern about the state of affairs with the healthcare sector. And, whoever won, something concrete could get done. There are enough experts who know how to fix this. What the politicians need is a strong political impetus to get them to call on these experts and get them to fix the flaws. This way, everyone would win.

## Credit 101

*(Continued from page 7)*

will add the balance to your credit card when you accept the terms and conditions of the credit card. Many banks will even waive this fee if you pay off your balance every month. You should never pay up front for any kind of credit card. What about the offer of improving your credit score by 200 or even 300 points by "credit-boosting" companies? These companies up until now, have found a loophole in the system. What you are actually doing is "renting" credit for 90 days from someone with an excellent credit standing, for a price. Typically, an authorized user is someone that has been granted legal access to another person's credit account. Together, the account holders' credit habits essentially affect each other's credit re-

ports. People with pristine credit are being paid for accepting "unseen borrowers" as authorized users on their own accounts. The unseen borrowers do not have access to any of the account(s) of which they are deemed authorized users but their score can be improved based on someone else's credit score. The added user would then have an improved credit score because they would be on record with a platinum discover card (an example of a prestigious credit card). "The FICO 2008 model" already in effect, prevents a person's credit score to improve based on and no longer considers authorized user accounts when computing credit scores.