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Dedicated to the American public....***not knowing*** is what makes the American public the American public!

# **ADVERTISING AND MARKETING**

## **Ad-nauseam**

Advertising has ascended to a position in American culture and society as the most pervasive and powerful influence. Who knows, before long everything in America may have a sponsor's logo attached to it, even the flag of the United States!

No one really seems to care anymore because consumers have become so conditioned to it all that hardly anyone even notices anymore! Most every object and environment these days carries advertising or some form of it and most every moment of time is calibrated by advertising now and will be even more so in the future!

SUPPLEMENTAL SOURCE: ADCULT USA: THE TRIUMPH OF ADVERTISING IN AMERICAN CULTURE BY J. TWITCHELL

## **Advertised Brand Wars**

Consumers often buy the highly promoted, brand name product "on sale". Other brands may be just as good and even cheaper but consumers may not find them easily because the most heavily advertised brands buy and thus dominate most retailers' high traffic shelf space and display areas!

If other brands cost less but cannot afford high traffic shelf space, many consumers may tend to assume the heavily promoted brand is the "better deal". Smaller competitors may end up getting driven further and further out of the competition!

Critics charge that "shelf space" may be going to the highest bidder instead of exclusively only going to the brands consumers want more of! Every retailer, from bookstores to grocery stores, has the opportunity to charge product sellers a fee for shelf space.

Consequently, entrepreneurs with new, better, less costly, innovative products may get shut out of available shelf space due to not being able to afford expensive shelf space fees, called "slotting fees". Guess who really ends up paying these fees? Consumers, of course, by way of higher and higher product prices!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/10/95

## **Advertised No Payments Til Next Year**

This advertised sales gimmick may actually mean that the specific details of this particular offer may be so unattractive that the merchant expects that customers will "cave-in" to the salesperson's "switch pitch" switching potential customers away from the advertised offer and into the deal or sale the merchant REALLY wants to sell most!

These type advertised offers are most often used to try and create more store traffic to get potential unsuspecting customers in the door who in turn would get grossly overcharged for the merchandise if they opt for the "no payments 'til next year" deal versus if they were to buy the same or similar merchandise today!

If this is not the case the "no payments 'til next year" sales gimmick may actually have so many "strings" attached or undesirable conditions attached to the advertised offer to make it not so desirable to the potential customer so, again, the salesperson will have an easier time to "switch" the customer into the deal or merchandise the salesperson needs to sell most!

## **Advertised Product “Undersizing”**

Undersizing is when a product package and price stay about the same but the content size or weight DECREASES without consumers really realizing it. Of course, this can result in windfall profits for the product manufacturer.

## **Advertised “Puffery”**

"Puffery" is the gross exaggeration about the abilities of a product that consumers should neither take seriously nor believe according to advertisers! For example, this is when a product package or signage promotes one thing yet the small, fine print elsewhere tells the real story like true ingredients or conditions the consumer has to understand upon purchase of the product.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 1995

## **Advertised Test Results To Prove Claims**

Test results may be more rhetorical and persuasive than accurate! For example, a product advertised as "healthy", due to some magical test results, may be questionable because there is no real legal definition of the term "healthy" used in advertisements, consequently most any product may possibly be found to be healthy by Federal Trade

Commission (FTC) standards!

Study results, clinical test results even taste test results may be used to support certain claims in ads yet may skirt real science altogether! Despite heavy FTC rules and regulations, any test results may lead to unsubstantiated exaggeration by advertisers who may rarely ever get caught exaggerating or even policed for that matter!

An ad may claim a product has been extensively tested using sound, scientific methods and procedures while upholding only the highest standards, yet later, these same claims may be proven to be deceptive. However, possibly not before the advertiser has raked in huge profits, then and only then will the advertiser be asked by the FTC or voluntarily change the ad's copy and deceptive claims. Oftentimes it takes years for the FTC to catch up to advertisers using misleading claims especially when consumer health and safety issues are not possibly being compromised by the advertiser!

For example, a high fiber, low fat cereal may claim to possibly contribute to reducing the risk of some cancer and or heart disease, but what is NOT revealed is it also may possibly NOT reduce any risks of cancer and/or heart disease! Consequently, you could make this same claim about many food substances that are known NOT to possibly contribute to cancer and/or heart disease!

As long as the advertiser does not link any of an ad's claims to a scientific study or test results the advertiser may NOT have to prove an ad's claims to anyone by FTC standards!

For example, if one paper towel claims to absorb more than others it may simply be bigger in size so, of course, it will likely absorb more! Or if 4 out of 5 doctors, dentists or any professionals, that actually work for and get paid by an advertiser, say they recommend a certain product but only 5 doctors were even surveyed then it is a fair claim by FTC standards to claim that 4 out of 5 doctors recommend this product! If these same professionals endorse an advertiser's test result claims then an advertisement can convincingly state that 4 out of 5 professionals recommend a certain product. Unfortunately, in "good" science no statistically valid scientific conclusion can ever be drawn from a small survey of 5 professionals especially when the ad insinuates that 4 out of 5 professionals EVERYWHERE are made out to seem to be recommending a certain product by the way the advertisement's copy is written!

Blind taste testing is not much better. To claim that more people prefer a certain brand



only takes a small fraction over 50% to be able to get away with claiming that MORE people prefer some brand over some other. Also, taste testing may be as accurate as coin flipping! Many folks find out they do not know their taste buds as well as they "think" they do!

### **Advertisement “Dramatized” Testimonials**

Some advertisements for products and services contain testimonials from so-called "satisfied" customers and/or users of the product. However, the ads may carry some hard- to-read, hard-to-find, hardly even noticeable, small, fine print somewhere on the ad stating "dramatization" or "testimonials dramatized".

Nationally advertised, over-the-counter or doctor prescribed products and services have been known to "re-create" so-called satisfied customer testimonials by hiring professional paid actors to re-enact the satisfied customers! This is legal just so long as you put or "hide" somewhere in the ad that the paid actor is actually a "dramatization", meaning re- creation, of the so-called real life satisfied customer testimonial. The problem is no one ever really knows if the satisfied customer testimonial is legitimate, for-real or even exists at all. The product advertisers essentially police themselves when it comes to what is said and shown in their advertisements.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 1998

### **Advertising Agencies & Audience Testimonials**

Some advertising agencies may be notorious "double-billers" and thus have a license to steal. An agency may negotiate a lower ad cost for his client advertiser from certain media, like radio and TV stations, but the ad agency may not pass the savings on to their client advertisers who pay the advertising bills in the first place, and instead the ad agency unethically, but not illegally, may pocket the windfall profits he overcharges the client advertisers!

For example, the ad agency may "negotiate" a \$1000 cost per TV or radio spot for his client advertiser but instead may bill the client advertiser \$2000 for the exact same spot which is what the TV or radio station may typically charge for the exact same spot on its published advertising rate card! The ad agency keeps the \$1000 he overcharges his client advertiser plus keeps the 15%, or \$150, on every \$1000 worth of radio and/or TV spots he sells his client advertiser which is the typical commission earned on the spots he sells his client advertisers when recommending which radio and TV stations to buy

commercial airtime on! This can all add up to windfall profits for the ad agency since agencies may buy hundreds of spots at a time for their client advertisers and many agencies have 20 to 40 client advertisers or more!

Client advertisers using ad agencies should always question "ad agency generated invoices" for commercial media advertising space in newspapers or radio and TV commercial airtime. Always demand to see the "media generated invoices" that are routinely sent out by the specific media being bought for client advertisers. These media generated invoices are the ONLY invoices that client advertisers can trust!

Is it no wonder why advertising is one of the most profitable industries with the least amount of overhead expense ranking right up there with the insurance industry in being able to potentially rake in huge profits? Also, ad agencies may even end up wasting 1/2 of their client advertisers' advertising budgets but no one, including the client advertiser, can ever really figure out which half of their ad budget is being wasted!

Advertising salespeople working for radio and TV stations throw around their station audience ratings and statistics like they are gospel. The ratings are used to extract as much advertising money as possible from client advertisers. However, these same radio and TV station sales managers turn right around and may complain about how the audience ratings' sampling procedures are unfair and based on "biased" statistical collection procedures.

Radio and TV ratings may attempt to measure audience size and demographic make-up, but may bear no relationship to actually who will see, hear or respond to the ads which is all the client advertisers really care about anyway!

By the time the radio and TV station audience ratings gets published of who is listening to or watching which broadcast stations or cable TV networks, like many statistics used by many industries, these statistics, once published, may already be outdated, invalid, obsolete and unreliable! Consequently, buying radio and TV advertising airtime based solely on so-called audience ratings is like "walking backwards into the future" when planning an advertising budget and campaign. Forecasting the public's fickle entertainment habits is like relying on the "fickle finger of fate".

To produce, perform and sell advertising print space and/or radio and TV spots to client advertisers day in and day out 365 days a year requires one to be able to "lie while smiling" even though most advertising salespeople may not like to admit it.

## **Advertising Agencies & Audience Ratings**

Satisfied customers may not create as much profit potential as unsatisfied ones in the advertising jungle! Why? Advertisements reinforce insecurity in consumers to make us feel like we are never free of self-consciousness, dissatisfaction, insecurity, desperation and unending absorption and needs to consume, consume, consume! Moreover, if we allow ourselves and our children to be influenced by advertising we are may never be free from the drive to seek an unattainable perfect appearance or sex appeal.

This vanity may restrict freedom of the mind as we may become slaves to consumerism, which is just what advertisers wish for, instead of consumers becoming free from consumerism!

We are encouraged to measure men and women against these unattainable ideals. Ads suggest we can attain these ideals, as well as satisfaction, if only we buy, buy, buy! Remember, discontent feeds the fires of our commercial consumer culture.

If you buy into advertising with all its psychological mind games it covertly and overtly plays on consumers then there can rarely be consumer satisfaction which is why the marketplace is ever-changing and disposable, consequently keeping the marketplace forever profitable!

Being born and raised in a capitalist, consumer culture intense self-scrutiny becomes automatic as does feelings of low self-esteem, lost self-regard and limited personal horizons, not to mention the need for self-imposed starvation.

Too many of us unceasingly compare our own unimproved reality to the magazine models' "airbrushed perfection" who then offer to sell us "perfection for a price" through surgery, cosmetics, weight loss plans and so forth.

This process may be a deliberate marketing scheme perpetuated on potentially the most emotionally vulnerable segment of the public....women and young girls! Many ads are seemingly created to help make sure all men and women remain self-conscious, dissatisfied and discontented, with women being viewed by advertisers as the weakest, most vulnerable link in the advertising "food" chain.

Even the pervasive awareness of "cellulite" was said to be put forth and promoted unceasingly by the women's magazine industry in the early 1970's to possibly add insecurity to women's lives which will require an endless line of beauty and exercise

products, treatments and services that women will be easily persuaded to buy in order to help "fix" themselves! Yet this may just be another example of how image and insecurity may possibly be created.

However, REAL satisfaction is to be liberated from the "desire to desire". Why desire to be bought and sold?

If we simply laugh at the advertisements that come before us helps insure that the advertiser's persuasive gimmickry CANNOT work its potentially costly magic. Consequently, consumers may be less likely to buy into advertisers' propositions of persuasion that constantly bombard us.

Ads potentially create idols, possibly demonic by nature, as well as create the myth of perfection. Women in particular may tend to become obsessed more easily compared to men concerning their appearance....some say even "possessed!"

Why are maybe 9 out of 10 women dissatisfied with some part of their anatomy? The women's magazine industry, propped up by the beauty and cosmetics industry, may be the responsible beasts with all their persuasive advertising and magazine articles being the ammunition used to rule women's minds and emotions!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1996

### **Advertising Creates Unattainable Ideals**

It is crooked as a dog's hind leg! Ad logic is call "pecuniary logic" meaning the advertisement's words or copy, headlines and claims are stated as though they are true and/or factual but they are not really meant to be believed!

The goal of advertising is to grab your attention just long enough to try and convince you to spend, consume, try something, accept something, and the bottom line is to extract money from you at some point in time, preferably sooner than later!

Advertising copywriters are especially good at leaving out crucial information which if had been known by you, the consumer, would too often make the advertiser's claims virtually meaningless!

## Advertising Logic

You would like to think advertising people are "hip", young-minded, rebellious geniuses working at the cutting edge of American culture. However, many of those who make this career choice are not always proud of their chosen career and some of the more "thinking" individuals in advertising are troubled by the ethical neutrality of the business of advertising. Consumers should be demanding to know why the advertising industry shamelessly promotes endless, meaningless, unnecessary consumptive behavior as well as "killer" products, all of which too often also happen to be targeted toward children!

Even advertising associations and consumer advocacy magazines have not even held the industry accountable. For a clear conscience, should advertising people only work for advertisers whose products you would gladly have your own children consume? Advertising people should maybe ask themselves, "Do I really want to spend the best years of my life urging people to consume questionable products or do I prefer to "sell-out" for the almighty dollar?"

Too many advertising people may justify their job of advertising questionable products and services by claiming that it is the government's role to determine which products and services should or should not be advertised. As long as the products or services are legal, it is the advertising agencies' responsibility to do the best job possible to advertise its clients' products and services.

There is something ethically wrong with this statement but so is the fact that there is some medical researcher somewhere earning maybe \$35,000 a year searching for medical cures and new medicines while the so-called creative advertising person conjuring up slogans like, "Where's the beef?" or "It's bubblicious!" is sitting pretty somewhere making hundreds of thousands of dollars a year!

Can those working in the advertising business even be ethically responsible and morally benevolent considering all the pressures inherent in a capitalist society and the advertising industry itself? Advertising agencies are pressured to try and keep advertisers advertising no matter what or advertising people may lose their jobs. With all the inherent pressures in the advertising industry, the demands, deadlines, politics and so forth, can there ever really be much room for ethical decision-making? So is it any wonder that in public opinion surveys for credibility and ethical behavior that advertising people rank at the bottom of the rankings along with attorneys, used car salespeople, slumlords and child labor sweatshop owner/operators?

## SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1997

### **Advertising People And Ethics**

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salespeople, slumlords and child labor sweatshop owner/operators?

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1997

### **Advertising Symbolism**

We live by symbols and even die by symbols as the history of cigarette advertising has revealed to many of us. This is why "culture jamming" may be such a vital exercise for activists to help ensure that the consuming public becomes aware of the potential consequences of its consumptive buying behaviors. When "meaning" must be found in "marketing images" at the expense of rational, unemotional thought a not-so-good product's "meaning" can be re-created into a deceptively pleasing image by the advertiser's marketers to help ensure that the public stays confused about its true meaning!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1997

### **Advertising That Deceives**

"Puffery" used in advertising is exaggeration to some of us but just plain lies to the rest of us! If an ad's claims cannot be substantiated or backed up with scientifically proven valid and reliable research results and/or statistics or numbers then an ad's claims may be suspect and everything else in between substantiated claims and unsubstantiated claims is called advertising "puffery" and the Federal Trade Commission (FTC) generally may allow it to go on forever unless they receive numerous complaints from consumers or competitors selling the same or similar products and services.

Legitimizing ad "puffery" opens the door to subterfuge, positive misstatements, innuendo, subtle half-truths and omissions. The benefits of lying in advertising and the resulting profits derived from being able to get away with using unsubstantiated claims in ads far outweigh any risks of getting in trouble with the FTC.

Because of the large volume of falsehoods or lies that dominate the field of advertising the FTC only seems to be able to focus on the most blatant offenders of unsubstantiated ad claims and lies while most "puffery", trickery and deceit too often go unchallenged which is why in America it is always "buyer beware!"

Instead of publicizing the awards for the year's "best" ads, why not publicize the year's most "misleading" ads? However, the media's primary source of income is advertising so

never expect them to bite the hand that feeds them!

For example, the TV news networks pick on the tobacco industry concerning consumer health issues even though food critics contend that consuming meat, dairy and processed food products may be more harmful than tobacco use. Is the news media letting the meat and dairy industries get by without a constant barrage of criticism on health issues because tobacco is not allowed to advertise on TV anymore? Remember, the meat, dairy and processed food industries help keep the TV networks in business with their huge TV advertising expenditures!

Additionally, when you see "ready in seconds" promoted in big letters on a food product package or in an ad it may actually mean the product takes up to 600 to 800 seconds to cook which you may not find out about until you read the cooking instructions on the package label.

Some ads even have the audacity to exclaim 200% savings! However, in reality you can never have more than 100% of anything at one time. Math abuse is common in ads to try and create more than there really is. Twisted logic and distortion of numbers are often used by advertisers, who are better known as practitioners of public persuasion.

Pictures of food are allowed to be deceptive just so the food looks good. Hamburgers are often photographed raw with only their edges and outside browned so they look big and fat then the burger is actually branded just to make it look like it just came off the grill.

A cooked turkey may be painted with oil to give it that mouthwatering, just-out-of-the-oven-look. Ice cream may actually be huge clumps of mashed potatoes because it will look richer and creamier than real ice cream and will not melt under the hot lights when taking hours shooting the pictures for the ice cream ad. Pictures of milk in ads may actually be melted ice cream because it looks creamier when photographed.

More and more advertising tricks are being devised to breakthrough a consumer's defensive layers. One trick is to get a well-paid audience and produce what looks like talk, news and entertainment shows and even sitcoms (situation comedies) which function as program length commercials! This tends to blur the line between commercial and non-commercial program content.

### **American Tobacco Overseas**

Since smoking continues to decrease in the U.S., more and more people are lighting up



overseas! Why? Maybe it is because of marketing gimmicks which are allowed overseas but would be unheard of or banned in America! Today, most anything goes overseas when it comes to marketing American tobacco!

For example, you can get away with placing American cigarette-makers' logos inside traffic signal lights so that everytime the light turns green the logo lights up! You can also use empty cigarette packs to get free passes to events, clubs or attractions. Cigarette advertisements overseas may even promise "the taste of freedom that's truly American!" Even the U.S. military overseas may be offered underpriced cigarettes compared to prices found in America. It also just so happens that some of America's heaviest smokers are in the military! Remember, during World War II the U.S. military was given free cigarettes. Could this have been done to help ensure that soldiers would get "hooked", so to speak, so cigarette-makers would enjoy huge profits when soldiers came home and had to start buying American tobacco products.

Just because the U.S. Congress is trying to keep tobacco-related diseases from spreading at home is no reason for tobacco companies to keep these diseases from spreading worldwide!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
4/5/98

### **As-Seen-On-TV & Not-Sold-In-Stores Advertised Sales Pitches**

Unlike days gone by when a TV ad stated the above phrase, it REALLY meant the product is not sold in stores, instead, these days this sales pitch most likely means, Soon to be in stores everywhere! Today, the integrity of the as seen on TV, not sold in stores statement has been diluted because if a product sells well on TV, you will likely eventually see it in retail stores and quite possibly at a reduced price compared to what it costs when responding and purchasing it off the TV. So why immediately respond to the ad you see on TV and pay the sometimes costly shipping and handling charges when quite possibly, soon you may find the product, or something similar, in a store for less?

In addition, if a product advertised exclusively on TV does NOT end up in retail stores, possibly the product may have been a disappointment to consumers who did purchase it off the TV and the product may not be as beneficial as the TV ad portrayed the product to be and not perceived by consumers to be worth the TV advertisements asking price!

SUPPLEMENTAL SOURCE: DIRECT RESPONSE TV MAGAZINE DECEMBER

1996

## **As Seen On TV Product Hype**

A product being sold for \$19.95 is usually worth no more than \$5-\$6 wholesale. However, all the ceaseless superlatives used to describe products being hawked on TV you would think they were worth a lot more.

The secret of why products sell so well on TV may be based in neuroscience! This means a carefully scripted TV commercial or 30 minute infomercial can actually pump up dopamine levels in a consumer's brain basically taking viewers on a psychological roller-coaster ride.

The ride starts with a problem you may not have known you even had which is then dramatized followed by a fantastic, easy solution then a series of even more amazing product benefits, bonuses and giveaways. All this leads to a thrilling unbelievably low price. After this wild psychological ride it takes the viewer's dopamine levels in the brain approximately five minutes to drop back to normal levels. This is why TV commercials and infomercials most often ask the viewer to respond "right now" or in the next three minutes if the viewer expects to reap all the extras of the advertised offer.

Critics contend that maybe half of all 30 minute infomercial products actually deliver on their promise, maybe 30% of the products advertised actually do what they say they do but may be costly and the rest of the products advertised may be nothing more than overpriced junk!

Beware of all the hype! For example, if a product promises to "hold 150 pounds in weight" may actually only hold 50 pounds if the product comes in a package of three! Do you understand the logic here?

Products that promise to "chop, slice and dice" may not always do so. Products that promise to eliminate grease and residue on cookware may be overpriced compared to simple soaking cookware overnight in hot water with dishwashing liquid.

If the TV ad promises a \$40 value then gives you a second identical product free then the real value of the product is no more than \$20. Beware of buying additional products, accessories and refills "before" you know whether the product even works or not.

More times than not you can find the same product advertised on TV these days already being sold in the big box deep discount stores like Walmart or Walgreens for the same price you see advertised on TV but without having to pay for shipping or handling.

If a product promises "no mess" this does not mean absolutely no mess! If a product is supposedly "ultra-soft, thick and luxurious" maybe expect some surprises like the fabric possibly starting to disintegrate or fall apart after a few wash cycles in the washing machine. Products that promise "to

loosen stubborn ground-in dirt” do not expect it to perform in every conceivable situation. If a product promises “no more scrubbing” it may only do a fair job in too many instances. If a product promises to “flatten and firm you stomach in just weeks” and “takes just minutes a day” to do so do not forget it also always comes with a nutrition plan of healthy eating noted in the small fine print to accomplish the fantastic results. Too many exercise gimmicks and gadgets do no more than a brisk walk would accomplish and the nutrition plan is so strict that doing the nutrition plan alone and you would accomplish the desired fantastic results without even using the exercise gimmick or gadget, so why even buy the device?

If a product promises to “blast through debris, clogs and sludge” do not expect it to work perfectly on all debris, clogs or sludge! If a product promises to perform “regardless of conditions” do not always expect it to perform for very long. If a clean up type product claims to “hold 20 times its weight in liquid” this does not mean all types of liquids, consequently you may find a good sponge to work just as well.

If a product promises to “sculpt your entire body in just minutes a day” and “build lean ripped muscle” and “develop a tight sexy body” the time it takes to burn even one pound of fat may actually take weeks! If a product promises that it can “support hundreds of pounds” or “has the strength to pull a fully loaded 18-wheeler” it may do so but possibly so can other products for less cost.

If a product promises to “prolong the life of fruits and vegetables” if you store them in the “revolutionary” advertised storage bag you may find just as satisfying results using much less costly, typical food-storage bags.

## SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2010

### **As-Seen-On-TV Real Estate Buying Infomercial Shows**

When you see a TV show touting the idea of buying beautiful homes for just a few hundred or few thousand dollars what you do not know is the home was possibly purchased for pennies on the dollar when it was condemned. What the TV show does not tell you is whoever bought it for pennies on the dollar had to put up to \$100,000 into the condemned home just to fix it up and make it look like the beautiful home you see being touted on TV as being bought for pennies on the dollar!

Furthermore, once you purchase the “buying real estate real cheap” program after viewing the TV show, what they also do not tell you is you may likely get a call from someone who works in association with the TV show and they will try to sell you on more personalized lessons of how to buy real estate real cheap, personalized lessons which could cost you thousands of dollars! Then if you fall for this angle someone may then call you and try to sell you some low priced but, in reality, overpriced real estate which will seem to be offered at a pretty cheap

price, as far as you can tell but, in actuality, may be overpriced by up to 500% of its real market value!

### **As-Seen-On-TV Stain Removal Products**

The products advertised on TV which remove stains may lighten the stains but may the stains may not completely go away as portrayed in the TV advertisement. What they may not tell you is the product does not always work on all stains and the results you get on your own at home may vary widely compared to the demonstration you saw advertised on TV.

### **Baldness Remedies, Transplants & Color**

Spray paint baldness remedies do not advertise that if you get caught in the rain the spray-on dye, you sprayed on your balding scalp to make it look like you have more hair than you really do, may actually come streaking down your face when wet! The spray-on stuff may also leave unsightly brown spots wherever you rest your head. Remember, most everything in advertisements and on TV tends to look better in the ads than it does when viewed up close and in person! This includes cover-up baldness remedies including hair pieces and bad hair transplants.

A "botched" or bad hair transplant can still cost you up to \$25,000 and result in "Barbie-doll" hair that seems unnaturally stiff, unmanageable, hard to style, appears artificial-looking and/or shows a visibly twisted hairline. Selecting a truly qualified hair transplant doctor is the most critical task.

Some hair transplant doctors should possibly not even be allowed to advertise they perform hair transplantation procedures. Some of these doctors claim they can repair or correct bad hair transplants yet so-called corrective transplants may also be "botched". For the victims of "botches" everyday becomes a bad hair day. If a hair transplant or repair calls attention to itself it may be considered a bad hair transplant. State regulations for quality control may have yet to catch up with the hair transplant industry. Most any incompetent doctor, from podiatrists to dentists, can get into this very lucrative "cash cow" business and take a weekend "crash course" then start advertising for hair transplant clients! No state certification or long term training is required! Furthermore, do not always rely on the "before and after" pictures supplied by the doctors. For one thing they may not even be surgeries they actually performed themselves! Talk to the doctor's actual patients if you are not absolutely sure about the doctor's credentials and

reputation. Better yet, ask to see the doctor's surgery results up close and in person!

Men's hair dye products may be disappointing and prone to fade. Consequently, men should maybe try a highly rated women's hair dye!

Permanent dyes may contain chemicals like ammonia or hydrogen peroxide, which may weaken hair, irritate the scalp and contribute to allergic reactions. Some of these chemicals have been accused of causing cancer in research animals. Critics claim that research seems to suggest that the "darkest" hair coloring dyes may possibly contribute to a higher risk of rare cancers, like Hodgkin's Lymphoma and multiple myeloma! To take precautionary measures possibly consider limiting use of permanent hair dye to lighter colors or avoid the long term use of permanent hair dyes.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 1998

### **Bargaining To Always Get Your Best Deal**

Bargain out of earshot of other customers because management may not be able to afford giving everyone the same deal. If other customers "hear" you shopping for a bargain management may not feel a bargain price can be offered. Offer to pay cash instead of using a credit card which may be more effective with smaller stores or companies.

Remember, a "deep discounter" of goods and services already has a low profit margin built-in to their prices being charged so do not ask for more than a 5% discount from deep discounters. Anywhere else you may be able to start bargaining for a 25% discount off the price then negotiate from there.

Explain to the vendor why you deserve a bargain. For example, the item you want is damaged or dented, or you are buying many items today, or you are willing to buy an item on display, or you are buying last year's model, or the item you want has been on sale for a while and is not moving off the shelf, or look for merchandise that has no price on it.

Be prepared to walk away if the price is not right then consider coming back later or try bargaining with another vendor somewhere else. Consider going to the company or store manager instead of bargaining with a salesperson. Salespeople typically do not have the authority to bargain.

Do not bargain during a store's "busy" hours because whoever you are bargaining with may get too easily distracted. You may have more luck bargaining when store or company business is slow.

Remember, you can also bargain for services too. This includes everything from doctors and dentists to landscapers and car mechanics. You will never know if a bargain price is available if you do not ask for a discount!

Here are some other things to consider. If a repairman shows up late and keeps you waiting, time is money so demand a reduction in the bill but negotiate this before the work is done and make sure you know exactly how much the job will cost you first or the repairman could just end up padding the bill to compensate for the reduction!

Moreover, there may be no such thing as "company policy" meaning no matter what your request is of a store or company you may get hit with a stern "no" followed by "That's not our company policy."

Company policies may be designed to discourage customers from pursuing complaints and company management knows that many customers will walk away from any such resistance by management. This may be when it pays to make "a scene" right there in the store but do so in a very polite way. For example, say very calmly, "I'm sorry but your company policy is not acceptable". Make comments like, "A reputable store would not treat regular customers this way. It's disgraceful."

Remember, NEVER lose your cool or lose your bargaining position of power. No one wants to negotiate with someone that is loud and obnoxious. Always be respectful of everyone you talk to. Assume management wants to try and do their best for you, and never manhandle a company's goods just because you are unhappy at the moment.

If you end up getting into a running battle with a store or company always document every phone call, every person's name and every piece of correspondence. This is to the customer's advantage because companies do not always bother to take notes concerning customer complaints.

**SUPPLEMENTAL SOURCE: the book: THE BEST REVENGE, LIVING TWICE AS WELL ON THE SAME INCOME BY BOARDROOM (2002)**

## **Before And After Testimonial Pictures In Advertisements**

Too often weight loss gimmick and fad products, like exercise equipment or gadgets, pills, powders and liquid quick fix solutions or formulas, show you before and after pictures of great abs (abdomens) which may or may not be the SAME person! The producers of the advertisements may NOT even feel like they are deceiving the public by showing you before and after pictures which seem to suggest that this flabby stomach was turned into the picture presented next to it in the ad that now looks like a finely chiseled six-pack of abs! The before and after bodies could be that of two COMPLETELY DIFFERENT people wearing the EXACT SAME clothing!

Moreover, the now tremendously in-shape person they show you talking about the product who is being portrayed as a 9 to 5 working class person, like a cashier, housewife or real estate agent, may, in fact, ALSO be a fitness trainer or person who has a regular exercise and nutrition routine that may have contributed more to the testimonials body shape than any questionable weight loss gimmick, fad product or formula ever did!

Also, of course, when the testimonials before picture is taken the producers of the advertisement may ask the testimonial person to relax their body muscles so he or she looks softer and maybe even flabbier, but when they shoot the after picture, the producers may ask the testimonial person to workout, pump up and flex their muscles, as well as suck in their stomach to make them look more well-defined and chiseled suggesting the testimonial person got their muscles from using the advertisers product when in reality he or she did not!

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 3/1/02

## **Buying Yellow Page Telephone Book Ads**

If you own a business that advertises in the phone book yellow pages now you may never have to pay full price for yellow page "display" advertisements again! How? Each year when your yellow page representative comes calling asking you to renew your ad and, of course, increase the size of your ad to keep up with your competitors, try dropping out of the more expensive "display" ad section and for one year go with a lower cost "in-column" ad using red or blue lettering to attract potential customers' eyes.

Then next year when it is time to renew your yellow page ad again the sales rep should automatically offer you a display ad at such deep discounted savings that it will be hard

to refuse, all just to get you back into the costlier display ad section of the yellow pages.

You could conceivably endlessly play this back and forth game of going from an in-column ad one year and back to a display ad the next year when they offer you hard-to-resist, deep discounted savings to get you back into the display section.

Also, concerning in-column ads, you are senselessly charged more for having your business logo set on the right hand side of the in-column ad compared to when you "specifically" tell your yellow page rep to please "center" your logo inside the in-column ad. Your sales rep automatically puts your logo in the more expensive right hand side of the in-column ad unless you, the advertiser, is astute enough to know to ask for the cheaper centered logo position!

Furthermore, the Real Yellow Pages never sends out invoices, they bill your monthly telephone bill so beware of copycat yellow page directories which send you potentially misleading, deceptive invoices that make it look like it came from the Real Yellow Pages hoping you confuse the copycat telephone book with the Real Yellow Pages telephone book and you end up unknowingly paying the copycat invoice by mistake. Remember, only the Real Yellow Pages is allowed to use the "fingers walking" logo on anything they may send you. Anything that does not have the "fingers walking" is a copycat publication and not the Real Yellow Pages even though it may say Real Yellow Pages on it!

### **“Carrot And Stick” Advertising Scheme**

This "come-on" is one that sucks consumers into sending cash, money orders or personal checks to an advertiser or seller of merchandise time after time, yet you, the consumer, never really gets exactly what was ordered. As long as you, the buyer, stays interested the seller will keep offering up that elusive carrot that would eventually satisfy you, BUT it never ever materializes because the whole scheme is a "con-game" to rip you off!

### **Commercialization In America**

Corporate marketers are underwriting institutions, endeavors, activities and events from museums to state fairs all of which at one time were "ad-free!" Liquor and tobacco companies have found a relatively cheap but high profile way to reach consumers during their most unguarded moments. Few creative venues of expression are not beholden to commercial sponsorships anymore! Is creative expression being controlled by corporate



interests? Are artists "selling out?"

Even once rebellious, non-sponsored rock 'n roll music groups have sold out to commercialism! Corporations have realized they can influence younger consumers by sponsoring zoos, plays, car races, you name it, even the Olympics.

Do corporations sponsor events out of goodwill or for some perceived gain now or in the future? If you are not offended by the commercialism in America then it may already be too late for you! They have succeeded in conditioning you to accept it!

Up to 90% of all foods advertised on kids TV shows have questionable nutritional value. Maybe only 2 minutes of every 100 hours of kids TV programming is even devoted to healthy, nutritional messages!

When a TV ad says "not sold in stores" , if you wait a few months, if the product is of any merit it may end up on store shelves for less than the "not sold in stores" TV price!

Remember, too that TV programs offering you the opportunity to shop-at-home may never discuss their "return rates". They may move a ton of goods but have up to 50% of the products returned by dissatisfied customers who were disappointed with the products!

Additionally, "celebrities" oftentimes do not succeed in selling enough product to justify what you have to pay them to endorse a product and they may not to improve an ad's persuasiveness. Even ads that focus groups like best may not "sell" well. Even award winning "slick" ads may not influence consumer behavior to increase sales. Even if an ad is remembered it may only increase sales by 1% which is a dismal result. Humor may backfire or hardly sell a product compared to traditional sales pitches like product demonstrations, testimonials and non-celebrity spokespersons.

On another note, TV stations are said to be "born on the avenue of harlots!" Each advertiser may pay vastly differing rates for commercial advertising airtime for the exact same spots during the exact same shows! Stations sell airtime for as much as they can get away with for each and every spot they sell, similar to how harlots price their services by sizing up what they think their "johns" or customers can afford or are willing to pay!

TV ad producers may exclaim that if you do not pay a lot to create and make your

commercial the ad may fail to generate the necessary revenues to keep you advertising on TV. Do not believe it! TV ad producers may be greedy and just want you to spend more money creating an ad than is necessary!

Ad agency "slick, artsy craftsy" advertising campaigns for their client advertisers too often result in mediocre results especially irritating to client advertisers because of the grandiose display of sales pitches and ego-stroking sessions of the "dog and pony show" the ad agency used to get the advertiser's business in the first place!

Remember, the awards for the "best ads" each year often go to ad agencies that no longer even service the client advertiser's business because the "slick" ad used to win the award did not generate enough business to warrant continuing using the ad agency to work for the client advertiser! Creative ad agency people too often think more about winning awards than they do in generating revenues for their client advertisers who pay ALL the bills!

SUPPLEMENTAL SOURCE: the book: **MARKETING MADNESS BY JACOBSON AND MAZUR**

### **Consumer Magazines And Journals**

Too many of these type publications, that profess to publish articles to help consumers make better choices when making buying decisions, may not always have the consumer's best interest in mind. Any publication that accepts or relies on advertising to stay in business may not always be totally unbiased when it comes to the consumer's interests! Also beware of advertisement-driven, so-called consumer publications that do stories recommending certain products then turn around and sell ads to the manufacturers of the same or similar products!

The consumer's best bet for totally unbiased reporting would possibly be to rely on those publications that accept absolutely no advertising whatsoever.

### **Donating A Car To Charity**

Too many advertisements you hear or see asking you to donate your old, unwanted used car to charity may not give more than 5%, and possibly even less than 5%, of the car's value to charity! So beware which organization you donate your car to.

The Better Business Bureau (BBB) recommends you donate a car to organizations that devote at least 65% of their donations to good works. You can find recommended organizations at the

BBB's National Charity Reports found at [bbb.org/charity](http://bbb.org/charity). You can also find good information at [charitynavigator.org](http://charitynavigator.org). Both services are free.

When donating a vehicle always remove the license plates, unless the particular state you reside in says otherwise. Also remove the registration and inspection stickers. Doing this and you will not be held accountable for a later owner's violations!

## **Drug Company Research Advertisements**

Drug manufacturers may be suppressing their own research results which, if leaked out to the public, could conceivably threaten profits at the expense of patients who are having to take these drug manufacturers' drugs! Research may be uncovering cheaper alternatives to drugs now available but if a drug company halts or attempts to hold up or hinder a certain study's results from getting published, based on so-called scientific objections, consumers may needlessly be spending more money for certain drugs than they should have to.

These findings raise troubling questions about drug manufacturers' influence over research findings on which their profits may depend. Who knows if critical research findings may be "locked up" in a particular manufacturer's laboratory, findings which could be saving lives or at least offering up cheaper drug alternatives?

Concerning drug advertisements, they are allowed to "hype" or exaggerate a drug's benefits in the advertisements' main body of copy or ad text, then only have to disclose the drugs' risks in the ads' small, fine print that many people do not tend to read or cannot even understand due to all of the unclear medical jargon.

Drug ads may lead doctors to prescribing more expensive drugs when cheaper, less advertised drugs may exist! Critics charge that drug ads should have to make the risks of taking certain drugs clearer in the ads, and spelled out in bigger, bolder print, as well as offer information about alternative drugs or non-drug, unconventional treatments.

One survey of ads found that 62% of the drug ads published in medical journals were inaccurate or misleading. For example, some drugs described as effective may have severe side effects that are not fully explained while other costlier drugs with higher profit margins, advertised as a better choice, may have equivalent counterparts available that are just as good and cheaper to buy for the consumer!

A leading consumer magazine reported that possibly only about 40% of the drug ads published today may be fairly describing the benefits and risks to consumers! Ads may also exaggerate the claims of their competitors' drugs' side effects by trying to put their competitors' drugs in a negative light.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/19/97 and 4/16/97

### **Endorsements And Product Placement Ads**

TRUST is the celebrity's product. Essentially the celebrity being used in an advertisement is saying, "Use me. I'm famous and I'm for sale. Use me to sell your potentially unsafe, poorly made and/or unnecessary products and services. I can sell almost anything! Consumers trust me because I'm famous."

Concerning product placement many a deal have been brokered between moviemaking film companies and network TV shows to "conspicuously" script in or place certain brand name products out in the open in a movie or TV show so consumers will obviously see it or hear the product name mentioned. So say good bye to commercial-free entertainment programming.

Product placement is a valuable form of advertising because unsuspecting viewers may be more likely to accept the "implied" endorsement of celebrities using a brand name product in a movie or TV show compared to the "believability" of a typical 15 second, 30 second or 60 second celebrity endorsement advertisement in which every viewer watching knows the celebrity has been corrupted or "bought and paid for". Product placement is "stealth" advertising which is somewhat of a subliminal form of selling brand name products even if it is inherently deceiving.

In the old days when a brand name product was placed in a movie the product manufacturer would likely return the favor by sending the movie company a year's supply of free product. However, today, "placing products" for maximum audience exposure is BIG BUSINESS with huge sums of money being paid to moviemakers and TV shows by product manufacturers.

Product placement fees vary based on if the brand name product is "plugged" verbally, visually or if it gets hands-on-use by one of the celebrities in the movie or TV show. Even animated cartoon TV shows and movies are getting into the act.

Is there nothing sacred anymore or does everything have its price today? A product

placed in a TV show or movie is believed to be up to 2 to 3 times more likely to be remembered by consumers compared to a 15, 30 or 60 second TV commercial advertisement for the same product..

For example, if a celebrity wears a specific brand of clothing or accessories, like sunglasses, the product manufacturers may quickly see a demand for the product being placed in the TV show or movie. Product placement practices have even gone so far as to "knock" or "put down" and/or cast aspersions against the competitors' product lines! Yes, it is a "dog eat dog" business.

Advertisers claim that product placement simply serves the moviemakers' creative needs and/or to make the movies and TV shows more realistic. However, the bottom line is always to sell more and more goods and services by the careful control of product images and appearances for positive and memorable effects to maximize brand name impact by any means possible!

Other avenues for product placement include music videos, Broadway plays, books, even the board games people play and the list goes on and on.

SUPPLEMENTAL SOURCES: ADBUSTERS MAGAZINE SPRING 1997 and the book **MARKETING MADNESS BY JACOBSON AND MAZUR**

### **Factory Serviced Marketing Gimmick**

Factory serviced is an advertiser's way of saying a product has been broken then fixed for re-sale, seemingly as if it is brand new, and then it is sold possibly to unsuspecting consumers. The repair should be noticeable but do not expect a brand new product once it has been fixed and repaired for re-sale even though it may be advertised to seem like it is a new product instead of being refurbished or factory serviced!

### **“Free” Credit Report Advertisements**

Many advertisers offering free credit reports use the “free” credit report to try and sell you other services you may not need, like a costly yearly subscription to a service which will monitor any changes in your credit report under the assumption it will protect you against identity theft and other fraudulent activity.

No consumer watchdog groups recommend that you pay a somewhat hefty subscription fee for these type services since the services may be of limited overall effectiveness.

When you are offered a free credit report you may also be asked to pay for your credit score which may not typically be offered for free. You should only pay around \$7 to get your credit score. There is no need to pay much more than this. To get your credit score inexpensively simply call toll free 1-877-3228228 or go to [www.annualcreditreport.com](http://www.annualcreditreport.com).

## **Generics And Grocery Store Brands**

Who do you think manufactures, produces and/or processes the cheaper generic or grocery store brand products? Like many small micro-beer labels, many of these products are actually made by the larger, national name brand manufacturers!

The large, nationally known and world reknown manufacturers may also produce the generic grocery store brands to help fill a need for lower cost quality products while at the same time help maintain market share. Even if the product is sold for less and under a different name, what difference does it make as long as it sells more product?

Non-advertised generic grocery store brands and the highly advertised, nationally known brand names all being made by the same company is similar to the 2 or 3 soap companies making 10 different soaps and detergents which are essentially all the same even though each is marketed differently. They figure if one sales pitch for one product does not get your money then another sales pitch for essentially the same product probably will.

## **“Good Cause” Ads And Name Endorsements**

Consumer product companies pay money to nationally known, prestigious, non-profit organizations for the commercial use of their good name to be used right alongside the consumer product company, just to help boost a product's image in the public's eye! This is like exchanging credibility for cash!

Products endorsed by non-profit groups may be no better than lower priced "generic brands" of the same products but consumers may pay more for products endorsed by so-called "credible" non-profit groups!

Sports arenas and other buildings may be too expensive to build and maintain without accepting millions of dollars from corporate conglomerates which, in return demand the right to name or re-name the structures using corporate conglomerate names and logos!

This means stadiums and buildings everywhere no longer represent "in name" our

community pride, but now must bear the logos of power wielding corporations.

In addition, "good cause" ads painlessly ease the conscience of consumers by convincing them to buy certain products while appealing to their socially responsible nature.

Advertisers find that donating a portion of sales to charity, even less than 1%, may more than pay-off in getting public "goodwill" resulting in higher profits. Is this charitable giving driven more by doing good deeds or is it driven more by sophisticated market considerations? A direct contribution to a charity may do more for the charity than some for-profit, donation seeking, advertising gimmick!

Beware of ads that say, "For every one sold we will donate..." or "For every charge on your credit card a portion of each purchase goes to so-and-so cause". As a result individual and corporate charitable contributions may actually decrease compared to when the charity may have received donations directly from donors in low-profile, non-marketed ways!

Social issues "sell", so to compensate for bad behavior, unhealthy products or environmental waste, an advertiser may advertise the donation of a portion of their profits to non-profit groups, revenues generated by an ad campaign to boost the seller's image as well as bottom line profits!

Some advertisers may only employ the language or imagery of doing good deeds for social causes while their lobbyists continue to fight against public interest issues, like clean air laws or auto fuel economy standards!

Today, you may find polluters promoting themselves as environmentalists! For example, the makers of bio-degradable trash bags may neglect to say the product only decomposes when exposed to sunlight! Consequently, when trash bags are piled one on top of the other in a landfill the plastic may never decompose!

As we have become concerned about the environment, now about 20% of all new products hitting the market today make some kind of potentially exaggerated, good-for-the-environment "claim". However, marketers may be spending 100 times as much to advertise the claims compared to how much they are actually donating in cash to a particular good cause! Good-for-the-environment claims may be used to win over consumers' trust while covering up poor environmental records.

"Green-scamming" goes even further by giving "nature loving names" to groups which may not be that environmentally friendly. These groups may hide their true agenda while trying to sway public opinion into allowing them to cut more timber or fish more instead of less, unlike what their organization names may seem to suggest!

Respected non-profit charities may accept cash from questionable advertisers potentially abusing the public's trust their charitable names create! Good causes are for sale!

SUPPLEMENTAL SOURCES: ADBUSTERS MAGAZINE WINTER 1996 and the book: MARKETING MADNESS BY JACOBSON AND MAZUR

### **Heart Smart Label Sellout**

Nationally known, well-respected charities and health organizations routinely may "sell out" to questionable food products, allowing the food processors to buy the right to use a charity's or organization's name in their advertising and/or on product packaging! By some critics' standards the "heart smart" label may not be so heart smart anymore.

For example, a cereal company that "buys" the use of the "heart smart" or "good for you" label this suggests that the charity or health organization actually wholeheartedly believes the cereal is absolutely "good for you", but this may not be the case at all. To be able to carry the "heart smart" or "good for you" label the only requirement a food product has to meet is the food content should be low in fat and saturated fat.

Consequently, a cereal consisting of significant amounts of sugar and maybe some vitamins then it is alright to advertise or label the food using the charity's and/or health organization's name right along side the food company's name like it comes with their seal of approval and they are endorsing the food company's product!.

Unfortunately, too many consumers may equate the "heart smart" or "good for you" labeling with good nutritious food yet when it comes to whether or not the food in question is good balanced nutrition, this may be questionable.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE JUNE 1998 and WPBF-TV NEWS 7/17/98

### **Hypercommercialism**

Hypercommercialism in society is based on short-term pleasure and a pending future



cultural crisis. It warps society's values while at the same time degrades the environment but its "lures" are tough to resist.

Marketers stay in business as long as they can keep the consumption ethic, they espouse, alive in consumers, to keep us from focusing on leading simpler lives based on family, community and personal growth. As long as consumers are confused or unfocused, marketers will tend to be happy at the result....confused buying habits!

Consumers are virtually in it alone and must decide on their own what is necessary in their life of consumption as well as what is superficial, what is useful or wasteful, beautiful or pretentiously vulgar. Never succumb to marketing strategies, sales pitches or peer pressure to unnecessarily consume, consume, consume.

Remember, "always wanting more, more, more" is an impulse of human nature, regardless of what we "already have". For too many of us, "having enough" is when our money runs out! Americans are addicted to consuming more than what they actually need to be content and make life comfortable.

Shopping is no longer a means to an end, but an end in itself meaning too many of us like to buy things we simply do not really need. TV and print ads help keep consumers focused on constantly consuming more and more with TV being the most powerful sales tool and potential creator of values.

Even the American banking system encourages consumption instead of saving by offering us hideously low interest rates on passbook savings accounts, while sending us pre-approved credit cards, as well as constantly hawking loans for new homes and cars!

Marketers have conditioned consumers to think of frugal as "cheap" when it really means "balance and efficiency" or the "golden mean".

Environmentally, Americans, by far, live the most wasteful lifestyles due to marketers' planned obsolescence of products. Manufacturers, through their marketing advertising agencies, instill in consumers the notion to always buy new not used goods. The trick however, much to the chagrin of marketers, is to live so you do not always need more, more, more to be happy and comfortable and avoid getting sucked into the "suburban consumer grind" of letting "things" control you instead of you controlling "things"!

Life is NOT about having more or less. It is about contentment and, if necessary,

working less so you can enjoy more, instead of falling prey to the materialistic, manipulative, hedonistic trap of consumption or consumerism.

Marketers and advertisers help shape how we eat, think and behave. Could they be linked to the ripping apart of our social fabric? Reformers of this process face great political and financial opposition. Therefore, it is up to YOU, the consumer, to improve how you think, eat and behave..

This is NOT a prescription for denying oneself goods and services but it is one for seeking greater personal satisfaction through a simpler lifestyle, as well as prolonging the environment worldwide. The alternative is to continue down the road of hypercommercialism's wasteful consumption.

By inviting us to live a suicidal lifestyle, advertisers foster consumer behavior that contributes to poor health and well-being. Advertising creates fantasies, attitudes, insecurity, inadequacy as well as virtually unattainable ideals.

Today, materialistic young people committ crimes just to get highly promoted, so-called "cool" clothing, shoes, corporate logos and other perceived-to-be status symbols. Distorted logic has become the currency promoting selfishness and discontent while aiding and abetting the destruction of cooperation.

SUPPLEMENTAL SOURCE: the book: **MARKETING MADNESS BY JACOBSON AND MAZUR**

### **In Sales Don't Bitch A Bitch A Hardsell**

This is a common saying among salespeople because conceivably too often if you waste your time talking to a female, who you understand "supposedly" makes business decisions for the particular business you happen to be trying to sell something to, you may find out later that she may end up sending the decision to someone else to make, typically a male superior or counterpart in the business!

Moreover, if she IS the right person to make the decision you may also find that too many women in decision making positions may end up procrastinating consequently delaying making a decision, while men are notoriously known to make quick, "snap" decisions making up their minds quickly no matter if they are right or wrong! If you are a salesperson procrastinators or quick decision makers can make or break your sales quotas and goals. When a decision is delayed in sales this can be the kiss of death for

salespeople trying to put bread on the table NOW rather than later! Not always but oftentimes men who make the decisions for a business may typically be more confident and willing to make quicker decisions compared to women decision makers in the same business.

If faced with a male decision maker but one who has a female or wife that he must also defer to then this may give the salesperson the opportunity to go right into "churn and burn" sales tactics! These type tactics set out to get the man alone and away from the woman decision maker then churn up the man's emotions appealing to his sense of independence, pride, know-how and masculinity while at the same time burning down every objection to buying or committing to a sale NOW not later!

The "hardsell" sales tactic may start out with the salesperson trying to become your friend which sets out to control your decision making process and get around all your potential objections to committing to a sale today.

This control process may hinge around the "feel-felt-found" sales tactic. The salesperson says "I know how you FEEL, others have FELT the same way but we've FOUND your first impression is usually the best, don't you think so? If you feel good about the deal, why not sign on?" Whatever else you may object to now the salesperson will be ready to meet and beat any and all objections UNLESS you disagree with the initial "feel-felt-found" proposition!

The less time you have to think it over the better for the salesperson. To "close" a hardsell deal every objection must be overcome one by one. To get you to sign up the salesperson may offer to amend or change the contract, or say and do anything to get you to sign on today unless you say the magic words no salesperson wants to hear..."No. I want to think it over." This is why many states have have a 2 to 3 day waiting period allowing customers to cancel any contract they may sign!

Other than saying "No" you can say you want to defer to your attorney to read the contract or just say you want to think on it overnight, or check their references or check with the Better Business Bureau. Regardless, the "hardsell" can be an intense psychological battle. If the deal is only good today and not tomorrow you may not want to reconsider doing business with this salesperson or business anyway!

### **Liberation Via Consumption**

Cigarette and liquor advertisements are reknown for equating freedom or liberation,

good causes and public awareness with consuming their products, hoping the credibility of non-profit groups and good public service causes may possibly "rub-off" on the advertiser and, of course, the advertiser's products and services.

This is a "win-win" advertising situation with the public interest potentially getting lost in the marketing shuffle. It also brings the integrity of some non-profit groups and professional associations into question for even "selling-out", and for a price, allowing their names to be used along side certain products and services.

Do marketers, for their own purposes, tend to confuse the real meaning of social-change messages? For example, environmentalism may be used to sell cars, especially effective with the baby boomer generation. Feminism may be used to sell cigarettes by using words like "thin", "slims", and "lites". Even ads for liquor can be used to sell civil rights causes if coupled with the right advertising copy!

Do corporate conglomerates sponsor good causes out of the goodness of their heart or are they seeking associations with positive values to try and achieve "innocence by association"? Is liberation and freedom being treated like commodities by advertisers thus confusing consumers with their endless diversions of commercialism?

### **Lifetime Guarantee On Products**

When you see a "lifetime guarantee" promoted in advertisements this typically only covers the lifetime of the product and not the lifetime of the owner. Consequently, this type of guarantee may NOT cover "normal wear and tear." This means the product or device that comes with a lifetime guarantee will only likely last until it wears out at which time the product will no longer be guaranteed by the manufacturer despite any so-called promises of a lifetime guarantee!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 1997

### **Low Tar Cigarettes**

People smoking low tar cigarettes may tend to think they get less tar and consequently have less of a chance of getting cancer. However, low tar on the package label, may be little more than a sales gimmick! Remember, the tar in cigarettes is measured by smoking machines which do NOT smoke the way humans may tend to smoke. People smoking low tar cigarettes may unconsciously compensate to get the nicotine they

crave! This means if you suck harder on a low tar lite brand of cigarette, or if you squeeze the cigarette in such a way as to block what the low tar cigarette filter is intended to do, you may actually end up getting more tar than if you were smoking regular tar cigarettes! Making matters worse, some smokers find they end up smoking more NOT less when they change to low tar brands! Moreover, the cigarette companies have seemingly always known that the smoking machines record lower amounts of tar being consumed by smokers, instead of letting smokers know they may be consuming way more tar than they think, when smoking low tar cigarettes! Based on their own internal, confidential memos, the tobacco companies have chosen to stick with the low tar numbers the smoking machines tend to produce, numbers which are required to be printed on cigarette packages by the Federal Trade Commission (FTC).

Critics have even accused the tobacco companies of designing their low tar cigarettes to deliver as much tar and nicotine as their regular tar cigarettes. In fact, the tobacco companies own internal smoking machine tests indicated that their low tar cigarettes were delivering 3 times more tar and nicotine than the FTCs own test results! However, the tobacco companies chose to go with putting on cigarette package labels the significantly lower numbers put forth by the FTCs measurements done on low tar cigarettes.

The FTC NEVER INTENDED for people to assume that the low tar numbers produced by low tar cigarettes had anything to do with how much tar a smoker was consuming! Instead, the tobacco companies turned it into a marketing tool, which many smokers now feel deceived them into thinking they were getting less tar when smoking low tar cigarettes.

Additionally, each model of cigarette delivers different amounts of tar. For example, one name brands hard box cigarette may deliver twice the amount of tar compared to the exact same cigarette brand that comes in a soft pack. Why? The two different types of the exact same brand of cigarettes are actually two completely different models of cigarette.

In 1980, the U.S. government spent 100 million dollars studying low tar cigarettes and found that it is the tar that is mostly harmful and not necessarily the nicotine. A no tar cigarette could have been produced to try and eliminate the harmful effects of cigarette smoking, but was not! Why? Instead, the U.S. government hatched some grandiose public relations scheme to try and totally eliminate smoking tobacco altogether by the year 2000, but obviously failed.

Since the inception of low tar cigarettes 30 years ago, you would think there would be less smoking related deaths, but not so. Low tar cigarette smokers tend to inhale more deeply to get the nicotine they crave which actually exposes more of their lungs to the tar and cancer! Ironically, low tar cigarettes are marketed to more health conscious smokers who believe they may be able to continue to smoke instead of stop all together. Even the Surgeon General at one time was duped into believing that low tar cigarettes may be less harmful, but not anymore!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 2/20/01

### **Make No Payments Until Next Year**

This advertising ploy is a somewhat deceptive retailer financing plan made available to customers so they can more easily afford big ticket merchandise. However, what it really may mean is that if the purchase price for the goods offered is NOT fully paid at the end of the contract in full, OR if you miss making a payment "on time" at the end of a year then you will be hit with all the accrued interest that would have been building up over the course of the contract plus be required to make payment in full immediately for all the merchandise!

You may not be adequately advised that the interest would accrue and payment in full will become immediately due if you do not meet all sale terms and conditions which may typically be listed in small, fine print on the contract you are required to sign.

Salespeople may not always fully explain in full detail the terms and conditions of the contract at the time of the sale. Why should they? It may hinder them making the sale to you.

Another way to get you to respond to this advertiser "come-on" is to offer you the merchandise at full price without having to pay any interest or make any payments on it until next year but once the retailer gets you in the door and offers you an immediate deep discount on the merchandise if you pay for it now instead of next year then you may forget all about paying no interest or making no payments until next year which is what the retailer really wants anyway....money today, not next year!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 9/17/96

## **Milk Mustache Ads**

Everyone who buys a gallon of milk helps sponsor these ads of famous people with milk moustaches. Powerful milk industry lobbyists, with politicians conceivably in their hip-pockets, seemed to have convinced the U.S. Congress to raise milk prices to cover a much needed advertising campaign to try and get consumers to drink more milk! It has not been a complete success because milk consumption is less today than it was before the campaign was implemented.

To date, nearly 200 million dollars have been spent by raising milk prices to cover the expense of the milk moustache ad campaign. Even the photographers assigned to take the pictures of the celebrities with milk moustaches received over one million dollars to shoot the pictures! Critics complain that since U.S. citizens essentially were tapped to pay for the ad campaign, the dollars seem to have been mismanaged.

Seeing celebrities with phony milk moustaches, this does not mean they are drinking milk but, to critics, seemingly suggests that they may have possibly sold-out to the milk industry instead.

## **Negative Option In Advertising**

The negative option is when an advertisement suggests that something is "free" in big, bold print, yet when you read the hidden, small print carefully you may find out the only way you get anything free is by agreeing to purchase something else! Remember, the small print takes away what the big print gives away and thus hides the truth about an advertised offer. For example, you may have to read the small, fine print to find out a "pre-existing unit" for sale at a store is really a "used" or "refurbished" or "factory serviced, like new" unit that has been previously owned!

Advertising oftentimes uses pecuniary logic meaning they say something as if it is true but it is not really meant to be believed! The negative option is a questionable sales tactic to use so the only way you can be sure merchandise is really being given away free is somewhere in the ad it will say "no purchase necessary".

## **Negotiating Catalog and Retail Prices**

With some catalog sales companies you may be able to negotiate the prices listed on merchandise but you cannot be shy because they will not come right out and tell you they will negotiate catalog merchandise prices.

In addition, the catalog company may put out the same catalog in different parts of the country yet with totally different prices for different parts of the country! This is called "test marketing price" which allows them to see if different prices sell products better or if more affluent parts of the country are willing to pay more for the same products.

To try and ensure you are getting the lowest price on catalog merchandise ask the order taker on the phone if there is a lower price for the same product in one of their other available "regional" catalogs.

If you are not happy with the answers you are getting from the person on the phone taking orders feel free to ask for the order taker's supervisor and ask politely if there is another catalog available for another part of the country with a lower price on the item you want. Remember, to get your best deal if you do not ask you likely will not receive!

Incidentally, for retail merchandise too often we may pay full price because we do not know prices are negotiable so when in doubt ask what discounts or "specials" are being currently offered like, for example, the manager's special. This can be an automatic discount of 10% to 15% so never be ashamed to ask for it. This tactic may work better at smaller retail shops since the owner is often on the premises.

### **New and Improved and Packaging To Price**

"New and improved" terms used in advertising may simply mean the product may have a new feature or ingredient which, upon closer inspection, may be an insignificant improvement compared to what you paid for BEFORE the product became "new and improved".

If the price of the product did NOT increase then the "new and improved" concept may only mean that there are now LESS contents in the package, essentially resulting in a "new and improved" way of separating you from your hard earned money!

"Packaging to price" is when an advertiser gives the consumer new packaging and less product at the same old price! This keeps a product's price stable allowing it to stay competitive even as product costs may be increasing.

For example, cookies and candies are getting smaller but the packaging sizes are the same in many cases. Paper towels, tissues and toilet paper have shrunk 20% in size and amount or quantity. There is less product contents in cans and bottles, from sauces to coffee. There are even fewer feminine hygiene tampons to a container these days



compared to the past.

The advertiser rationale for "shrinking" products claims this is what consumers want just to try and keep product prices down! However, how many consumers are even aware that they may be getting 20% less product than before?

Product contents by weight may even be coming up short but consumers may never know it because they too often tend to trust what is printed on the product label. The bottom line is every ounce the manufacturer does not put in a container ends up as windfall profits! Shortages in product container contents may be common and normal even though product labels may often claim to contain more!

Remember, the U.S. Federal Trade Commission (FTC) allows ingredient product labels to be incorrect by up to 50% when it comes to listing ingredients, like fat content, sugar and sodium levels, and still be allowed by the FTC due to normal product ingredient fluctuations in the manufacturing process of processed products!

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### **Newspaper Classifieds Invoices**

If you put an ad in this section of the newspaper NEVER pay a bill for the ad unless the invoice comes directly from the newspaper you advertised in. Why? Con-artists oftentimes send out bogus invoices that look real, hoping you will overlook any discrepancy and just pay the bill.

### **Order Right Now TV Advertisements**

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### **Package Label and Bottle Buzzwords**

Words advertised on food and drink products like "energy", "energizer", "better fuel" or "for optimum performance" may incinuate the product has some kind of energy "kick" or that it may act as a stimulant once consumed. However, these "buzzwords" may only mean the product provides "chemical energy" or CALORIES like all food and drink products tend to provide! Any "energy" claims essentially become "throwaway" claims potentially misleading you more than they inform you.

Whatever words are used to promote a product on the packaging do not mean the product will help you generate more power or energy during a workout like they seem to imply unless the product is loaded with caffeine or ephedrine.

These type energy and power enhancing, so-called health food and drink products may be closer to "junk food" because they may consist of more sugar than fruit or anything else! In reality, "optimum performance" on the product label may mean more optimum profits for the marketers of these products!

Also, the terms used to promote and describe certain antioxidant vitamin products may sound impressive like "enzymes", "phytonutrients", "RNA", "DNA" and so forth, but how many antioxidants can actually be packed into a tiny pill? Moreover, once digested, the antioxidants may turn out to be of no special use to your body or metabolism. Remember too that different antioxidants may have very different effects on your metabolism.

### **Popular “Come-ons” Used In Advertising**

The so-called "guaranteed lowest price" in advertisements may be virtually meaningless as advertisers know that most customers will not often go to the trouble to challenge this ad claim. If one does make the challenge the advertiser simply may carry a low cost version of the product or service that most consumers would not prefer to purchase after seeing the fancier, full-priced product models or services.

Promoting the lowest prices guaranteed may just be used to get customers in the door and it works! Once the "mooch" (customer) falls for the "mooch bait", the salesperson is always instructed to upsell the customer toward more profitable product models and services. If customers only bought the low priced "loss leaders", so-called super low priced products or product models or services, used to get customers in the retailer's door right now, many retailers and service companies would possibly go out of business!

In ads that ask you to act, call or buy right now because "supplies are limited" or the offer is for a "limited time only" or "this offer is limited to the first 50 callers", to name just a few typical type offers, they may oftentimes be gimmicks or "come-ons" used just to try and persuade you to buy or act NOW! These deals or deals just as economical may exist even if you call after the deal has expired, but you may have to ask for the offer or expiration date to be extended so you can take advantage of it. If the salesperson says "No way it can be extended" never hesitate to ask to speak to a supervisor, owner or manager and if you ask nicely you may be amazed at how accomodating they may be.

To get your best deal, "timing" may possibly be a more economical way for the

consumer to buy a product or service instead of acting on what an ad may ask you to do right now. For example, buying seasonally or at the right time of month may be more of an advantage for the consumer to purchase many products and services. Many car dealers offer better deals at the end of the month to try and meet their sales quotas. Children's clothes for school may be cheaper in november and december compared to what they are priced at in august and september. Also, try and buy a swimming pool or wind storm shutters during winter time even if you do not plan on having them installed until spring or summer.

Additionally, a retailer may offer products or services as "guaranteed or get you money back" if you are not completely satisfied. This is a frequent "come-on" and is only as reliable as the company offering it. It does not automatically mean you will get you money back quick and easy!

In fact, if you bought something through mail order and paid for it with cash or personal check, and not with a credit card, and you decide the product is not what you expected and you send the product right back to the advertiser, you may receive a letter from the advertiser stating why you cannot get a full refund and possibly no refund at all based upon your request because you did not fulfill some technically hidden customer obligation found in the small, fine print of an obscure so-called contract or clause in the agreement with you, the consumer.

According to the retailer, to furthermore keep you from getting a full refund you possibly may not have returned all the pieces of the product or you may have opened something you should not have. The retailer may claim almost anything just so the he can claim legal grounds not to have to issue you a full cash refund! If you are doing business via the U.S. Postal Service, this governmental organization admits there is not much they can do to help you get a full cash refund either.

## **Price Fixing**

Corporations or companies may secretly get together with their competitors and decide they should be friends in business instead of competing enemies. Consequently, the consumers become the enemy instead of business competitors! Price fixing may go on more than you think! Why price yourself out of business? Simply agree that prices should never go below a certain level and who will ever really know? Anyway how could you ever easily prove it especially if only the "higher ups" in business and industry ever even know about the price fixing?

Price fixing guarantees profits at certain levels without having to worry about any "price wars". Only the businesses and industries that flaunt or flagrantly abuse collusion laws ever get caught fixing prices. Do you really think that many prices for virtually the same products and services by some strange coincidence just happen to always be close to the same price? Dentists, doctors, plumbers, even those that may cut and landscape your lawn, may follow the pricing leader, so to speak, and those who charge significantly less may face some kind of intimidation from fellow competitors or even be ostracized from the business community! Billion dollar chemical manufacturers, even baby food companies, have been charged with price fixing.

To protect themselves consumers should always consider getting at least 3 estimates on a job for services and do not always believe the advertisers with the biggest ads are the cheapest to do business with. In fact, they may be the most expensive. Why do you think they can afford the big ads?

### **Product Value or Ripoff**

A packaged product advertising "Now there's more for you" may only mean that now a "new" ingredient is being added to the product and not necessarily more product content is being added to the content of the packaged product.

Or the advertiser may only be giving you a bigger package or larger container and even less product yet charge you more for it and still be able to get away with making the claim, "Now there's more for you." In American marketing what appears on the surface may NOT always be what is under the surface!

Many things sold on TV for \$19.95 or less may be priced this low not because the product is worth \$19.95 but because the advertiser knows that if you purchase anything under \$20 and you find the product unsatisfactory odds are you will not even go to the trouble, expense and time it takes to try and get your money back...and it works!

Usually a price advertised on TV consisting of lots of nines, like \$19.99, does not mean the price was lowered from \$20 but may likely have been raised from some amount like \$12 just to meet the public's expectations of what prices are normally advertised at. The product may not be worth \$20 but inexplicably prices ranging from \$9.95 to \$39.95 make products supposedly "sold only on TV" more saleable or more like what it can be sold for!

Pricing is an artform! The most abused sales tactic used against consumers is "marking the price up" only to "mark it down" then the advertiser acts like the product is on sale! A \$20 item may be marked up to \$40 then advertised and sold as part of a "50% off sale".

In getting a refund half the battle may be in how you ask for it. Never take "No" for an answer but do so politely. "No" is often only a reaction by a store or company representative. It is not necessarily a final decision. However, if you do not persist in your endeavor to get a refund you may not get the refund you deserve. Keep going up the ladder of store or company management until you may hear "OK" or something like, "Here's what we can do for you."

When trying to break through corporate "red tape", rules and regulations to get a refund or to get something done never ask corporate management to bend or break their corporate rules, policies or procedures. Simply ask them to consider your case or situation as an "exception" to the rule. This is the easiest, quickest shortcut through the often cumbersome, insensitive corporate maze. If you politely persist store and company representatives are more likely to respond positively to your requests or complaints.

When a product is advertised as "King Size" this does not always mean King Size is cheaper! In fact, regular size products may actually be cheaper than their King Size counterparts!

If you receive a postcard or phone call claiming you have won something but you cannot receive your gift or prize until you send in money or purchase something, do not fall for it. Even the prize or gift may be a cheap imitation or small scale, downsized version of the real thing or thing you expected to receive!

Also, if an official-looking person shows up on your doorstep exclaiming, "You're a winner! All you have to do to claim your prize is pay the taxes or freight on the prize." Remember, no prize-givers ever personally collect any money from legitimate contest prize winners!

### **Risk-Free Trial VS. Free Trial Offers**

When you see or hear "free trial" in an advertisement or promotion it is supposed to mean there is absolutely no cost whatsoever or obligation to try out the product or service but there may be some shipping and handling charges though.

In a "risk-free trial" offer you can expect to pay some kind of upfront fee to even get to try the product or service PLUS a shipping and handling charge too.

Consequently, you may have to risk some money to make use of a risk-free trial offer but you should NOT have to risk any upfront fee to make use of a free trial offer.

### **“Search Engine Advertising Pay-Per-Click” Fraud**

Recent firestorms of negative news that entrapped the world’s two largest and most widely respected search engines, as well as other lesser known search engines, involves “click fraud”. Pay-per-click online advertising by advertisers accounts for billions of dollars a year in income for search engines. Unfortunately, “click fraud” has reared its ugly head in the pay-per-click marketing industry!

“Click fraud” occurs when a person, automated script and/or automated computer program imitates a legitimate user of a Web browser by clicking on an ad for the purpose of generating an improper charge “per click” for the advertiser sponsoring a particular website.

Consequently, pay-per-click advertising may not be the marvelous, low cost, high reward answer to every marketer’s dreams. The search engine marketing industry had better clean up its act to avoid a further erosion of trust!

### **“Sell Before You Buy” Scams**

"Scamsters" place ads on TV and in your local newspapers classified sections offering some product for sale which the "scamster con-artist" has no intention of producing, manufacturing or stocking up on until a "mooch", meaning you the customer, gives the scamster the money, or at least enough of a deposit, to warrant the scamster going out and getting or producing the product the customer ordered.

These type rip-offs are typically placed on out-of-state TV stations or in out-of-state newspapers because the con-artist does not want to make a mess in his own backyard! Additionally, marketers of some "biz-opp" (business opportunity) ads may put together irresistible "mooch bait", including "mooch killer" sales tactics and strategies to basically sell any "mooch" anywhere anything! These type marketing "sharks" make up the seamy underbelly of capitalism in America.

### **“Shock” Advertising**

The first time you are exposed to any kind of "shock" advertisement you may be appalled, for example, like seeing a starving child on TV. You may even respond by

giving money to the cause if the TV ad asks for it. However, as soon as these images are repeated over and over and over, your compassion may tend to fade and then possibly the ads may even start to repulse you to the point that you may never want to see a starving child on TV again as it becomes a "turn-off", so to speak, and you just do not care to do anything about it anymore!

This is called the "deepening spiral of consumer cynicism" due to the endless repetition of unsettling messages, which is why ads have to become even more and more shocking if consumers are to be moved! What shocks us into action now will not shock us into action later. To be shocked requires a measure of innocence until we learn in time not to be fazed by anything!

### **Shop-at-home Via TV**

An item sold exclusively on TV may have an inflated price to make you think the "sold only on TV" sales price offers greater savings!

Furthermore, the quality of products, especially jewelry, sold only on TV may leave a lot to be desired and may even be substandard by some critics' standards. Once you get the product home it may not look so stunning as it did on TV. Could this be one reason why some shop-at-home TV networks may possibly suffer up to 50% "return" refunds on certain merchandise? Just because the shop-at-home service boasts of huge sales volume on certain items they never mention the percentage of return refunds they have to make on those so-called hot-selling items!

### **Smokeless Chewing Tobacco and Alcohol**

If tobacco and companies are not targeting young consumers with their marketing efforts then why does smokeless tobacco come in candy-type flavors in so-called "starter packs", as well as tobacco and alcohol companies actively going out and seeking to sponsor events like college rodeos?

Alcohol and tobacco companies know that tastes can last a lifetime and are developed in consumers ages 15 to 22. After the age of 22 many tastes for alcohol and tobacco have already been created and may be harder to change as consumers get older!

### **Sound-alike and Nonprofit Companies**

Beware of companies with names that sound like well-known companies and corporations. These "sound-alikes" may just be trying to cash-in on the well-known and



sparkling clean images that major corporations have spent years and millions of dollars creating in the public's mind.

If you are not careful and do not always know exactly with whom you are dealing with you may end up buying from a sound-alike company resulting in potential poor service and poor quality products.

Non-profit groups and organizations may pay no taxes on revenues yet they may be allowed to pay the owners and managers huge salaries. These groups will have no shareholders either so they do not have to be accountable to no one else but themselves!

Non-profit group excesses may include sky-high salaries, mismanagement, like that found in big government, perks, as well as first class travel and entertainment! It is the non-profit group contributors and donors as well as the nation's taxpayers, in general, that may end up "paying the tab", so to speak, lining the "fat cats'" pockets running the non-profit groups!

### **The Advertiser's Suggested Retail Price**

The "manufacturer's suggested retail price" is virtually meaningless! It may mean nothing and represent any price the retailer or manufacturer so desires! This often inflated price is nothing more than a starting point to begin bargaining or negotiating the sale price downward.

### **The Dirt On Multi-purpose Household Cleaners**

Cleaner pitchmen you see in the advertisements on TV create stunning and very persuasive advertisements hawking various cleaners that can take care of the toughest stains. However, when tested by you at home against stains like mustard, tomato sauce, jam sandwich spreads, grass and dirt stains, you may find the so-called organic stain remover products may fail miserably unless you also use an ample dose of detergent or bleach when soaking or washing the stained items!

Remember, the testimonials used in TV ads may possibly be rigged or paid-off to say they are satisfied customers of the particular products being pitched to you, the oftentimes unsuspecting consumer!

SUPPLEMENTAL SOURCE: KIPLINGERS PERSONAL FINANCE MAGAZINE  
NOVEMBER 2001

## **The Most Successful Ad Campaign Ever**

During the 1940's the world's largest diamond wholesaler started advertising that the best way to say "I love you" is by giving the gift of diamonds. Before the 1940's, in most all capitalist cultures, giving diamond engagement rings was not customary like the advertising seems to suggest. However, thanks to the magic of extremely effective and persuasive advertising, today, it is customary and expected! You would think by the advertising created by diamond wholesalers that giving diamond engagement rings has been a tradition going back hundreds of years. Today, if the man proposes marriage without a diamond ring being offered at some point during the engagement, his proposal will likely not even be considered serious in most cases.

Additionally, women have come to believe that diamonds are rare which is one reason why they are to be cherished. Yet diamonds are not rare, but they are hoarded by diamond wholesalers and those who mine diamonds which tends to keep prices high!

Diamonds are gorgeous but so are emeralds and sapphires. If given a choice women most always choose diamonds due probably to nearly 60 years of very persuasive advertising which has conditioned women to expect diamonds at some point in every man/woman relationship! Before the effective advertising of diamonds, they were just pretty carbon rocks!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 2/14/03

## **Tobacco Ads and The Magazine Industry**

Magazines accepting tobacco ads have a right to fear the wrath of tobacco companies. Big tobacco companies also own big food companies! If a magazine carries an anti-smoking article in the magazine or displays anti-smoking ads could you expect the cancellation of all tobacco and food ads in the magazine? Of course you could and it would happen!

Concerning consumer health and well-being, does the tobacco industry lose more of its customer base each year compared to other industries? Is this why sponsoring sports events has become so important as a marketing tool for the tobacco industry? To stay profitable, does the tobacco industry need our women and children? Critics charge the tobacco industry nowadays may need a few million NEW users each year just to break even in the tobacco business!

## **TV Exercise Devices and Spokespersons**

Spokespersons claim they love and use the equipment they advertise in commercials and infomercials but some of those surveyed, at a later date, say they no longer use the particular equipment they advertised! Also, some spokespersons may be paid "hosts" for the infomercial show or advertisement but not paid to actually "endorse" or use the product so you have really pay attention to what they actually say!

Additionally, too many TV exercise devices may make overblown body molding and weight loss claims and the spokesperson may not always be quite as devoted to the device as you may think after you view the ad or show. Devices utilizing weights, resistance and/or swinging motions may have quality-control problems, may not do what they say they do, may be costly compared to other forms of exercise like plain old walking or properly performed stomach crunches that you can do on your own free of charge, and they may be way overpriced or deliver too few results for the money.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2004

## **TV Infomercial Testimonials**

Testimonials from so-called satisfied customers of a particular product or service may unfortunately come from employees or the employers families which means, could they possibly be somewhat biased in nature? Of course, they are always portrayed in a totally unbiased atmosphere of acting as is they are honest, satisfied customers of the product or service they are giving glowing recommendations for.

SUPPLEMENTAL SOURCE: ANONYMOUS TV INFOMERCIAL PRODUCER  
WINTER 2001

## **Undercover Guerrilla Marketing**

Advertisers with not so big ad budgets are hiring people to go out on the street, into to bars and wherever they can to get in front of people for "one on one" covert marketing. Here is how it works. You walk down the street and a couple approaches you asking you to take a picture of them with their camera. The couple then may try and strike up a conversation with you in a way that you do not readily know that they are really pitching you on the aspects of the camera! The whole idea of undercover marketing is to get you to feel like you may sometime in the future possibly be willing to consider using or purchasing the product being talked about by the undercover marketer.

Undercover marketers have been found working the bar scene covertly promoting certain brands of cigarettes and any other kind of product imaginable that they can place on the bar and get you engaged in a conversation about it.

Internet chat rooms are also a great place to practice undercover marketing. Here the marketers may try and engage you in a conversation about things like books or movies or every other product and service imaginable! They will rave about how great they are even though the marketer may not have even read or seen the book or movie or used the product or service being covertly promoted!

The bottom line is no matter where you are you may be engaged in conversation by an undercover marketer and not even realize the marketer is promoting some product or service!

Another more obvious way nationally known advertisers with huge advertising budgets may practice a type of covert marketing in an overt way is through product placement advertising. Essentially anytime you can recognize a product placed so you, the viewer, can see it in a TV show or movie you can bet it is possible the product advertiser paid big bucks to get the TV show or movie producers to let them place the product so the audience can get exposed to it. The same also goes when someone in the TV show or movie mention a product by its name. The more the viewers these days are able to pre-record their favorite TV shows then bypass or "zap out" the commercials during the frequent commercial breaks during TV shows, the more you will likely see products placed and/or spoken about so the viewers will get exposed to them one way or the other!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 10/26/03

### **U.S.D.A. Market Promotion Programs**

As part of the U.S. Farm Bill, the U.S. Department Of Agriculture (USDA) every year gives up to 100 million dollars to the wealthy fur, meat, dairy industries, to name just a few, so mink coat-makers and others can advertise their products in overseas markets!

Are such misleading, unscrupulous, government sponsored market promotion programs really necessary if anyone is really serious about cutting out wasteful government spending? However, lobbyists for these industries may have too many of your elected officials "in their hip pocket", so to speak, to ever correct these type questionable policies!

## **Why Milk?**

Celebrities and Hollywood movie stars "sell out" their celebrity status and image to the milk industry by wearing "the milk moustache" in milk ads. Consumers are raised to believe that milk should be part of a healthy diet but to increase profits and milk production the dairy companies feed their dairy cows with hormones and antibiotics that over time may be harmful to the milk consuming public!

Moreover, dairy cows may be kept artificailly pregnant so they will produce milk all the time.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SUMMER 1998

## **Wrinkle Cream “Before” and “After” Photographs**

You may notice the woman in the photograph is squinting in the “before” picture and not squinting in the “after” picture. Obviously, more wrinkles would be expected if a person is squinting.

You can also look for photographic lighting techniques to hide or make wrinkles more or less prominent. Softer lighting creating no shadows on the face hides wrinkles and can even make a 50 year old person look like they are in their thirties potentially. Hard lighting, similar to direct sunlight for example, causes shadows on the face which exposes wrinkles. When a harder lighting is used the shadows are especially noticeable around the nose, the hair line and under the chin,

There may be little if any help in reducing wrinkles with any cream regardless of price.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2007

## **Women As Commodities Body Packaging**

Advertisements fuel the idea that women are things to be used, abused, consumed, bought and admired as men see fit! Thinking and conceiving of women in these ways may possibly contribute to violence against women!

Your choice of clothes signals to others your sexuality and understanding of your place or position in your immediate surroundings and society. Too often the messages we send we are not even fully aware of!

If women bought clothes only by what they actually "need" the whole industry may fall since the fashion industry thrives on changing its styles and garment materials to make your present wardrobe seem outdated! Fashion designers have even been accused of labeling the sizes of their garments as smaller in size than they really are so unsuspecting women customers will think they are able to get into smaller sizes! They may feel if they can make their women customers feel better by cutting a size or two off a garment label it may sell more of their particular product line!

However, these days possibly beware of outlet store bargain merchandise because, unlike in the past when legitimate outlet stores sold the same or similar merchandise for up to 70% less than department stores, today, the same manufacturers make goods specifically to be sold in outlet stores so discounts now may only be up to 20% below department store prices on many items.

Beware of ladies high heels, fashion scarves and some lipstick. Up to 98% of all foot surgeries performed on women may be due to wearing high heels. High heels may also contribute to fatigue as well as back and knee problems too! Fashion scarves made of 100% nylon or 65% rayon and 35% metallic may be highly flammable!

Many lipsticks may contain questionable levels of lead and may be potentially poisonous but lipstick ingredients may not be listed! Some "fixative" ingredients may tend to dry out your lips too. Regardless, lipstick prices may have more to do with "image-making" than quality. Cheaper lipsticks can be just as good as those costing 7 times as much. Instead of a costly fixative lipstick consider buying a cheaper "longer wearing or longer lasting" type of lipstick.

Even in shampoos and conditioners the ingredients may essentially be the same with some minor variations like fragrance and some miracle herbal or plant extracts. Remember, the major ingredient is still water!

Beware of claims like nourishing, re-vitalizing, re-energizing and refreshing which are all "puffery" terms. Puffery is that which is stated to be true but is not really meant to be believed so it is virtually meaningless.

Other than water as the main ingredient they may mostly contain chemicals, like detergents, while fragrances, herbs, exotic or natural extracts and other so-called "magic" ingredients may essentially be washed down the drain anyway!

Incidentally, when shampoos and conditioners instructions say "lather, rinse then repeat if necessary" this may simply mean they want you to use more and more product and may have little to do with better hair care. The ingredients in most of these products may only cost pennies.

Also, the models used in shampoo and conditioner ads, of course, were born with a great head of hair as most any of these products may possibly be equally effective despite what they advertise or want you to believe. When you do buy these products consider buying on what the ingredients seem to be and not what claims are made in the advertisements. Regardless, never look for a "miracle in a bottle".

**SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE JULY 1995 and ABC-TV 20/20 8/2/96 and OPRAH WINFREY TV SHOW 6/4/96 and WSVN-TV NEWS 1/25/96 and more!**

Women's makeovers may cost from \$20 to \$200 but it may be hard to tell a \$20 makeover from a \$200 job!

# **AIRLINE INDUSTRY**



## **Air Traffic Controllers And Drug Use**

Too many air traffic controllers may be using drugs like marijuana, heroin, cocaine and hallucinogenics! They may even be getting tipped-off when they are going to be randomly drug tested by the Federal Aviation Administration (FAA).

Guess who may be tipping off the air traffic controllers that the FAA is going to show up to perform a random drug test? Those accused of leaking information about "dirty" air traffic controllers have actually been those who have been the ones dealing the drugs to the air traffic controllers in the first place!

How do the air traffic controllers guilty of drug use get by and not get caught? The trick is you simply call in sick on the day the FAA is coming in to test airport personnel for drug use!

Another problem is that it seems in some cases the FAA has not even bothered to perform random drug tests on air traffic controllers in years at some airports!

SUPPLEMENTAL SOURCE: WPLG-TV NEWS 5/8/98

## **Airline Air and Attire**

Ever wonder why you get sick or catch a cold after flying somewhere on a commercial passenger airliner? It could be the air you breathe during your flight! On many airlines the air in the plane cabin simply keeps re-circulating everyone's germs when they cough, sneeze and breathe!

The air is constantly re-circulated to save gas and thus money. The air is filtered but the plane's air filtering system cannot filter-out flu-like viruses. The only people that seem happy with the quality of airline air is the airline industry and their regulator, the Federal Aviation Administration (FAA).

When it comes to flying attire on a commercial airliner you may never want to wear pantyhose or anything polyester because these fabrics may be made of highly flammable materials. The same may go for the typical blanket supplied by the airline too!

## **Airline Coach Seating**

"Full-fare" coach seating sounds like it would be low cost but it actually can be some of the highest priced fares! Riding "coach" is low cost but full-fare coach costs significantly more and is often sold to those ticket buyers that buy tickets at the last minute or to those not-so-smart flyers who do not know the trick to get the absolute lowest airfares. Make sure when you buy a low cost "coach" fare that you are not actually buying "full-fare coach".

Also consider investigating flying standby or try a ticket consolidator or buy tickets in advance. Possibly even seek out a bereavement fare because flying to a funeral you may get up to 65% off most any regular fare.

## **Airline Delays**

Too often as you sit on the runway waiting to depart you may hear the pilots voice claim your departure is now delayed due to air traffic control problems or due to an unexpected weather delay. The truth is the pilot may be knowingly or unknowingly lying to you.

Weather delays are most often known well in advance of your flight so this excuse too often may just be an excuse. Using the air traffic control problem excuse as a reason for delayed departure, as you sit captive on the runway, may hold a kernel of truth; but the truth may be that the airline companies using the airport may have overbooked entirely too many flights which is not the fault of air traffic controllers.

Another airline pilot trick is to tell passengers they may be departing late but will make it up while in the air. The scam here is certain flights that are generally, notoriously late, the flight times may have already been padded to accommodate any expected delays. Remember, jets do not usually take shortcuts or fly faster to try and make up for lost time.

There is a list of notorious delayed flights that gets published to warn passengers and help them avoid certain flights, but once the flight gets any bad publicity, the airline may

eliminate the flight number and re-name it with a new number that does not yet have a bad reputation so passengers cannot try and protect themselves against possible delays and being held captive on a runway.

Remember, if an airliner moves just one foot away from the terminal, with all passengers on board, the airline company can still claim the flight departed on time even if the passengers end up having to sit on the runway for hours before actually departing!

Also, do not always expect much, if any, help from the airline company while you are in the airport terminal before departure concerning potential delays because if you knew of a delay you may cash in your ticket and fly with a competing airline causing loss of revenues. Critics point out that profits drive the industry and not necessarily customer satisfaction.

Moreover, just because the airport terminal flights listed on the big TV screens there do not hint at any possible delays, this does not mean there will not be a delay and you could still end up held captive on the runway for an undetermined amount of time.

SUPPLEMENTAL SOURCE: ABC TV 20/20 4/12/00

### **Airline Food Storage Temperatures**

Airline companies have been warned by the U.S. Food And Drug Administration (FDA) to pay closer attention to the storage temperatures of the food their planes carry to be served up to the flying public. The FDA has warned some major airlines that their food storage temperatures may not be adequate to kill bacteria which causes food poisoning in some passengers.

Also, utensils like spoons, knives and forks may be carrying harmful bacteria as well as the food storage compartments the food is being stored in. Ever wonder why you got sick after flying and dining on a commercial airliner?

## **Airline Inspections, Security and The FAA**

The Federal Aviation Administration (FAA), in some circles, is known as the "tombstone agency"! The FAA is the so-called aviation and commercial passenger airline industry safety watchdog. However, it has been accused by airline industry "insiders" as possibly too often waiting for passenger airliner accidents to occur before ever conducting thorough safety investigations or really doing anything to completely solve commercial passenger safety, equipment and pilot problems quickly, at least by critics' standards.

Critics charge the FAA is ineffective because it has too often been run by former airline industry officials who seemingly may be overly concerned with airline industry profits and, by comparison, possibly being not as concerned for commercial airline passenger safety! Any new rules and governmental regulations too often hit the airline industry with expenses that may not be easily passed on to commercial airline passengers.

In areas of crash protection, critics feel the FAA, the government's watchdog, may need an independent, non-governmental watchdog to keep an eye on the government's watchdog, the FAA! In fact, FAA inspectors may seemingly be paying more attention to airline safety paperwork than they are to giving attention to detail concerning actual passenger aircraft and pilot concerns! FAA inspectors have even been accused of possibly looking the other way when it comes to actual "on site" commercial airline safety inspections.

Airline mechanic management may also possibly be covering up safety violations then get the airline mechanics to knowingly or unknowingly go along with the "cover up", potentially compromising commercial passenger safety. Of course, critics charge the FAA then turns around and makes the usual claims by defending, deflecting and denying any criticism!

How do you even know if commercial airliners are closely inspected by FAA inspectors? You do not! In fact, up close, scrutinizing inspections may not be as routine as you would like to expect.

Are commercial airline companies getting away with compromising passenger safety based on "cost benefit ratios"? An airline's cost benefit analysis concerning potential passenger safety problems may compare the cost of losing human life in an accident against the cost of making costly repairs or safety modifications.

Does the FAA have safety facts, figures and information that it may be keeping secret for fear of causing widespread panic among the flying public? If there ever was full disclosure to the public, it certainly may cause loss of airline company revenue and possibly lead to costly passenger safety improvements.

SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 3/23/97 and CNBC-TV STEALS AND DEALS 4/30/96

### **Airline Killer Cargo**

Toxic materials may be transported by commercial passenger airlines and you, the unsuspecting traveler, may never know it. The airline you fly will even be unaware of it.

Cargo transporters may not always be aware of all the contents of cargo containers being shipped through the air and unless the airline or cargo transport company considers you, the shipper, to be a suspicious person or cargo shipper then most anyone may be able to get away with transporting most any type of toxic material they want on most all U.S. commercial passenger airlines!

The Federal Aviation Administration (FAA) has also failed to force airline cargo holds to be equipped with heat and fire sensors as well as water sprinklers to help detect and help put out a fire if one should occur in-flight!

The FAA may feel the expense could be too great for the airlines to have to incur but it is at the expense of passenger and crew safety!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 5/21/96

### **Airliner Replacement Parts**

Replacement parts may be salvaged from old or wrecked commercial airliners and stolen parts may be re-sold to unsuspecting airplane parts buyers as if the parts have be

overhauled or re-built. However, the repair work may never have been done! Stolen parts can even be re-tagged with official Federal Aviation Administration (FAA) inspection stickers certifying the replacement parts have been re-built as like new!

These parts may end up in all types of commercial airliners but, to date, there is no way to trace their history or even know where they may end up. For profit gross negligence may occur in the plane parts sales business and these parts salespeople turn around and sell the potentially unsafe parts to parts brokers and distributors, parts which may end up in commercial passenger aircraft!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/6/96

### **Airport Baggage Theft**

Always keep an eye on your luggage no matter where you are in or around an airport and no matter what type of distractions may be going on. When arriving at your destination get to the baggage area quickly to retrieve your luggage because thieves will watch for bags that keep circling and circling on the conveyor belt then grab them and calmly walk away.

Many airports may still not have luggage security checks in place for economical reasons. It may be cheaper to replace a traveler's luggage and any of their stolen possessions compared to hiring extra security and incorporating a baggage security checking system in the baggage retrieval area!

Beware of using "designer label" luggage because even if it contains hardly anything of value it may be targeted by thieves. However, "designer label" luggage alone can be sold on the black market for \$50 per piece.

Keep an eye on your luggage even when in the airport bathroom. Thieves have been known to grab luggage even in airport bathrooms while you have your pants down! Keep your luggage at your feet in front of you at all times.

Bands of baggage thieves are known to travel from airport to airport looking for easy targets. Even baggage handlers have been caught on camera stealing from luggage.

However, because the airport employees' union is so strong and the court process is so costly and burdensome it may be hard to fire airport employees who actually get caught stealing from passenger baggage!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/4/97

### **Airport Runway Crashes**

Crashes may be due to too many aircraft using too few airport runways. The rate of near misses on airport runways has gone up 70% in recent years! The U.S. government vowed to improve runway safety by 1995 by using an advance warning runway radar system but, to date, the system has yet to be deployed.

Even if the radar system is put in it may only go in the top 30 largest airports but there may be greater problems with runway safety at the nations smaller airports!

People are still being killed in runway crashes and the program to improve runway safety by installing an advance warning radar system is still being delayed by the Federal Aviation Administration (FAA). Consequently, the biggest threat to airline travel safety may be when you are on the ground on the runway!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 3/21/00

### **Airport Traffic Radar Power Outages**

The traffic towers controlling all flights in and out of airports may too often experience a power failure! At times, all radar controlling air traffic may temporarily be shutdown or out of service!

No one ever really publicizes just how often the radar goes out for fear of causing panic in the flying public and destroying the public's trust in day to day airline traffic control operations.

## **Air Transportation Maintenance and Security Concerns**

Major air carriers may outsource over one half of their maintenance work. Outsourcing may not always be bad if you want to keep airfares at a lower cost but many repair stations, both in the U.S. and overseas, may be operating with a staff of employees and subcontractors that are not licensed and do not have to undergo tight security screening or background checks, totally unlike airline workers have to go through these days!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2007

## **Baggage Theft**

Teams of professional thieves, up to 5 or 6 crooks to a team, travel from airport to airport looking for baggage to steal. About 10% of all travelers may experience some kind of baggage theft.

**ALWAYS** make sure your bag is put behind the baggage counter or on the conveyor belt and beware of distractions. Something or someone distracting you may be a sign for one of the thieves to move in behind you and snatch your bag, especially your carry-on bag which is known to have your most valuable valuables in it.

Distractions can happen anywhere, at counters, eateries, shops, even at the X-ray machines! It takes just a few seconds for a crook to pick off your bag no matter where you put it down in the airport. At the X-ray machine if your bag mysteriously disappears you instinctively look inside the machine but if you had just looked in the opposite direction you may have seen it leaving the scene under someone's arm!

Baggage handlers, even airport security personnel also have ample opportunity to steal when loading, transporting and unloading your luggage . Especially vulnerable is soft-sided luggage where the thief can feel for valuables like pill bottles, electronic devices, purses and jewelry boxes without even having to look inside your luggage!



## **Cargo Planes**

Cargo planes are allowed to fly all across the U.S. and may be "leased out" to foreign countries so the American owners can maybe try and get around U.S. flight safety rules and regulations!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 8/7/97

## **Commercial Airline Passenger Rights**

Once the plane starts to taxi away from the terminal and/or down the runway, the passenger basically loses his rights. He has no right to demand to get off the plane, get food, water toilet facilities, and airline employees do not even have to be nice to you!

There is no written explanation to passengers detailing what may happen once you board the plane or what to expect if and when there is a flight delay or grounding. Due to so-called bad weather, traffic control problems or just plain overbooked, overcrowded airport take-off and landing schedules, passengers may be kept on board 12 hours without food, water or toilet facilities, no matter how desperate you may be to get off the plane. In fact, if you force a door open and jump out of a grounded plane, you can be arrested!

## **Commercial Airline Pilot Fatigue**

A former pilot reports that thousands of commercial airline passengers everyday may be flying with pilots in the cockpit who may be suffering from pilot fatigue, and fatigue has contributed to some deadly crashes as well as some frightening close calls!

A fatigued pilot may not even hear air traffic controller instructions! Next time the airliner you are on goes into a dive or if you experience some other strange events during your flight, it may be due to pilot fatigue. Pilots admit to making serious mistakes

and even falling asleep at the wheel due to fatigue.

The length of time a pilot is on the job on any given day is determined by how long it takes to finish a particular flight. The current government regulations do not protect the crew or the passengers from having to spend 24 hours on any given flight due to storms, delays or for whatever reason! Truck drivers on our highways and even bus drivers amount of mandatory rest time fall under more state and federal regulation than airline pilots who may get no more than 5 hours sleep between flights!

Federal regulations mandate that a pilot must get only 8 hours rest between flights, which includes driving to and from the airport, finding a hotel, getting dressed as well as eating meals! Consequently, a pilot may only end up getting 4 or 5 hours sleep on any given day between flights! Compare this to getting in your car and driving for 12 to 18 hours on just 4 to 5 hours sleep. You too could likely fall asleep at the wheel at any given moment. It has also been reported that pilots may tend to nod off at the most crucial times, like during take-off and landing!

Up to 70% of the pilots surveyed report that they have fallen asleep in the cockpit and you should maybe expect this possibility on any given flight on any given day. To fight back the urge to sleep happens when we drive our cars and the same thing happens to commercial airline pilots. Sleep loss affects memory, attention span and the ability to communicate effectively, all vital components for safe flights.

During night flights a pilots urge to sleep may be most prevalent. Up to 50% of pilot errors may be due to fatigue which comes from long flights, crossing time zones and so forth. FAA fatigue rules and regulations have not even been updated since the days before jet travel, since 1937. A FAA spokesperson will not even admit that the rules need to be updated, possibly because of lobbying efforts by airline companies, which would have to hire more pilots if the rules were changed to improve current pilot conditions in the cockpit.

The airline industry claims that updating current rules and regulations is not a safety issue but more of an attempt by labor unions to force them to hire more pilots! So, who do you believe? The airline industrys counter proposal is to allow the cockpit crews they have on the payroll now to be permitted to take more in-flight naps in the cockpit! Critics claim there may be more pilot fatigue happening than anyone could ever imagine!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 2/7/00

### **Commuter Airlines**

Smaller "puddle jumper", commercial passenger airlines may not yet be required to have to meet the same safety measures like bigger jets! However, do travelers know this? Consequently, until changes are made in the industry you may want to reconsider even flying a commuter airliner that holds less than 30 people on a plane, especially in bad weather.

Also, when buying a ticket on a large plane of a major airline company you may get "switched" into flying on a small commuter plane company that is only in "association" with but NOT owned by the larger major airline! This practice is called "code sharing". You may get switched to the smaller airline company and not even be made aware of the switch!

The major carriers may not mind making money by supplying smaller commuter airline companies with passengers but have too often been accused by critics of NOT making absolutely sure that the code sharing commuter planes' crews are always properly trained, as well as making sure the planes are always properly inspected for safety!

Incidentally, there seems to be 4 times more deaths due to boating accidents than in airplane accidents. The upsurge in deaths on the water seems possibly due to the widespread use of personal watercraft like jet skis and waverunners. Only 6 states require a license to operate vehicles on the water!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 8/7/97

### **Discount Airfare Broker Consolidator**

Only by traveling at the last minute should you have to pay "full price" anymore for

airfare. Otherwise, consider looking for a sale, low-fare airlines, charter flights, discount coupons, ticket consolidators and even two-for-one fares.

However, airlines promising discount airfares may not always clearly disclose that possibly few seats may even be available at the discount rate! They may hope that when you find the discount seats are sold out you will opt for a regular fare ticket or a costlier ticket.

Look for airfare consolidators, not to be confused with ticket brokers. A consolidator may be able to sell tickets at discounts of up to 30% or more compared to buying your ticket direct from the airlines!

However, beware of low-fare airlines which may cancel your flight at the last minute if they have not managed to sell enough seats! If this happens a low-fare airline may not even offer you a seat on another airline literally leaving you out in the cold so to speak. Low-fare airlines may also experience more delays as well as overbook more of their flights compared to regular fare airlines so beware.

A ticket broker should not be confused with a ticket consolidator. A broker may not be as reliable as a consolidator. Tickets sold by brokers may even be worthless. Your only protection is to always use a credit card when purchasing tickets.

Brokers have even been known to sell you someone else's frequent flier miles which are not even meant to be re-sold! Consequently, the airline may not honor your ticket even if you have already paid the broker.

A ticket consolidator typically may be a true deep discounter who sells seats the airlines fear they cannot sell prior to a flight. The agreement the consolidator has with the airline is the consolidator promises not to go out and advertise the cheaper deals so as not to undercut the airline's advertised rates.

Consolidators or "bucket shops" deal a lot with overseas tickets on international flights but consolidators are unregulated, meaning anyone can call themselves a ticket consolidator.

There have been stories of consolidators running off with the money of unsuspecting ticket buyers and consolidators who sell tickets to other consolidators who then turn around and sell them to the flying public at a higher rate. The practice is open to fraud

but legitimate consolidators may be the only way to get real cheap airfare. The trick is finding a genuine consolidator or discounter for foreign and domestic fares. Try calling toll free 1-800-AIR-FARE or 1-800-40-WORLD for lower cost flights through a consolidator.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE NOVEMBER 1995 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 5/14/05

### **FAA Inspectors**

Ever wonder why some possibly unsafe commercial passenger airlines may seemingly be allowed to continue flying? Air travelers may not be aware of reports that have been around for years claiming that Federal Aviation Administration (FAA) inspectors may lack the necessary training and even certification to be inspecting the "air worthiness" of commercial passenger airlines!

Critics charge that many air disasters may possibly be prevented if FAA inspectors were qualified to do adequate and thorough inspections. Too many inspectors may possibly acquire their jobs as commercial aviation inspectors through the "old cronies" network or "good old boy" system of employment practices.

If you get on a commercial airliner and see duct tape-type repairs on the doors or anywhere, or anything looking worn out, this may be an indication that this particular airline may be taking shortcuts on air safety procedures and practices!

SUPPLEMENTAL SOURCE: ABC-TV NEWS 5/11/97

### **Federal Aviation Administration (FAA)**

Critics, who used to be part of the FAA, call it the "tombstone agency" even though the FAA is supposed to be the aviation and airline industry watchdog. Aviation industry "insiders" accuse the FAA of too often waiting for deadly accidents to happen before really doing anything to completely solve known potential problems according to

standards upheld by consumer advocate watchdogs.

Critics charge the FAA is too often ineffective because those in charge of the agency may be former airline industry officials who seemingly may be more concerned about industry profits over passenger safety! Supposedly, any new rules and governmental regulations increase the airline industry's expenses and may not easily be passed on to airline passengers. It is common knowledge though that it is cheaper for the airline industry to pay higher insurance premiums, used to payoff millions of dollars in airline accident liability "death benefit" insurance claims, than it is in paying for airline passenger safety upgrades!

Concerning crash protection, critics feel the FAA may need a watchdog to keep an eye on the FAA watchdog. Critics contend that FAA safety inspectors seem to be paying more attention to paperwork than the commercial passenger aircraft itself, meaning FAA inspectors have been accused of looking the other way when it comes to on-site airline safety inspections if the airline mechanics' paperwork is in order!

Airline mechanic management "bosses" have also been accused of covering up safety violations then convincing airline mechanic employees to go along with the "cover-up" potentially compromising airline passenger safety! Of course, the FAA makes the usual claims which defend, deflect and deny any critics' criticisms.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 4/30/96

### **Foreign Speaking Airline Pilots and Air Traffic Controllers**

Too many times English speaking commercial airline pilots and air traffic controllers have been unable to understand foreign speaking pilots and air traffic controllers, so much so that too many deadly crashes and near misses may possibly occur and no one seems to be able to do much about it!

At any given major metropolitan airport, an air traffic controller may complain that a communication breakdown due to language barriers may occur up to 20 times a day! No one can even enforce the recognized standard worldwide that only English be spoken here!

Consequently, flying internationally may be riskier than you would like to think. If you

could hear what goes on in the cockpit of a commercial passenger airliner, you may think twice before flying internationally!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 1/18/00

### **Free Upgraded Airline Seats**

If an advertisement offers "free upgrades" always read the small, fine print in the ad because you may only get the free upgraded seat if you paid "full coach fare" which may end up costing you hundreds of dollars more than a regular coach fare. Consequently, the free upgrade may then not even be worth it.

### **Helicopter Pilots**

To get a license to fly commercial passengers on a helicopter you are not required to know how to fly by instrument certification. Consequently, if you are in a commercial passenger "chopper" and you hit a fog bank or some other poor visibility condition, your pilot may not have the necessary experience or know-how to get you through it safely! The Federal Aviation Administration (FAA) does not require helicopter pilots to know how to fly by instruments!

### **Hidden Fees When You Fly Commercial Airlines**

A cheap fare can practically double, due to hidden fees and you may not know it when you get your ticket price quote. You will find out though when you go to pay for the ticket.

For example, new fees that have been added and old fees that have increased on the price of commercial airline tickets may include a 9/11 security fee, a passenger facility fee, a federal segment fee, a fee for booking by telephone, a change of reservation fee, on long flights a infant sitting on a passenger's lap fee, a fee for minors traveling alone on nonstop flights, a skycap fee per bag, a fee for any bags over 50 pounds, a third bag fee if you have more than two bags and even a mini-meal snack fee as well as higher fees if you are transporting a casket!

Many of these fees may cost the airline practically nothing meaning the airlines may simply be taking advantage of the opportunity to make more money per ticket. For example, it does not cost the airline \$100 to change your reservation upon request. However, the mandated federal fees can sometimes add up to 50% to the cost of a ticket!

What you can do is bring your own food and drink on flights. Buy separate seats for infants. This allows you to bring more bags without getting charged for more bags. Look into baggage weight, size and number limits before getting on board a flight. Avoid phone ticketing fees by buying tickets on-line directly from the airlines. Investigate fees charged by Internet travel sites.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2006

### **In-flight Medical Emergencies**

More travelers may be dying due to in-flight medical emergencies than are dying in airline crashes! The airline industry, including the Federal Aviation Administration (FAA), is reluctant to release information on just how many medical emergencies even take place in-flight.

Who knows how many airliners are carrying ill-equipped medical emergency kits, especially on domestic flights! The in-flight personnel may also be lacking sufficient knowledge to even use emergency medical kits as well as administer lifesaving CPR techniques for heart attack victims even though all of the FAA's flight safety medical standards for administering emergency medical treatment are being met!

Pilots claim that if there is a medical emergency on board while in-flight they can land the plane in 20 minutes yet this may not always be the case. Anyway, a passenger can die in 10 minutes or suffer irreversible brain damage especially if you receive poor or



lacking in-flight medical treatment and the odds that a medical doctor will be a passenger on board during an in-flight medical emergency is about 50/50.

It has been reported that only 20% of all in-flight medical emergencies dealing with in-flight heart attacks result in emergency landings. Does this mean that 80% of all the other heart attacks result in the victims' dying before the plane ever gets to land?

The problems with in-flight medical emergencies have been known for years but no one, not even the FAA, seems to be doing much to resolve them! Incidentally, supposedly international flights originating from the U.S. and foreign airlines may be better prepared to deal with in-flight medical emergencies which may significantly raise your chance of survival if you have an in-flight heart attack. U.S. airline companies may be better prepared for their international flights because when flying overseas there is no where to land quickly if faced with an in-flight medical emergency.

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 12/22/96 and CNBC-TV STEALS AND DEALS 2/28/96

### **Liquids In Luggage On Airlines**

Liquids in luggage packed away in a commercial airline's cargo hold may explode and/or leak all over your things in your luggage because the pressure drops in the cargo holds during flight causing containers "filled to the brim" to possibly swell then explode or leak. Try to avoid new or over-filled bottles of liquid when flying unless it is part of your carry-on luggage.

### **Lowest Costs Days For Commercial Airline Tickets and More**

Your best deals on tickets may be had if you fly on Tuesdays, Wednesdays or Saturdays. The lowest fares tend to be had on these days due to less people traveling on these days.

Also, check out flying the most expensive first class fares instead of or as well as flying coach, coach being the cheapest way to fly. Sometimes first class fares are not sold out on particular flights. This makes flying first class possibly cheaper than flying coach if coach is sold out on a particular flight! Check out [comparefare.com](http://comparefare.com). You may possibly find the cheapest flights this way.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/4/08

### **Napping Airline Pilots**

Long commercial passenger flights are exhausting, not only for passengers but for pilots too. Consequently, many pilots flying international flights may actually be encouraged to take naps up to 40 minutes at a time during less demanding times during these long-haul flights. However, this is not a practice that airlines go out and publicize possibly for fear of public reaction.

Critics question just how many plane crashes can be attributed to napping pilots? Few pilots will ever admit to accidentally falling asleep at the wheel during a commercial flight. However, it is during the final 30 minutes of a flight that they may tend to "nod off" which just happens to be the most crucial point in each flight....the landing!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
1/22/98

### **Non-Existent Federal Air Marshals**

Currently of the 30,000 to 40,000 commercial passenger flights a day across the U.S. maybe only around 200 of those flights even have federal air marshals flying aboard! One pilot of a commercial airline flying U.S. international flights said he has not had a federal air marshal on board in six months!

SUPPLEMENTAL SOURCE: CNN-TV NEWS 3/26/08

## **Out Of Control Commercial Aircraft**

Most any kind of electronic device, like laptop computers, can be modified to possibly interfere with the computer control systems of commercial passenger aircraft and be used to cause the plane to crash! Unfortunately, the Federal Aviation Administration (FAA) feels that since this has never happened yet, why deploy the necessary but potentially costly equipment to keep this type of catastrophic act of terrorism from occurring?

SUPPLEMENTAL SOURCE: NEW SCIENTIST.COM 9/11/02

## **Out Of Control Commercial Airliners**

Ever heard of rudder hardover? This means that some of the most reliable and most frequently flown passenger planes in the sky may suddenly rollover and nosedive if the rudder decides, on its own, to swing hard to the right or left causing the pilots to lose control of the aircraft.

It is of such concern to the Federal Aviation Administration (FAA) that it has ordered new parts to be installed on all airliner rudders that may have this potential problem. However, some of the parts already installed may be cracked or damaged forcing the FAA to conduct even more investigations before this problem is solved. In the meantime, enjoy your flight!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 5/7/99

## **Passenger Airline Chaperones**

If you send a child on an airline you can pay more for each child's ticket to ensure they are chaperoned during all flights including making all connections. However, 3 out of 4 airlines may be subcontracting out these services.

Most of us think when we pay extra for chaperoned airfare that the chaperoning will be done by airline employees but this may not be the case at all. Some children have been temporarily lost or routed to the wrong destination with parents ending up frantic when their child did not step off the plane when and where expected!

The airline may claim it is not a babysitting service so it may contract out its chaperone services. Unfortunately, the subcontractor may not follow the same set of standards as the airline would. Never assume anything here. Ask questions!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 2/16/96

### **Passenger Airline Repairs**

Repairs may often be sub-contracted out to about 500 foreign companies which are NOT required to follow all the U.S. government's guidelines, rules and regulations mandating how American passenger planes are to be repaired! Foreign repairs of American commercial airliners are done significantly cheaper than if performed in the U.S. However, foreign repair companies are not under the supervision of the Federal Aviation Administration (FAA) so no one really knows who is performing repairs or even if they are qualified to be working on American planes. Also, the foreign repair companies may not perform random drug testing of its airline repairmen either!

Critics charge you cannot really blame the airline companies but you can blame the FAA for allowing questionable repair practices and procedures to persist. Additionally, former airline maintenance expert whistleblowers have revealed possible rampant falsification of maintenance repair reports submitted to the FAA as well as the airlines' maintenance supervisors who may be asking that their maintenance crews to sign-off on falsified repair reports!

If a repairman does not sign-off on a falsified repair report he may feel he may possibly lose his job! Also, corroded and even worn out, as well as poor quality aircraft parts may be floating around the airline industry and no one really knows where these parts may end up which could lead to catastrophe in the skies! It is a shame that the FAA, in charge of protecting airline passengers, seems to act like all the potential problems with airline repairs, to date, are too insignificant to address with any meaningful rules and regulations!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 1/18/98

### **Passenger Plane Patch Job Repairs**

World reknown commercial passenger airline companies based in the U.S. may be using sub-standard repair processes and procedures possibly threatening the safety of passengers and crew! However, only if and when they ever get caught do they get penalized by the U.S. government with heavy monetary fines!.

Airline repair crews have been caught using essentially duct tape to repair holes in aircraft wings! This taped repair may be alright for a few hour flight if absolutely necessary but taped wing repairs have been recorded being used for weeks, and unsuspecting passengers and crew never knew their safety was being compromised by the airline company!

The holes in the wings being repaired with tape have not been small holes either, but large holes have been detected being patched up with tape! In addition, the larger holes have also been in places on the wing that could lead to a catastrophic event if the patched up repairs come apart in-flight!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 12/4/02

### **Pilots Licenses**

Too many government employed federal aviation inspectors have ample opportunity to sell a pilot's license to virtually untrained, unqualified flyers who right now could be flying our friendly skies! A counterfeit flight certification could sell for thousands of dollars affording "wannabe" flyers the golden opportunity of avoiding the long, costly, possibly prohibitive process normally associated with in getting a pilot's license.

## **Protecting Film From Airport X-rays**

Since newer, more powerful x-ray machines are now being used at airports your "unprocessed" film can be damaged even before you take any pictures and the damage cannot be corrected when developing your film so your pictures will likely be ruined! Moreover, unprocessed film stored inside your camera is not safe either.

Film stored in carry-on luggage is safe as long as it is not scanned by x-ray machines over 5 times. If you do not trust this then ask airport security to have your film hand-inspected. If you get grief from airport security for this type of request ask to speak with a supervisor.

X-ray machines do not affect the memory card in digital cameras though, so either switch to digital pictures or seriously consider buying film upon arrival at your destination and have the pictures developed before you get on the plane to go home.

Buying a lead-free protector bag to protect your film cannot shield film from powerful x-ray machine scanning used on "checked" luggage and a protector bag is unnecessary for carry-on luggage. Also, because these type bags show up on x-ray machine screens with a brick-like appearance it could prompt closer inspection of your luggage possibly delaying your departure!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2003

## **Senior Citizen Airline Ticket Coupon Book**

These coupon books are promoted as one of the "best buys in the sky" but may NOT be so on some of America's busiest airline routes. You may actually end up paying more for the discount flying coupon than if you had purchased a restricted coach ticket.

Also, cheaper fares may be purchased through good travel agents or on-line compared to those that require you to purchase a coupon savings book.

Do not forget to always at least ask for a senior citizen 10% discount that airlines give

seniors on many airfares.

Incidentally, you may not want to purchase one of these coupon savings books unless you will make at least 2 round trips sometime within a year of purchasing the book. Coupon savings books may be a good deal if you need to use out-of-the-way airports where higher airfares are more common due to a lack of competing airlines in that area of the country.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 1998

### **Sky High Pilots**

Pilots may too often fly intoxicated or "hungover" and their commercial passengers may, of course, not even know it because the industry code-of-silence keeps flight attendants and other airline personnel from exposing this scandalous behavior for fear of losing their jobs instead of the pilots and navigators losing their jobs! Could the pilots possibly come first over the concerns of other employees, the passengers and profits?

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 4/1/96

### **Sleeping Airline Pilots**

Commercial passenger airline pilots are legally allowed by the Federal Aviation Administration (FAA) to sleep up to 45 minutes DURING a flight! Well, what happens if the backup pilots "nod off" too?

Has there ever been a crash due to this policy? Would the flying public ever even know about it if there had been a crash?

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/30/97

## **Small Airplane Flying Instruments**

The Federal Aviation Administration (FAA), the U.S. government agency in charge of protecting the flying public, for years has been warned by small airplane instrument manufacturers that the vacuum pump which controls a pilots flying gauges and instruments on small planes may fail or wear out unexpectedly, possibly causing many pilots to lose their bearings and suddenly crash. Unfortunately, the FAA has not yet responded to critics concerns over this life and death issue.

Aircraft instrument manufacturers have asked the FAA to require small airplanes to have a backup standby vacuum pump on board but, to date, and too many deaths later, the FAA still has not mandated this necessity. Consequently, the instrument manufacturers continue getting sued in court for wrongful death lawsuits for plane crashes that occur due to this problem!

When a pilots instruments fail while flying at night or under poor visibility conditions he loses his ability to be able to figure out up from down or left from right! In addition, flying without certain instruments, the pilot may eventually go into what they call a death spiral which almost always automatically results in a crash and death to the pilot.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 8/30/01

## **U.S. Armed Forces Cargo Planes**

Unlike commercial passenger airliners, U.S. Armed Forces aircraft, for the most part, are not even equipped with radar capability (TCAS) to detect oncoming mid-air collisions! Why? It is the cost of course. The cost to equip a typical government plane is 6 times what it costs to equip privately owned commercial aircraft because contractors may tend to inflate the costs and overcharge taxpayer government contracts! Why not if Congress allows it?

The Armed Forces say they are going to equip cargo planes with TCAS radar eventually, but in the meantime, they still have the money to buy and maintain "perks", like golf courses to be used only by commanders and high ranking officers!



Incidentally, the first planes to get equipped with TCAS radar are those planes carrying the high ranking officers, like Generals, while the lowly captains and lower ranking men who fly day to day, flying the workhorse missions, continue to fly as they say "by the seat of their pants!"

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 2/22/98

### **Water Served On Commercial Airlines**

The U.S. Food And Drug Administration (FDA) only allows 500 parts per million of bacteria to be found in drinking water but small and large U.S. commercial passenger airlines alike were tested and the airlines were making tap water available to passengers laden with up to 1,600,000 parts per million of bacteria! Your only safe bet may be to drink bottled water on airplanes.

This much bacteria can cause severe sickness in normal people and possibly make very very sick those with weakened immunity systems, children, pregnant women and the elderly!

The problem is the airlines seemingly may not be de-contaminating their water dispensing systems, similar to dentists' offices that have also been found to have bacteria contaminated water going into patients' mouths!

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 1/6/03

# **ANIMAL CRUELTY**

## **A Day In The Life Of A Research Animal**

When pets are stolen, discarded or given away to city and county animal pounds or shelters they may end up donated to medical school students who practice surgery on them or sold to researchers who torture them testing the latest cosmetics, personal care products, household cleaning products and so forth. Today, too many medical schools still believe that cruelty to animals is somehow essential to becoming a doctor yet only 21 out of 126 U.S. medical schools have student medical labs that continue to conduct science on living animals. The other 105 medical schools practice responsible, moral and ethical medicine through computer simulation exercises that do not traumatize and kill healthy animals and discarded pets.

Federal or state research regulators typically are not allowed to see what really goes on during experiments. Critics charge they do not want to know what really happens behind closed doors either. These regulators are accused of routinely refusing to enforce the U.S. Animal Welfare Act just like they are accused of refusing to enforce it at factory-farm animal slaughterhouses too because, as one inspector testified, federal and/or state research inspectors may not always take the Animal Welfare Act or those who register animal welfare complaints seriously!

The animals and discarded pets often used include dogs, cats, monkeys and even pigs. For example, on a typical day lab students and/or research workers were secretly videotaped grabbing animals and choking them so they can stuff tubes down their throats or down their noses in order to fill the animal up with high doses of chemicals or drugs to cause toxic reactions, illness or death.

Of course, the animals squeal, fight and vomit during this process. Once painful procedures are performed the animals are forever fearful and now the animals never cooperate so they may be taunted, cursed at, punched in the face, squeezed by the neck and slammed against walls or tied down not to mention it all may take place in full view of other animals! Some lab environments also have rock music constantly blaring.

Of course, all these procedures may cause injury in the process, like ruptured sinuses, as well as ulcerated wounds to their vital internal organs, rectal prolapses, which are painful protrusions of the intestines through the rectum, caused due to constant stress and diarrhea. Self-mutilation may be common due to failure to provide veterinary care or provide psychological enrichment and socialization because no one may ever come

over to their cold, barren steel cage unless it is to conduct some horrific act on them.

Once injuries and sickness take hold and the animal is unable to heal it may stop eating and drinking causing it to suffer a slow and painful death unless the animal can be recycled into new torturous experiments. It may not always be necessary to experiment only on a healthy animal. For example, an unhealthy animal's eyes can still be "burned out" and blinded to test some cosmetic or household chemical.

Sometimes student and worker lab technicians may do things to the animals because it is easier on them even though it is more painful and injurious to the animal since, in the long run, no one really cares about the animals!

At some point in the experimentation process the reaction in the animals may be that their skin starts to flake off and their hair may fall out. They may also become neurotic, like running in circles, or lifeless and still denied veterinary treatment including euthanasia even after months and months of neglect. Then one day the animal or discarded pet may likely be found dead in their cage!

SUPPLEMENTAL SOURCES: ANIMAL TIMES MAGAZINE SUMMER 2005 and PHYSICIANS COMMITTEE FOR RESPONSIBLE MEDICINE NEWS (PCRM) JULY 2005 and ANIMAL PEOPLE NEWS JULY 2005

### **A Day In The Life Of A Downed Farm Animal Going To Slaughter**

After all the livestock is removed from the meat packers truck, it is not uncommon to find a least one animal still inside the truck unable to move. Stockyard workers then may use electric cattle prods in the animals ears, then beat and kick the animal in the face, ribs and back to try and force the cow to move. If the animal still cannot move, this is when workers may tie a rope around the animals neck and mechanically drag it off the truck. The animal falls to the ground possibly breaking its legs and pelvis, where the animal remains for hours on end in the cold or in the hot sun as the animal cries out in pain!

As the animal urinates and defecates, it desperately and instinctively may drag itself a few feet to a clean spot. Stockyard workers may not even give it water and it lays here all night long even after the stockyard closes for the day. Unfortunately, this is when the stockyard guard dogs may take over and be allowed to attack the animal viciously. The animal may suffer numerous bites and wounds during the attack.

However, if you question stockyard operators, they may claim they found nothing wrong with the way the downed animal was treated. In fact, this is not an isolated type case as no significant effort is being made, to date, to help ensure that downers are being treated humanely when going to slaughter which proves the meat industry may possibly be unable and/or unwilling to clean up its act when it comes to the humane slaughter of livestock. All consumers can do to possibly help solve the potential problems here is to consider refusing to buy meat products.

SUPPLEMENTAL SOURCE: PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS (PETA) NOV. 2000

### **American Pets Sold To Meat-Eaters**

Ever had a pet dog or cat disappear? It may have been sold to foreign meat-eaters, possibly Asians. If this is not bad enough the animals may be tortured to death before they are eaten! Why? The animal killer will tell you, with a smile on his face, that the animal will taste better if it takes a long time to die!

Also, supposedly, by eating severely tortured domesticated cats and dogs this is believed to increase male sexual prowess as well as benefit the general health and well-being of the meat-eater!

The torture may go something like this. The pet may be dragged behind a motorized vehicle for what seems like an eternity then it is tied to a post as it screams in pain. The pet killer will then proceed to pull the animal's tail with all his strength causing the pet to choke crushing its backbone!

Then with all his strength the killer will pull one of the pet's legs then do the same to another leg while the animal is still alive, literally tearing the animal's body apart as the animal moans. Then the killer may take a break looking at the pet and observing its dying condition. Then the pulling process begins all over again, up to three or more times over the next 30 minutes. Of course, eventually the animal dies unless the killer decides to skin it alive!

SUPPLEMENTAL SOURCE: IN DEFENSE OF ANIMALS NEWSLETTER JUNE 2004 (IDAUSA.ORG)

## **Animal Experimentation**

Critics contend the public has been misled by the biomedical and pharmaceutical industries as well as the industry-beholden media conglomerates, which portray those people opposed to a lot of the animal experimentation research that goes on as anti-human, anti-progress, anti-science, animal zealots who prefer animals over people which is generally NOT the case. The anti-animal research movement is pro-human and may even be more rational than many animal researchers themselves!

More times than not animal research CANNOT work! Human medicine too often cannot be based on veterinary medicine. Animals are too different from humans anatomically, physiologically, immunologically, genetically and histologically even down to basic cell structure too!

Consequently, the government is forced to ban many drugs, once found safe for humans, based on animal testing because they may cause potentially serious health problems in humans. Human diseases cannot be recreated in humans OR animals because once RECREATED the diseases become artificial and no longer the original, natural disease the human body produced! The same goes for infectious diseases too!

Researchers cannot infect non-human animals with human AIDS, for example, and non-human animals cannot typically contract a human disease because they are not human!

Ecologists complain that our air, land, water and food supplies are slowly but surely being destroyed by pesticides and toxicants that are found SAFE, and sold to the public based on possibly misleading and inherently invalid animal tests!

Despite 100 years of massive animal testing and countless billions of tax dollars we are still far from curing anything and, in fact, may be losing the war against all kinds of crippling and deadly diseases.

Many doctors and scientists are waking up to the notion that the only REALISTIC cures may be in "prevention". The "miracle cures" and "medical breakthroughs" are dangled in front of us, and are always seemingly supposed to be just around the corner, but they rarely if ever materialize, while the biomedical corporations keep getting richer and more powerful.

The idea that some people "just see a rat" while others "see a potential cure for cancer" is totally illogical if the ones who see a cure knew anything about the cell structure of

rats compared to humans. The researchers know if the public becomes aware that the odds of finding a cure for most any disease are greater than ever hitting the lottery, contributors may quit contributing, researchers' funds may decrease or maybe dry up and researchers would possibly be out of business! Yes, animal experimentation is BIG business!

Grant-hungry scientists make their living conducting virtually useless, invalid and unreliable animal experiments that go unquestioned but are held up as the potential saviors of all mankind, conceivably misleading the public into thinking a cure may be just a few more tax dollars or charitable donations away!

To others animal experimentation seems more futile, counter-productive and tends to operate on fallacies. Some consider it to be the greatest fraud in the field of science and medicine.

Also, the TRUE environmentalist should consider animal testing as the biomedical establishment setting forth a false illusion of hope and safety, erroneous and contradictory by nature because it is used as the perfect excuse for the continued manufacture and release of millions of toxicants and pesticides into the environment.

Should animal testing be abolished as a means for assessing the safety of chemicals, as well as for establishing environmental laws and regulations used to set the standards for the control of air, water and land pollution?

SUPPLEMENTAL SOURCE: TV DOCUMENTARY "HIDDEN CRIMES" 1996

### **Animal Hospitals and Humane Shelters**

When going in for routine checkups try to be with your pet during the exam. Abuse, accidental or not, by a veterinary assistant or veterinarian, may occur and if something ever happened to your pet in your absence, especially during a routine exam or procedure, you would never forgive yourself.

Anything bad is less likely to occur if you are there with your pet whenever possible. When things do go wrong it may be due to careless actions, pure and simple.

Also, older pets do not always do well when boarded in kennels. They may not eat and when you get your pet home it may die soon after due to the stress it suffered and do not always count on the kennel to call you or even tell how your pet may be suffering when

you call-in to check on your pet!!

To restrain an unruly cat or dog the person in charge may actually use one of those "slip-noose" leashes and dangle or hang your pet in mid-air until it stops struggling and goes limp for the animal handler!

This type of restraining procedure obviously makes your pet suffer and is considered by many in the veterinary business to be unnecessary and unethical. Some even feel it should result in criminal punishment! However, the practice takes place behind closed doors and always out of sight of any pet owner!

In the case of humane shelters, employees there could be selling your discarded pets to research labs where they may end up used in painful, lingering, horrific experiments or testing! Even if you ask shelter employees what will likely happen to your pet, they may just tell you your pet will probably be adopted but this may not be the case at all.

Some shelters' greedy, unscrupulous employees may even receive thousands of dollars a month from research labs or independent animal buyers at up to \$75 a head for healthy, tame pets. Labs may pay \$200 to \$1000 per discarded pet!

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 3/23/96 and IN DEFENSE OF ANIMALS NEWS FALL 1995

### **Animal Killer Captivity**

Killer whales are captured when they are just a few years old and many may drown during capture! The unluckiest ones survive only to be shipped off to marine parks to spend the rest of their short lives in captivity caged unnaturally in small concrete, chlorinated tanks and forced to perform stupid tricks for human entertainment! Living in a small tank is like putting humans in a bathroom to live the rest of their lives! You may live but for how long and how will you like it?

Killer whales live up to 80 years in the wild but in captivity they rarely live past the age of 30. The only way a killer whale may possibly be released back into the wild is for the families who patronize marine parks with their children to just stopping coming to the park's killer whale attraction.

This is somewhat similar to the atrocity mankind perpetuates when he sets out to create a white tiger to be turned into nothing more than a human spectacle. It takes litter after



litter, maybe a hundred or more tigers to be born and bred to MAYBE eventually come up with just one unnatural white tiger!

However, atrocities against animals may be just as much cultural as they may be for greed and human entertainment. For example, in Third World countries they put exotic animals in zoos made of bare, concrete enclosures and zoo management is hard pressed to stop people torturing and tormenting the animals out of ignorance and fear! Many animals die in Third World country zoos after choking on foreign objects and being poisoned by substances given to them by zoo patrons who basically fear the animals or have nothing but contempt for the animals!

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 1/19/97 and BIG CAT RESCUE, TAMPA FLORIDA AUGUST 2004

### **Animal Protection Intellectualism**

"Mankind has enslaved the rest of animal creation, so much so, that if animals were able to formulate a religion the animal kingdom would likely depict the Devil in human form." (W. Ralph Inge 1860-1954) "Atrocities are no less atrocities when they occur in profit-making animal research labs under the guise of medical research! Vivisection, which is grotesque and questionable animal experimentation, is a social evil because if it advances human knowledge, it does so at the expense of human character." (George Bernard Shaw 1856-1950) "I have from an early age disliked the use of meat and the time will come when men such as I will look upon the murder of animals as they now look upon the murder of men." (Leonardo da Vinci 1452-1519) "A nation's greatness and its moral progress can be judged by the way its animals are treated." (Gandhi 1869-1948) "I am not interested to know whether vivisection produces results that are profitable to humans or does not produce results. The pain which it inflicts upon unconsenting animals is the basis of my dislike toward it which is sufficient justification for dislike without looking any further." (Mark Twain 1835-1910) "Until he extends the circle of his compassion to all living things, man will not himself find peace." (Albert Schweitzer 1875-1965)

### **Animal Rights Laws and Reality**

People who care about animal welfare should not be discouraged from trying to pass animal rights legislation. However, you must learn to discriminate between true progress and victories that gain nothing. Too often so-called humane legislation is so watered down or compromised in passage in Congress that, in effect, all it really seems to do is

actually allow whichever animal use industry it supposedly regulates to cite the new law--which it bitterly fought--as proof that animals are not being abused, because now there is a law to protect the animals, and the industry is in compliance!

This is exactly what happened when the federal Humane Slaughter Act and Animal Welfare Act were passed decades ago. Neither Act is hardly ever enforced nor is it strong legislation, consequently leaving animals with hardly any protection at all while the inhumane industries in question can point to the laws and say the laws exist, therefore, we are in compliance until someone proves otherwise.

Critics charge that state and federal inspections to enforce the Acts are weak, understaffed and under-budgeted leaving animal use industries to virtually end up policing themselves!

Remember, weak, so-called humane legislation can actually end up blocking or slowing down any progress on behalf of animals while animal advocates too often may settle for anything they can spin into a victory, even if it sacrifices the possibility of achieving real progress in the future!

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS MARCH 2002

### **Animal Suffering In The Name Of Science**

The vast majority of painful animal experimentation is scientifically unnecessary, medically unreliable, shockingly cruel, crude, cumbersome, expensive and has no relation at all to human survival or the elimination of human disease! Every year millions of research animals are killed using tax and consumer dollars testing new products like cosmetics, perfumes and household products, everything from detergents to floor wax.

Regardless, traditional product testing and experimentation on animals does not always keep unsafe products off the market. Animal reactions may be grossly distorted and misleading possibly resulting in human suffering when so-called proven safe drugs and products get taken off the market following harmful or fatal side effects in humans. Research labs may seldom consider alternative research techniques even though new technologies exist that have been proven to be far cheaper, more exact, more humane and more closely able to duplicate human cells and tissues than anything ever deducted from animal research experiments!

Not all research animals are pigs, cows, mice, guinea pigs and other wildlife. Unfortunately, your pet dog or cat ending up at a local animal shelter could also become a victim of cruel animal experimentation because local "pound seizure" laws force unwilling animal shelters to turn over thousands of lost dogs and cats to research labs! All animals everywhere suffer pain, loneliness, fear and confusion.

Of course, apologists for animal abuse, and those who may profit from it, continue trying to convince the public that animal pain and cruelty is a small price to pay "in the name of science" even though animal physiologies differ from each other and from humans too. Remember, there is no restriction whatsoever on what experimenters may do to animals once university, federally funded and privately funded researchers get the animals behind closed doors!

SUPPLEMENTAL SOURCE: PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS (PETA) JANUARY 2004

### **Animal Testing**

You may think that most animal testing is done for human disease research but much of it is done by consumer product outfits, like soap and cosmetic companies, to qualify their products with insurance companies for human use under, what critics charge, are out-dated rules mandated by the insurance companies.

There are more humane testing alternatives yet consumer product companies too often do not feel the need or pressure to stop animal testing because it is cheaper to continue cruel animal testing and doing business as usual.

Perfumes, colognes, shampoos, even the makers of white fluid used to correct typing errors, as well as a multitude of other consumer products, all still may be conducting needless animal testing.

Some industry giants advertise that they have stopped cruel testing "in-house", but this may just mean they have hired "outside" labs to continue the cruel testing for them! The "outside" labs will still force-feed noxious products to animals, compel them to inhale aerosol products causing convulsions and hold them in restraining devices while burning powders and liquids are dropped into their forced-open, exposed eyes.

Lost your pet recently? Animal wholesaling is a big business. Maybe it had its eyes burned out by a so-called researcher while testing some hair dye! When the animal

screams in pain, the researchers may simply cut the vocal cords to silence the cries! Testing on tame pets instead of strays is preferred because pets are so tame and easy to handle.

### **Animal Trappers**

Those who claim they help you rid your home or neighborhood of "pesky critters" like ducks, raccoons, opossums or any wildlife that seems to be invading your space, they may promise to relocate the creatures but more times than not they may actually just kill the critters!

Too many so-called humane trappers may be nothing more than an owner of a pickup truck with some cages in the back of the truck with little concern for the animals or the environment.

Wildlife should not be considered a nuisance unless it is a definite threat to people, pets or property.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 4/1/97

### **Anti-horse U.S. Bureau Of Land Management**

The job of this federal agency is to protect wild horses and burros but critics charge that anti-horse forces have corrupted and diluted the wild horse and burro protection law of 1971. For over 30 years now millions of acres, once designated for the freedom of wild horse and burro herds, have in effect been taken away from wild animals so ranchers can increase the size of their sheep and cattle herds since only so many grazing animals are allowed to graze on public land.

In fact, there may be as many wild horses held in government holding facilities as there are in the wild waiting to be adopted by horse slaughterhouse suppliers, many of which may be Bureau Of Land Management (BLM) employees!

The confiscated land and wild horses may never be returned. The BLM is taking the wild horses out of the wild to supposedly protect the public lands from over-grazing but there are only 50,000 wild horses left in the wild while over 5 million sheep and cattle and over 2 million deer and elk share the same public grazing land! Yet by 2005, the BLM wants to remove 25,000 of the remaining 50,000 wild horses to protect the cattlemens' grazing rights critics contend!

Is the BLM bowing to powerful corporate interests? Its costs taxpayers \$6000 for each horse that is removed from the wild and the horse, once adopted, may likely get sold for slaughter for as little as \$1000 per head.

When wild horses are rounded up they are run until nearly exhausted using helicopters. Intricate social and family units are split up and foals are orphaned in the process.

The sham adoptions are then allowed by the BLM to begin as wild horses may end up being crammed into trailers which hauls them off to slaughter and death via a spike shot to the head. The lucky ones die instantly but too many are only stunned, hoisted up by their hind leg still struggling and screaming as they are put on the processing line to be dismembered alive!

It is illegal to slaughter and dismember a horse while it is still alive but this federal regulation too often goes unenforced and it is getting worse!

SUPPLEMENTAL SOURCE: THE CHARITY: RETURN TO FREEDOM MAY 2004

### **Aquarium Fish, Pet Monkeys and Veggie Pets**

Due to stress-related illnesses and pneumonia-like symptoms and other diseases it seems that the more exotic and more expensive the aquarium fish tends to be the more likely it may get sick and die quicker!

Remember, nothing can replace the natural environment from which they come, so is it any wonder why many aquarium fish seem to have such a high mortality rate? Pets should maybe be pitied as victims of ignorant, self-centered pet owners in their never ending quest for human entertainment.

When it comes to pet monkeys too many pet monkey owners have extreme surgeries performed on their animals like having all their teeth removed to prevent biting, castration of male organs, the removal of female organs, even monkeys' tails are removed so it is easier to put diapers on the animals! Not only are exotic pet owners selfish and ignorant to even wanting to own a wild animal but what ethical veterinarian would ever even perform such surgical mutilations?

On the other hand, fanatic vegetarian pet owners are killing their pets by refusing to feed their animals meat! This practice means a slow, horrible death all due to a lack of knowledge about animal nutrition. Humans can survive on plants but dogs and cats need meat. A vegetarian diet for pet dogs and cats actually slowly starves them to death!

SUPPLEMENTAL SOURCE: INTERNATIONAL PRIMATE PROTECTION LEAGUE (IPPL) APRIL 2003

### **Archery Hunting**

Up to 50% of all deer struck with arrows by bow hunters may not even be recovered and the animals are left maimed or to die a slow miserable death in the woods somewhere!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE BULLETIN DECEMBER 1998

### **Baby Whale Killers**

Tourists and island locals in the Caribbean have witnessed horrifying whaling activities as international whalers harpoon a baby whale, allowing its dying cries to draw-in the mother whale, which sets out to try and rescue the screaming baby, and when she arrives the mother whale is also harpooned as both bleed to death! Whale flesh is served as a delicacy in Japanese restaurants!

Island natives may receive millions of dollars from Japans whaling industry in return for voting favors at the International Whaling Commission (IWC) meetings where Japan pushes for the resumption of full-scale commercial whaling!

SUPPLEMENTAL SOURCE: ACTIONLINE MAGAZINE SUMMER 1999

### **Beached Whales**

Too many times the hi-tech, ear-piercing, underwater sonar used by U.S. Navy vessels and other nations in playing war games can possibly injure the inner ear of nearby whales causing them to lose their sense of direction leading them to beaching themselves where they often die. Of course, the U.S. Navy likes to try denying this possibility even though when you narrow down all the possibilities why large numbers of whales all of a sudden start beaching themselves all at the same time, typically, the

only thing recorded going on in the region where they have found beached whales are navy ship exercises!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 4/3/01

### **Bear Baiting**

This is when a bear is de-clawed and de-toothed then chained up while big dogs are allowed to attack the bear without mercy in a horrific blood sport for human entertainment! At first the bear seems befuddled by all the commotion then 2 powerful dogs are unleashed on the bear. The dogs attack the bears face and ear shredding them to pieces as the bear screams in pain like a little, human baby would cry out.

The bear drops her nose to the ground trying to shield her face with her paws but the dogs keep tearing at the bears face, ears and paws. Sometimes the dogs do not let go and have to their death grip pried loose from the bears face! Bears have to endure bout after bout of fighting dogs. The bear is left wounded to die!

SUPPLEMENTAL SOURCE: WORLD SOCIETY FOR THE PROTECTION OF ANIMALS (WSPA) FEBRUARY 2000

### **Blooding Greyhound Racing Dogs**

About 50% of all greyhound puppies bred for racing may be destroyed simply because they may not show enough racing potential!

Those that do make it into racing are trained to pursue and chase down a "lure". The young greyhounds are introduced to small helpless rabbits, chickens, cats and kittens which are used as bait to develop the greyhounds' lust for blood! This lust for blood will lure the young greyhounds to run faster once they are finally let go on the racetrack.

The terrified "live lures" are used until they get torn to shreds by pursuing greyhounds. Chasing down and catching live lures teaches the puppies to be aggressive, however the tens of thousands of greyhounds that are labeled "losers" every year may later be found shot to death, left to starve to death in cages, electrocuted, beaten to death as well as sold to research labs to be used in horrific scientific tests!

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE FALL 1997

### **Bloody Caribbean Tourism**

The islands of St. Lucia, St. Vincent, Dominica, Antigua, St. Kitts, Nevis, Grenada and the Grenadines may have reportedly sold out and become virtual puppet states for the Japanese government which props up whaling, dolphin and sea turtle hunting in the Caribbean Sea.

Far East countries have depleted their own fisheries where they live, so now they are hunting and killing in the West! The whale and dolphin hunts in the Caribbean now constitute the largest slaughter of these animals in the world and all while the Caribbean island nations are seeking tourists to go on whale and dolphin watching tours!

The marine wildlife in the Caribbean is supposed to be protected by international laws but, as usual, there is a large loophole in existing laws which are exploited to the fullest extent and more, even to the point of illegally poaching marine wildlife over and above what the loopholes allow for! Protected areas in the Caribbean are not being protected! Consider this next time you plan a vacation on or around these particular islands.

SUPPLEMENTAL SOURCE: SEA SHEPHERD CONSERVATION SOCIETY LOG  
WINTER 2001

### **Breeding Pet Lions and Tigers**

Most states in the U.S. have no laws prohibiting the ownership or regulating the care of lions and tigers! In fact, in most states all you have to do is fill out a form and pay a small fee and you can claim to be an exotic cat breeder, keeper or conservationist! Of course, too many of these so-called breeders may have no business, experience or little knowledge in taking care of large exotic cats which too often end up malnourished, mistreated, given away, sold to who knows who and/or dead!

Also too many so-called breeders end up inhumanely keeping their lions and tigers in unsanitary, cruel conditions, cages or enclosures! Today, there are more tigers in captivity than there are in the wild.

SUPPLEMENTAL SOURCE: MSNBC-TV EXPLORER 10/12/03



## **Bullfighting Rodeos and Tail Docking**

Ever wonder why the bull rarely gets the bullfighter? Before the event the bull may be given laxatives which slows the animal down. Making matters worse, the bull's eyes may be also smeared with petroleum jelly so it cannot see clearly. This is sportsmanship?

In rodeos a horse or bull may not buck unless it is repeatedly shocked with a cattle prod which emits thousands of volts of electricity! If a cattle prod is not used the rodeo animal's tail may be pulled, twisted or bent to the point of almost breaking it to get the animal aggravated enough to start bucking once the gate to the chute is opened.

There are possibly many cruel events at a rodeo but one that may not get much attention is called "calf dressing". This is where men, women and even sometimes children chase a terrified calf, knock it down then put a pair of womens' panties over the animal's head. This is another admirable so-called sport.

"Tail docking" of cattle, primarily dairy cows, is when the animals' tails are tied in such a way so the circulation and blood to the tail is cut off. The tail then eventually actually falls off or becomes useless. Critics charge that "tail docking" of dairy cattle is done primarily as a matter of convenience so when the milking machines are hooked up the cows' swishing tails do not hit the farm workers in the face. Remember, a farm animal's tail is used to swat and chase away biting flies and other stinging, biting pests. Without the use of its tail a farm animal may suffer needlessly.

SUPPLEMENTAL SOURCES: SHOWING ANIMALS RESPECT AND KINDNESS (SHARK) JUNE 2004 and PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS (PETA) SUMMER 2004

## **Burn Research Institutes**

Animals are still routinely burned and tortured in experiments to see how human skin may react to burns. The problem is animal skin cells are not like human skin cells which may be why the human body may reject transplants that were successful in animal research.

Today, however, living human skin can be re-created in the lab from human cells without the need for cruel animal experiments and rejection by the human body may be less likely! Unfortunately, animals are still being tortured in burn research experiments because it may be less costly than re-creating human skin!

SUPPLEMENTAL SOURCE: ANIMAL GUARDIAN NEWS VOL. 10 #4 1997

### **Canned Hunt Farms For Animals**

Should zoos be allowed to sell or giveaway their old, unwanted or overstocked animals at auction? What stops animal buyers from re-selling the exotic animals to canned hunt farms in the U.S. so they can be used as target practice for unskilled weekend hunters?

These exotics have been hand-fed most all of the miserable lives so it is not unusual for a killer so-called sportsman to walk right up to and blow away the trophy animal of his choice, at times, virtually at point blank range because the weekend hunter is unskilled at his killing craft. Of course, the ruthless killer will go back to work and tell his buddies all about how he bagged the big game on safari, possibly neglecting to tell them the kill took place on a few acre farm somewhere in Texas or Florida where most of these farms happen to exist.

Some animals are so frightened and tame they have to be dragged from their cage and shot on the spot! Some may even have to be shot while still in their cages!

Famous movie stars have even participated in these horrific acts and have been caught on videotape shouting with glee, giggling like children as they chase down and torment frightened, penned-up animals for that long awaited "kill shot"!

To watch on film how these cowardly, unskilled characters may end up killing exotic trophy animals, especially with a bow and arrow can be tough to watch. Some killers hit their beloved wall trophy with so many arrows without striking a fatal blow that the animal looks like a pin cushion as it stands there bellowing and crying out in excruciating horrific pain, whimpering, quivering, dazed and confused, begging to be put out its misery. These weekend hunters are too often such poor shots that oftentimes the canned hunt farm owner/operator may have to eventually walk right up to the animal, take out his hand gun, put it to the animal's head and blow its brains out at point blank range to once and for all end the torture!

Zoos contribute to canned hunt farms by allowing its surplus animals end up here as undignified targets for weekend hunters and making matters worse zoos will not even acknowledge that they know where their surplus animals even end up, or do they even want to know?

SUPPLEMENTAL SOURCE: CBS-TV DOCUMENTARY "GUNS OF AUTUMN"

### **Carriage Horse Rides**

Maybe consider avoiding these rides altogether or especially during summer months as these horses may end up pulling heavy carriages for hours in blistering heat and humidity while continually breathing auto exhaust fumes. These horses may suffer leg deformities walking on pavement all day and night, as well as heat exhaustion, and may receive inadequate water, shelter and veterinary care.

SUPPLEMENTAL SOURCE: ANIMAL RIGHTS FOUNDATION OF FLORIDA (ARFF) JUNE 2001

### **Cattle and Horse Meat Slaughter Process**

First the animal is packed into a crowded trailer with possibly little food or water. Once it reaches the slaughterhouse it may then be pushed and shoved with an electric cattle prod down a narrow chute until it reaches a tight holding pen to await the final death blow. The animals screams are horrific at this point because they may sense the impending doom.

Each animal is shot in the head with a spike through the skull. If this instantly and always killed or, at least, adequately knocked unconscious each and every animal, it would be considered by most critics to be a humane process, however, too many times the blow simply knocks the animal down! Regardless, the slaughter process must go on! The slaughterhouse worker then wraps a chain around the animals leg as it is hoisted upside down to be gutted no matter if it is dead or ALIVE! The animals throat is cut so it starts to bleed to death, its legs are cut off with giant scissors and when it is still alive during this process, the primal death screams are horrific that fill the slaughterhouse chambers as it is being gutted for its meat and body parts!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE JULY 2000

## **Chicken Slaughterhouse Horrors**

A former slaughterhouse worker for one of America's largest chicken processors in Arkansas witnessed so many acts of cruelty toward chickens on a daily basis that he quit his job at the plant. Here are just a few of the horrific acts too often witnessed.

A shift supervisor turns down the "stunner" which humanely stuns the chickens before they are killed. This results in chickens being scalded to death in the scalding tank! When this happens the chickens scream and kick so fiercely while being scalded to death that their bodies come apart in the struggle, even their eyes pop out of their heads! The stunner is turned down to keep the processing line moving faster so always more chickens get processed which may please slaughterhouse management!

Also because the processing line must operate at such high speed to please plant management, processing-line supervisors may allow the shackle area to become overloaded with chickens causing hundreds of birds a day to die from smothering! Supervisors would rather lose hundreds of birds to smothering than risk being reprimanded for not filling up all the shackles with birds and allowing empty shackles to go down the processing production line!

The freezing cold and searing heat during different times of year may also contribute to frustration among slaughterhouse employees which is inhumane to people as well as the birds. The birds may too often die of heat stroke, heart attack and suffocation during the extremely hot and cold months.

Frustrated employees may lead to cruel attacks on the birds too! Employees too often may build dry ice bombs and put them on the processing line with live chickens. When it explodes it rips the live birds apart and scatters body parts all over the floor.

Low-paid, frustrated slaughterhouse employees too often stomp birds to death and rip the heads, legs and wings off of live chickens and run over live chickens with a forklift then laugh about it!

SUPPLEMENTAL SOURCE: FARM SANCTUARY NEWS SUMMER 2003

## **Chimpanzees used in advertisements**

A recent car advertisement asks, "Why is this monkey smiling?" What the ad does not tell you is the REAL reason why a monkey may be seemingly smiling!

Chimpanzees are forced to become entertainers and when a chimp smiles it may likely be due to stress, fear or aggression! In all likelihood it is not a friendly smile because chimps do not smile when they are happy. Remember, chimps are not people even though we too often think of them as having human characteristics; while this may be so, smiling, relative to a person smiling, is not one of them.

Chimps used to entertain have always been removed from their mothers and natural family environment then brainwashed so to speak because, like all wild, exotic animals, they are not naturally inclined to perform on cue. To get an exotic animal to perform it MUST be subjected to physical and psychological abuse during training!

When chimps reach maturity, no matter how well trained, they can be extremely dangerous to handle which is why most all chimp "child stars" eventually get dumped by their trainers with little or no consideration how these abnormally-reared wild animals will spend the remainder of their 40-plus years of life!

Exploiting intelligent, sensitive, endangered wild animals is, when you think about it, not really very funny! Too many chimps and other "retired", trained exotic animals find their way into inadequate wildlife sanctuaries or worse. The two chimps which went on a rampage recently, attacking and practically killing a man spectator and severely injuring a woman spectator, were retired performing chimpanzees!

Being bred and raised in captivity makes little if any difference when it comes to wild animal behavior which is never always predictable like some animal handlers may like you to believe. Wild animals are innately unruly and playful but their style of "play" can quickly turn deadly for human bystanders!

Even though a filmmaker or TV show producer will tell you all animal welfare guidelines were followed to make a particular film or TV show, do NOT always believe it! The real abuse may go on "off the set" and out of sight of any cameras where treatment of wild animals is inadequately covered by any federal or state laws!

So what is the real cost of chimpanzee and/or exotic wild animal entertainment? You can hire a trained chimp or trained wild animal for around \$1000 a day plus the cost of the trainer or handler which could be several hundred dollars a day. However, once the animal is dumped or discarded by the trainer when the animal matures, becomes unruly or is no longer useful, desirable or profitable, the cost to maintain a "retired" wild animal for the rest of its natural lifespan can cost an estimated \$500,000.

SUPPLEMENTAL SOURCES: INTERNATIONAL PRIMATE PROTECTION LEAGUE (IPPL) NEWS APRIL 2005 and NEW ENGLAND ANTI-VIVISECTION SOCIETY (NEAVS) APRIL 2005

## **China Fur Farms Torture and Supply U.S.A and Canada with Fur**

So-called high-end fashion designers in America carry fur and fur-lined garments that

carry the label Made in China. These days those selling fur and fur-lined garments also tend to advertise more toward ethnic demographics because the ethnic population has not yet turned their backs on the fur industry. If you look closely you will see ethnic TV stars, ethnic movie stars and ethnic music industry stars wearing most of the fur and fur-lined garments when photographed out and about town. Some of these stars are even fashion designers who still use fur in their lines of clothing!

Undercover cameras have documented how China fur farms take the fur from farm raised animals. Foxes, rabbits, minks, dogs, cats and other animals are grabbed up by their hind legs by fur farm workers then slammed head first on the ground in an attempt to kill them. Unfortunately, this often does not kill but only stuns the animal! The animals are then bludgeoned with clubs as the animals lay there screaming in pain, convulsing and shaking violently as they try to crawl away!

The video shows how fur farm workers also make no attempt to make sure the animals are dead before the skinning process begins. As the skin is ripped and peeled from their bloody bodies you hear animals screaming similar to what a baby sounds like when it screams in pain. Once the animal is skinned the body is tossed onto the dead pile where the ones still alive look up at you blinking where they die a slow, painful and horrific death.

In China there are no animal cruelty laws so anything goes. The animals are raised crammed in metal cages with no protection from driving rains or scorching sun. The animals too often go crazy from rough handling and intense confinement and can be seen throwing themselves against the walls of their cages or they huddle in their cages paralyzed with fear.

China has become the world's largest supplier of fur thanks to cheap labor and lack of regulations. Raw fur pelts move through international auctions before ending up in other countries meaning if a fur or fur-lined garment says Made in Italy or Made in France, in all likelihood, the animal was raised and killed, not in Italy or France, but somewhere else!

SUPPLEMENTAL SOURCE: ANIMAL TIMES MAGAZINE FALL 2005

## **Circus Animal Abuse**

Training exotic wild animals to do tricks for human entertainment takes some form of abuse just to be able to break their spirit and get the creatures to perform! To break the spirit of a wild animal, trainers may have them chained down, gouged, slapped around and hit undeservingly from head to toe with sticks, fitted with metal hooks on the ends of them, until the animal is bloodied and gives in to the task at hand.... the trick. This taming or conditioning is done over and over until the animal's spirit is finally broken.

Elephants, lions and other exotic animals may routinely be whipped, shocked with cattle prods, teased and/or deprived into doing tricks for humans. Is it any wonder why they may go beserk?

SUPPLEMENTAL SOURCE: ABC-TV 20/20 5/10/96

## **Collusion and The U.S. Department Of Agriculture (USDA)**

The USDA does not always uphold the Animal Welfare Act and its laws it is supposed to enforce. A former USDA inspector sites that the USDA inspection system is made up of a good old boy network that defies federal animal welfare laws. Unfortunately, even if these laws were enforced they would still be ineffective in protecting the animals the laws were enacted to protect!

One USDA inspector said her supervisor told her to only report up to 25% of all animal welfare violators she comes across during her inspections! Consequently, some of the USDAs own inspectors contend that the inspection system is not set up to protect the animals but instead possibly protect the financial interests of commercial enterprises which use animals, like research labs, animal dealers and so on. Remember, animal dealers stand accused of supplying research labs with pet dogs and cats which may be acquired through pet theft or acquired from animal shelters.

SUPPLEMENTAL SOURCES: INTERNATIONAL PRIMATE PROTECTION LEAGUE (IPPL) AUGUST 2001 & ANIMAL GUARDIAN MAGAZINE FALL 2001

## **Commercial Fish Nets**

Whales, as well as every other kind of sea creature, too often get caught in the miles and

miles of netting laid in the ocean by commercial fishing fleets causing death and serious injuries to innocent sea life! Unlike most sea creatures, adult whales may break away from the nets but too often not without carrying lots of netting with them clinging to their massive bodies.

The netting can then cause a slow torturous death as the netting cuts into the whale's body possibly contributing to infection and a slow but sure death!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/13/98

### **Commercial Whaling**

Commercial whaling ships' crewmen may not "log" all the whale meat they harvest so they can make more money! No one really knows how many whales are being slaughtered! Do you really expect the international commercial whaling industry to police itself?

Like any business, during lean financial times the move by commercial whaling management may be to over-harvest, stretch the legal limits of commercial "kills" as well as erroneously count the numbers of legal "kills" and cut corners on any mandated governmental regulatory paperwork!

The International Whaling Commission (IWC) has no authority to enforce its own rules. Yet "loopholes" exist in the rules so thousands more whales can be slaughtered anyway! Even blue whale meat is being harvested which is supposedly protected and banned.

Even the U.S. government seems willing to support decreasing whale protection to increase American whaling under the IWC's legal "loopholes"

SUPPLEMENTAL SOURCE: FRIENDS OF ANIMALS NEWS FALL 1996

### **Dairy Cow Farming**

Most free-roaming, family dairy farms have been replaced by corporate-owned factories where cows are chained up by the neck on concrete slabs and held in sheds being treated like milk machines as these animals may possibly too often be injected with synthetic growth hormones, causing the cows udders to grow so heavy and painful, due to



infection, that they may drag on the ground!

In nature, cows produce milk to feed their young, but today, the corporate owned dairy farms artificially inseminate their cows on what farmers call the rape racks, where upon the newborn female calves may be traumatically taken away from their mothers and slaughtered for the rennet in their stomachs which is used to make cheese.

Remember, when a cows milk production decreases after about 4 years of age, the cow may be slaughtered and ground up into hamburger.

SUPPLEMENTAL SOURCE: PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS (PETA) NOV. 2000

### **Dancing Bears**

Captured as cubs then declawed, the bears have metal rings inserted through their noses and upper lips so the bears can be tethered and forced to walk over hot metal plates or hot coals while loud music is played. The pain from the horrific heat causes the bears to stand up and jump around giving them their name...dancing bears!

As the bears are forced over the hot coals over and over, during this torturous, excruciating painful experience, eventually all it takes is the loud music to be played and, on cue, the bears will stand up and start dancing!

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS OCTOBER 2002

### **Dancing Bears In India**

Tourists visiting India can pay to watch wild Himalayan sloth bears be tortured for entertainment! Locals will steal a bear from the wild, painfully drive a white hot spike into the bears muzzle or snout and push it out through its nose! The bear is then forced to walk on fire heated metal plates so tourists can watch the bears dance, as the bear cries like a baby, cries closely mimicking a human babys cries, as the bear tries to escape

the pain by lifting its burning feet in a pathetic dance!

The holes used to thread the cord through the bears nose become infected causing the tourist attraction owners to have to re-thread the cord many times during a dancing bears tortured, short life!

SUPPLEMENTAL SOURCE: WORLD SOCIETY FOR THE PROTECTION OF ANIMALS (WSPA) FEBRUARY 2000

### **Day To Day Living For Circus Elephants**

Their day to day existence consists of being unnaturally and inhumanely ripped away from their mothers at a young age then trained to do stunts for human entertainment by being beaten and intimidated by their handlers, then forced to travel in train cars and trucks and kept in chains 24/7 when they are not performing stupid-human tricks in a three-hour show!

SUPPLEMENTAL SOURCE: FUND FOR ANIMALS MAGAZINE SPRING 2003

### **Deer-auto Collisions and Wildlife Breeders**

Hunters would like you to believe that hunting deer decreases the number of deer-auto collisions but some statistics show the opposite may be true. One auto insurance company group reported a five-fold increase in the number of deer-auto collision accident claims on the first day of deer hunting season. Yearly, about 550 deer-auto collisions a month are reported but during deer hunting season this number jumps to 1700 deer-auto collisions a month!

Hunters also claim that the big bucks (male deer) are in the mating season during hunting season causing the big bucks to bolt carelessly across roads and highways. However, statistics indicate that more does (female deer) are killed on roadways during hunting season!

When a deer is being shot at it will flee in panic. When not being hunted, deer are

known to approach open areas very cautiously.

Most deer-auto collisions also occur during the hours of sunrise and sunset on weekends which just happens to be when hunters are out hunting and typical highway traffic is less compared to workday weekdays.

Concerning deer breeders, the Amish, a religious sect, and others who breed wildlife, like deer and elk, have found a way to exploit wildlife for money! They are breeding and raising wildlife to meet the demands of affluent canned hunt farms. Weekend trophy hunters will spend hundreds of dollars in trophy fees and go to these small acreage canned hunt farms to bag a wall trophy for their office or den.

At these small hunting farms it is like shooting fish in a barrel for fun and recreation without the trouble of having to hunt or search for a target to satisfy blood-thirsty desires!

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE FALL 2002

### **Discarded Or Stolen Pets and Animal Baiting**

When unwanted pets are obtained free of charge through newspaper classified advertisements or elsewhere or when they are stolen they may be used as bait to train fighting dogs, like pit bulls! Your docile pet may become raw, fresh meat used to develop a pit bull's killer instinct for high stakes, backyard dog fights.

Gamblers can win thousands of dollars in just one night betting on backyard dog fights. Rabbits, cats, you name it and it is thrown to pit bulls to teach them how to mangle and kill. Pit bulls, by nature, are NOT aggressive but must be taught how to fight and kill....or be killed in backyard dog fights.

### **Discarded Sheep By The Wool Industry**

Sheep no longer good for harvesting wool may be loaded on board a cargo ship and sent on a months-long voyage overseas to countries that will likely inhumanely slaughter them! For example, the sheep on board the ships are treated like cargo. If the sheep do not eat, get sick, injured, trampled or die in the overcrowded conditions they may be

thrown overboard or ground up "alive" in macerators onboard!

Those sheep that do survive the stressful, horrific journey may be tied by the legs and dragged off the ship onto trucks. Ultimately they reach the slaughterhouse where their throats are slit while they are fully conscious and left to bleed out and die. Many countries overseas have not legislated humane slaughtering practices, like "stunning" the farm animals before the slaughtering process begins. On the other hand, the governments that have legislated humane farm animal slaughtering procedures turn around and allow its farm animals to be shipped to countries that do not protect its farm animals from inhumane slaughtering practices!

Consider this next time you purchase wool products. Purchasing wool products condones the hideous cruelty of the live-export trade and mulesing.

Mulesing is a too often gruesome procedure of getting wool off sheep whereby plate-size chunks of sheep flesh are carved off the backsides of unanesthetized sheep. The bloody wounds too often get infected and infested with maggots, called flystrike. The wounds may cause intense pain and suffering!

SUPPLEMENTAL SOURCE: ANIMAL TIMES MAGAZINE DECEMBER 2004

### **Dog and Cat Animal Shelter Gas Chamber**

Some of the flimsy excuses people give up their animals to shelters are: Im moving. He has fleas. I got new furniture. My boyfriend or girlfriend does not like him. Yet shelter workers look at these people and think, My God, this animal loves and trusts you! You have a responsibility here! How can you in your right mind just abandon him?

Twelve million dogs and cats enter shelters yearly! If lucky, maybe up to 4 million of them find new homes. Of the dogs and cats that get lost and are picked up on the street that end up in shelters, only up to 2% to 16% even get reclaimed by their owners! The rest are killed! Only around 20 states in the U.S. kill by lethal injection while the rest of the states use other less humane methods, like the gas chamber.

Big and little animals, the very old to the very young, are pulled and tugged toward the chamber. Pets that were likely once loved by families and children, their eyes now are

full of fear as they are shoved into a large cylinder with lots of other animals, all with their eyes bulging out, nostrils flaring, shivering and scared.

As they are packed into the chamber, there is lots of noise, screaming and fighting. The larger animals snap at the smaller ones, but all of them appear in a desperate struggle to survive and the gassing has yet to begin. Then the gas button is pushed as streams of gas are pumped into the chamber. Terrified animals paw at the window. They start whining then start producing ear-piercing squeals. The larger animals next start a high, mournful wailing followed by a deeper howling that rises in great desperation. The whole euthanasia process may take up to around 10 minutes of torture.

The final result is when shelter workers bag the bodies, load them into a pickup truck and haul them to the local garbage dump and are thrown away with the rest of the garbage!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE SUMMER 2001

### **Dog Auctions Lost and Found Classifieds**

Any animal auction of any kind may be a prime place for "laundering" stolen pets which may end up being a cheap source of supply for industry and government animal researchers or meat processors. Remember, the U.S. Department Of Agriculture (USDA) leads the list of those needing research animals for scientific experiments!

Is it no wonder the government seemingly rarely enforces existing animal welfare laws unless it is against some derelict person in your neighborhood who has done some misdeed to some helpless animal?

Dog dealers accused of stealing pets are still allowed to buy and sell animals at auction essentially without restrictions! The USDA may have somewhat of a hidden agenda which has been exposed in its failure to enforce existing animal welfare regulations thus possibly allowing more pets to get stolen!

Did your pet disappear? It may have died a slow, agonizing death at the hands of a government researcher performing some questionable so-called scientific experiment for some college student project, consumer product company or for the government!

If you list your lost pet in the "lost and found" NEVER pay a reward until you have your pet in hand no matter what anyone tells you or risk losing your money and not getting your pet either!

Furthermore, if you buy a pet from the "classifieds" the pet seller may advertise that a certain breed of animal is for sale at say, for example, \$50 each. However, when you arrive to pick out an animal from the group or litter for sale you may then find out that most of the animals are being sold for \$100 or more depending on the animals' individual colorings or markings. There may be one of the animals for sale at \$50 but it too may supposedly have already been sold by the time you arrive. Unlike broadcast advertising, like radio and tv advertising which has government rules and regulations to follow, in print and/or Internet advertising you can possibly get away with saying almost anything to sell a product!

SUPPLEMENTAL SOURCE: IN DEFENSE OF ANIMALS NEWS MARCH 1995

### **Dolphin-safe Labels On Tuna Cans**

The can may say dolphin-safe but tuna fishermen are still allowed to chase, harass, net, injure and kill dolphin when catching tuna as long as the official on-board observer on a tuna boat does not SEE dolphin seriously injured or killed!

Consequently, too many dolphin are injured and die during the chase and tuna netting process but these may never be counted as losses of life by the on-board observers on tuna boats. The stress caused by chasing and the accidental netting of dolphin may cause harm to a dolphins health and reproduction as dolphin populations are still not recovering as well as expected when dolphin-safe tuna practices were federally mandated in 1990!

SUPPLEMENTAL SOURCE: ACTIONLINE MAGAZINE FALL 2001

### **Dolphin-safe Tuna Labels**

The huge, encircling, miles and miles of drift nets used to catch tuna may also may catch and kill 100,000 dolphins a year. However, a law was passed banning the use of drift nets in commercial fishing operations, but the law cannot always be enforced!

All a tuna catching operation has to do is police itself by posting so-called observers on board their tuna boats to make sure dolphins do not get killed or injured in the huge nets that they ARE allowed to use. There is no guarantee that dolphins are not still killed during tuna catching operations.

Consequently, critics charge a dolphin-safe tuna label may be nothing more than lip service to please unsuspecting consumers.

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE JULY 1999

### **Dolphin Slaughter Tourist Attraction**

The next time your travel agent or someone recommends you spend some leisure time in Japan ask to go see the corporate conglomerate, commercial fishermen "bottle up" in a nearby bay and slaughter defenseless marine mammals by harpooning, knifing, clubbing and drowning some of the thousands of defenseless dolphins and species of "protected" whales that these fishermen kill yearly! What thrilling, horrific sights and sounds as dolphins and whales are heard screaming from the torture, bleeding to death, so much so that the bay area waters actually turn red, and it is all an illegal activity in the eyes of the international community! Talk about exhilaration!

How does the Japanese government respond to all this? By placing signs around the bay areas prohibiting anyone from photographing the graphic images and sending the pictures to newspapers and other media outlets around the world! Moreover, critics charge the corporate commercial fishermen are also seemingly allowed by government officials to attack anyone photographing the horrific events!

The event starts like this. The mammals are herded into the shallow bay using sounding rods below the water's surface to interfere with the mammal's sonar and navigational abilities and nets are then dropped trapping the dolphin or whale family in the shallow bay. One or two of these magnificent sea creatures are speared to force the others to rally around and assist their wounded family pod members which they have done instinctively for thousands of years. The fishermen know this and readily take advantage of the complex social inter-relationships of these commercially hunted marine mammals.

As the mammals start getting speared and frantically thrash about in the bay, you can see steam rise from the open wounds as the butchers hack off the mammals' fins. Fighting to the death in the crimson waters the male mammals try and protect the newborn babies

and nursing mothers from the small boats of fishermen spearing and hacking to death the whole pod leaving nothing left but hundreds of bloody corpses, except maybe for a few babies that are captured and sold to aquariums and "swimming with dolphins" tourist attractions!

The Japanese government is accused of viewing the oceans as nothing more than an asset to be liquidated by greedy corporate conglomerates! Critics see red while the capitalists see only the color of money!

Actually the profit is not made from the sale of the mammals' meat but mostly comes from the sale of the baby mammals that are captured and sold to commercial marine parks, aquariums and other tourist attractions!

People caught photographing these bloody events have been branded "terrorists" by capitalists and government officials! But who really are the terrorists? If life is more important than profit and property, then what should those people be labeled that take life, threaten life and engage in the wholesale slaughter of innocent life? There are seemingly only two paths to take. The greedy, self-centered destruction of life or the preservation of life for future generations.

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL FEBRUARY 2004

### **Dolphins In Captivity**

When you go see a dolphin show at some sea life attraction what you do not know is how the dolphins most likely may have been captured. Too many times whole families of dolphins are rounded up at sea and herded into shallow waters where a few of the cute young ones are netted and sent off to be trained and raised in captivity, while the rest of the family, up to 30 or more dolphins, may be killed for sport or meat. All this just so humans can be entertained at some marine park. Critics feel dolphins are too intelligent and friendly, by nature, to have to endure this inhumane fate!

SUPPLEMENTAL SOURCE: A WILDLIFE FILMMAKER TURNED WHISTLEBLOWER MAY 2000



## **Dove Releasing Ceremonies**

From birthdays to weddings it may be a pretty sight to some people to see doves released and fly away with feathers white as snow. Unfortunately, this is likely a death sentence for the doves.

White doves are hand-raised in pens and have no experience with predators or in foraging for food, consequently, they may survive no more than a day or two after being released at the wedding. These birds also may only have the strength to fly maybe a quarter mile!

SUPPLEMENTAL SOURCE: ANIMAL GUARDIAN MAGAZINE SPRING 2002

## **Down Silk and Wool Industry**

Thousands of white geese must be plucked to get the "down" that goes into jackets and pillows. The geese must be repeatedly hung upside down, with their legs tied together and wings pinned back as they are put through the painful process of plucking!

In the process the birds tear muscles, tendons and break bones as they fight against the "pluckers". Synthetic fibers can be used to replace down and is as good as the real thing, and can even be manufactured cheaper and more durable than down, yet too many consumers still demand down! Only consumers can stop the plucking by changing their buying habits and seek more humane alternatives to filling their designer goods with natural down.

Silk is secured by boiling alive billions of silk worms which have wrapped themselves inside a cocoon of silk fibers. To get them out or separate them from the silk, the only way to get these silkworms to budge is to boil them alive!

The majority of wool processed in the U.S. comes from slaughtered lambs. Many consumers would like to believe that the sheep are clipped and shaved or shorn and not slaughtered in the wool gathering process but actually wool is as much a by-product of the sheep meat industry as cattle is to leather!

Wool that comes from outside the U.S. may come from sheep that are shorn. However, once shorn, even these sheep may suffer fly infestation and infection from accidentally

having their tails cut off in the shearing process without the benefit of having painkillers or anesthesia! They may even have large pieces of their flesh cut away from their hindquarters in the sheep shearing process! Before the sheep are shorn they may die from heat exhaustion due to their heavy coats and once they are shorn they may die from exposure to the sun or freezing temperatures.

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE SPRING 2003

### **Ducks and Geese Food Delicacy Fat Liver**

On fine restaurant menus everywhere you may notice a food item call foie gras, which is French for fat liver. It is one of the worlds most expensive foods and one of the cruelest to make! To produce fat, live duck and geese are force-fed huge amounts of grain and fat three times a day for weeks prior to slaughter.

The birds are kept permanently in tiny cages so they cannot stand up or stretch their wings. The bird feeders, typically immigrants from Mexico or elsewhere, grab the birds neck and force the beak open then shoves a hard pipe down the throat to the birds stomach then pumps in vast quantities of food. Some birds die from this crude, cruel struggle of force-feeding.

Force-feeding the birds so much fat and grain causes their livers to grow to ten times their normal size. If the birds are not slaughtered soon after this their livers balloon up enormously then they will die anyway of fatty liver disease!

SUPPLEMENTAL SOURCE: ACTIONLINE MAGAZINE FALL 2001

### **Elderly Pets In Kennels**

Kennels are potentially risky when it comes to housing pets over 5 years of age even for short durations of time. While you are away something could happen to your pet and the kennel people may not even call your emergency phone number to alert you to a potential problem!

Your pet may hardly eat or go to the bathroom the whole time while you are gone due to stress and loneliness. Then when you get your pet home some pets have even been known to die soon afterward possibly due to neglect during their stay at the kennel!

If you take the kennel to court, how much money do you think the justice system is going to give you for an "old aged" pet?

Additionally, if a kennel pitches you to purchase their so-called Tender Loving Care Package for your pet during its stay there, it could be nothing much more than a costly marketing gimmick to try and get more money out of. All pets may end up getting essentially the same care and treatment no matter how much you pay the kennel and you would never know it!

### **Entertainment Animals**

Many circus animals spend much of their lives caged or chained up traveling from show to show. The training of circus animals may too often be based on intimidation! The trainer must break the animals spirit in order to control them.

Elephants, in the wild, may roam 25 miles a day. In captivity they spend much of their time caged or in chains. Too many elephants have mysteriously died while traveling from town to town or during training exercises! In training they may be tied down and beaten for days in order to break their spirit. Electric cattle prods may too often be used in the process. When training lions and tigers to perform in a circus, elephants also may be chained to their pedestals with ropes around their necks which chokes them when they try to leave the pedestal. This trains them to stay put! Even local city zoos have been accused of using cattle prods on their elephants and may even defend their actions!

Training elephants to do unnatural acts or give rides to paying customers may be disturbing but making matters worse, many circuses may actually claim they are breeding elephants to help protect the species even though none are being introduced back into the wild. When elephants are born in circus captive breeding programs the babies may be torn away from their mothers, a barbaric act causing pain and possibly injury to the babies. The babies are then trained to perform using methods that may possibly lead to stress and possible future behavioral problems which may eventually threaten the lives of spectators witnessing elephant performances or purchasing rides on

elephants. Circus managers may not even actively seek support to help protect the habitat of the wild elephant population worldwide. Essentially, the typical captive breeding program in America may do nothing more than breed elephants to perform for profit!

Zoos were originally supposed to reintroduce captive endangered species back into the wild, but once the profiteering by zoo management took hold, no one can even remember the last time zoo animals were released back into their natural habitat. Remember, the money it takes to house one elephant for one year in a local city zoo is equal to what it takes to operate a wildlife preserve with thousands of animals on thousands of acres in Africa for one year!

Moreover, when zoos breed too many hand-fed, exotic animals, the surplus animals may eventually end up in the hands of canned hunt farms where they may be fenced in then shot and killed at point blank range by weekend hunters seeking a wall trophy.

Other animals used for human entertainment, like those used in rodeos, e.g. the bulls and broncos, may break their legs, get seriously injured or may even die when they run into the side of the arena. When calves get roped it may result in punctured lungs, internal hemorrhages, paralysis and broken necks!

Racing greyhounds may be caged up to 22 hours a day. Up to 25,000 a year may be killed because they are too slow and too few get adopted.

Racehorses may be forced to run even when injured. Of course, any unprofitable racehorses too often may be sent to slaughterhouses or killed by hitmen to collect insurance money!

Many animals in zoos and aquariums may exhibit abnormal behavior because they are deprived of their natural environments and social structures. Surplus bred zoo animals may be sold to research labs and endure torturous experiments, or sold to traveling shows, shooting ranches or to private individuals who may be unqualified to care for them.

**SUPPLEMENTAL SOURCES: PERFORMING ANIMAL WELFARE SOCIETY  
MAGAZINE- SPRING 2000 and THE ANIMAL PROTECTION INSTITUTE  
MAGAZINE- SUMMER 2000**

## **Exotic and Wild Animal Fur Coats**

Many animal pelts used to make fur coats are being distributed to unsuspecting fur sellers and salons as pre-convention furs. This means they are being sold as fur from slaughtered animals BEFORE the worldwide ban on the slaughter of the breed being used to make the fur coat. Like ivory poached from elephants, when you buy ivory or wild fur products there is really no way to know for sure if the animals were poached and slaughtered illegally or not no matter who you are purchasing the fur product from.

If it is a big chain of retail stores or even some mom and pop retail outlet selling fur products, do they really care or want to know if the fur, ivory or other similar exotic animal products sold to them were obtained legally?

Most times the furs are being taken from young exotic animals because fur pelts from juvenile animals typically have not been beat up yet by daily life in the wild! This practice pushes wild exotic animal species closer and quicker toward extinction!

SUPPLEMENTAL SOURCE: ACTIONLINE MAGAZINE WINTER 2002

## **Exotic and Wild Animal Mascots**

You may want to investigate how your local college or university treats its live animal mascots. Undercover cameras caught on tape the inhumane conditions and deplorable treatment these animals may suffer through when they are not performing unnatural tricks for human entertainment at university events. Too many of these animals exhibit abnormal behavior, like crying and screaming from boredom and loneliness as well as pacing back and forth in their small concrete enclosures with creature comforts like you may have witnessed in the worst possible U.S. zoo right out of the 1950's. Their concrete pool of water, used to keep cool in during 100 degree heat in summertime, may be littered with feces that the animals' so-called handlers may too often neglect to even clean up!!

The animals may be kept in isolation with no other contact with other animals because this breaks their spirit so they can easily be trained to do stupid tricks for human entertainment. Their diets may be less than nutritious too surviving on junk food causing

tooth decay and other health problems because as soon as the animals are no longer cute or cannot easily be handled, they may be sent off to whoever will have them, even farms where they may be raised then slaughtered for their body parts for potions or for their meat for consumers to eat!

SUPPLEMENTAL SOURCE: S.H.A.R.K. (SHOW ANIMALS RESPECT AND KINDNESS) SEPTEMBER 2002

### **Exotic Bird Meat**

Raising emu and ostrich meat for human consumption may be a losing proposition. Countless birds may be wandering the countryside in some states because breeders simply turned them loose when the exotic bird meat market went sour.

The tragedy is that some bird ranchers have allegedly chosen to kill their worthless stock of birds using baseball bats, whacking the birds bloody while the 5-foot tall, flightless birds stumble to their death, shaking, quivering and vomiting blood before they expire as they are dragged to a trailer and thrown in a pile of other dead birds! Horrified neighbors may call the police but does anyone really care? The U.S. justice system fails to prosecute any of these so-called breeder ranchers guilty of beating the birds to death.

Emu and ostrich meat was once touted as the latest and greatest, fat free meat yet many birds have been found starving to death in their pens. The venture of raising and selling exotic bird meat once attracted eager investors, but what once looked like a lucrative business has seemingly turned into a money pit.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 12/18/97

### **Exotic Pet Trade**

Hundreds, even thousands of exotic animals may die to bring you just ONE pet which you probably will cage unnaturally until it dies! Birds suffer most, including parakeets, because they are the biggest sellers.

Also, it may be hard to trust an exotic pet seller when he tells you the animal was domestically born and not stolen from the wild and shipped here. Pet stores may be the least trustworthy when it comes to where their exotic pets come from.

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS MARCH 1997

### **Factory Animal Farming**

The family farm days are virtually over because, like the giant warehouse home improvement store industry, the corporate conglomerate factory farms have all but taken over or wiped out the mom and pop operations. The corporate conglomerates of agribusiness may even refuse to buy farm animals from the small family farms in order to raise their own meat producing farm animals on huge warehouse-like factory farms, which critics charge, may be operating under inhumane conditions for the animals.

For example, on a factory farm up to 50 hogs may die every hour due to hostile conditions, unlike the care and attention they would possibly be given on a smaller family farm. Like puppy mill breeders who supply pet stores, the factory farm breeding stock may spend their entire lives kept inside a tiny cage. They eat, sleep, defecate, give birth and nurse their young all inside confined areas!

Farm animals here may develop breathing problems from inhaling noxious factory farm animal fumes from the thousands of animals being warehoused in the same confined area. Factory farm animals may develop severe arthritis from being held in cages all their lives and if they collapse they may simply be dragged out and tossed into a dead and dying animal pile.

A hidden camera investigation caught factory farm workers beating, kicking, stomping and dragging farm animals around using rods, wrenches even cinder blocks. During the slaughtering process some animals may get their throats cut and have their legs removed while fully conscious and screaming and may even be skinned alive! Baby animals which do not meet product uniformity or do not make the grade in weight may be killed by picking them up by their hind legs and bashing their heads on the concrete floor. This is called thumping or pac, meaning pound against concrete! Any dead and rejected animals are picked up by the dead trucks and delivered to rendering plants where the dead animals are ground up and actually fed back to live factory farm animals, which is

how mad cow disease is believed to have started in Britain and Europe!

SUPPLEMENTAL SOURCE: HUMANE FARMING ASSOCIATION MAGAZINE  
SPRING 2000

### **Factory Farmed Duck Meat**

Ducks raised for human consumption suffer just as much as any factory farmed animals. Their bills may be sheared off then crammed into filthy warehouses by the thousands. The only water they see comes from a pipe where water drips out. They are not allowed to swim or immerse their heads underwater like they instinctively need to do.

Consequently, they may have trouble keeping warm and develop eye infections which can cause blindness. Due to overcrowding and unsanitary conditions, before these ducks reach your dinner table, they may suffer other infections and may be in poor health before being slaughtered.

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE SUMMER 2001

### **Factory Farmed Pigs**

Due to inhumane, overcrowded, hostile, barely living conditions the stronger pigs attack the weaker ones chewing off the ears, tails and eating out the butts of the smaller pigs! Pigs with infected ruptures and oozing sores are attacked by other pigs too, eventually, the weaker pigs are eaten alive! All that is left the next morning is the "rug" or what factory farm employees call the skin and bones. Some barns may possibly lose up to 40% of all the pigs in it due to every problem imaginable!

Factory farms are too often located in impoverished parts of the U.S. where environmental laws can be skirted and the labor force can be exploited and low-paid. Too many of these low paid workers may be uncaring when it comes to the treatment and welfare of farm animals.

Photos and hidden camera videos are available through [www.hfa.org](http://www.hfa.org) showing how sick



and injured pigs are routinely left to die a slow, horrifying, agonizing death or they may be "thumped", meaning they are grabbed by the leg and their head is slammed on the floor but the pigs oftentimes do not die so they are thrown, still alive, on the "dead piles" where they eventually die of their injuries, neglect, thirst or starvation.

Urine and feces may overflow into the pig pens spreading disease but no one may care enough to keep the pens even halfway clean like environmental laws mandate.

Veterinarians may rarely show up to provide care so disgruntled farm workers may be left to improvise care. Workers, themselves sick with breathing problems and lung disease from working in the closed up factory farm warehouses day after day, may torture the pigs in every way imaginable just for fun, in some cases, like putting cigarettes out in the pigs' eyes or putting a cattleprod to the pigs' eyes, anus and vagina just to see the horror and pain exhibited by the pig or to get the pigs on the slaughterhouse truck! Pigs are beaten with hammers and iron pipes too.

SUPPLEMENTAL SOURCE: HUMANE FARMING ASSOCIATION (HFA) MARCH 2004

### **Farm Animal Abuse**

It is exempt from state anti-cruelty laws and accepted as normal agricultural practice! After leaving the production farm, farm animals may be legally transported up to 36 hours without food or water not to mention the injuries and illnesses which may occur during stressful and weather related transit conditions.

Once the animals are unloaded, the ones that are too sick or injured to walk or stand may be allowed to suffer for days without care and typically may suffer needlessly and die of neglect! Animals that are too sick or crippled to move may be dragged by tractor and hoisted by a forklift and tossed on a "deadpile" of other neglected farm animals causing more needless injuries and suffering! Stockyards and slaughterhouses are not required by law or industry regulation to humanely euthanize sick and dying animals!

Humane considerations are secondary to profit considerations which guide industry practice when it comes to factory farm animals!

SUPPLEMENTAL SOURCE: FARM SANCTUARY NEWS MARCH 2003

## **Farm Animal Stock Shows**

Students can win up to \$200,000 in a big show and parents may allow their children to cheat and do anything to win! Some parents have been known to exclaim, "We need to put our kids through school somehow. We need the money and cheating is the easiest way to win." Morally, what will their children be like when they grow up. Some say as the twig is bent, so grows the tree!

One student's pig was too lightweight so the child rammed a hose down the pig's throat filling the pig with water to make it 10 pounds heavier. Needless to say, the pig died minutes later.

Some students deceitfully "pump up" their cherished livestock with steroids to attempt to win at all costs. Others have been caught injecting air under their animals' skin with a bicycle pump to make the skin look smoother. One child severely hit his lamb so the lamb's body would swell up and appear more firm in front of the competition's judges.

## **Fishing Rodeos**

Believe it or not, fish have a sophisticated nervous system and hence do feel pain and stress, especially when they are hooked, then dragged through the water and wrestled to exhaustion, only to be pulled out of the water and left to die of suffocation. Like cattle rodeos, fish also are tormented for human entertainment.

Furthermore, the hooks and clear monofilament fishing lines left behind cause potential havoc on the areas other wildlife that use our lakes and ocean.

SUPPLEMENTAL SOURCE: ANIMAL RIGHTS FOUNDATION OF FLORIDA  
(ARFF) JUNE 2001

## **Flying Pets On Jets**

Pug-nosed dogs like Peekinese and Boxers may develop breathing problems at high altitudes when traveling in airline cargo holds.

Also, tranquilizing your pet before a flight may actually contribute to a tragedy by possibly inhibiting your pet's breathing! In addition, try and somehow get your pet acquainted with the ear-piercing, extreme noise levels it may likely experience during a flight.

Older pets may not do too well in-flight. Yet whatever crate you put your pet in, no matter what the pet's age, you may want to consider making sure it has enough room to turn around in.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 9/3/97

### **Fois Gras Duck Geese Commercial Farms**

Fois gras is a gourmet liver delicacy made by force-feeding these birds! Metal pipes are shoved down the birds' throats so a machine can pump their stomachs full of food which helps produce a tastier liver once the bird is slaughtered. Many European countries outlaw fois gras production but it is not yet outlawed in the U.S.

This practice is one of the cruelest farming methods imaginable! The lucky birds may die of broken necks, ruptured internal organs or other massive physical trauma suffered during the feeding process. The birds which live are crammed into cages and cannot walk due to the huge amounts of food being fed to them so they flop around spastically, too many are sick, crippled, bloodied, suffer needlessly and have gaping wounds which go unattended! The source of the wounds are many, even rats attack the helpless caged birds literally eating them alive and the birds are too weak to even fight back so they lay there and are eaten alive by rats! The farmers claim this is commercial farming and that these birds are not pets!

The feeding machine may rip the throats of the birds apart too. The cages they live in are dark, with feces, rats, dead and crippled birds and blood everywhere! Many birds may be seen convulsing and close to death's door! The birds' feet get cut up, infected and swollen from the cage floor's sharp wire grating. U.S. legislators have, to date, not yet passed any laws protecting these birds from inhumane commercial farming treatment.

SUPPLEMENTAL SOURCE: FARM SANCTUARY NEWS FALL 2003

## **Foot Disease Killing Zoo Elephants**

Foot disease is the number one killer of elephants held in captivity which may not typically happen to elephants in the wild or to those held in more natural conditions at elephant sanctuaries. In the wild, elephants walk miles each day on natural earth. Elephants held in zoos, roadside zoos and elsewhere in America spend their lives standing around all day on concrete or hard packed earth which causes bruises on the pads of their feet due to the lack of access to miles and miles or acres and acres of natural habitat.

The bruises abscess due to the constant and repeated daily trauma to the foot tissue which gets infected. The infection migrates through the flesh of the foot to the bone. This condition is called osteomyelitis. It is preventable but there is no known cure for elephants once it takes place!

Making matters worse the Aquarium and Zoo Association (AZA) acts like zoos are not responsible for foot disease in elephants held captive. However, critics charge the AZA is like the American Medical Association (AMA), which rarely if ever blows the whistle on physicians so how can you expect the AZA to blow the whistle on zoo owners and operators. Remember, zoos are big business these days so in many specific situations which would you most likely think comes first, earning a profit or animal welfare?

SUPPLEMENTAL SOURCE: TRUNKLINE NEWS SUMMER 2005

## **Free Range Or Cage Free Farm Animals For Human Consumption**

No government laws or standards regulate the use of terms on package labels like range free or cage free or free roaming. The animals may be not be in cramped cages but may still be confined indoors in crowded sheds in wall to wall animals with not much space to move around! However, the U.S. Department Of Agriculture (USDA) rarely if ever even verifies the farmers claims that its animals are raised cage free or on a free range!

To be allowed to be labeled and sold to consumers as free range, cows, chickens and other farm animals raised for human consumption do not have a regulated, defined or

specified criteria that farmers must follow concerning the size of the free range to be provided, amount of space for each individual animal, or necessary care and handling that must be given to all of the farmers livestock!

SUPPLEMENTAL SOURCE: ANIMAL ISSUES MAGAZINE WINTER 2001

### **Fur Farming and Fur Coats**

Fur farming of exotic animals for profit is often promoted by marketers and profiteers who promise potential "high returns" on your investment but the profits may never materialize! Even tigers are being born and raised in captivity, held in tiny cages, fed randomly or not fed at all, living a life of misery and in filth until they are slaughtered for their fur and/or vital organs. The organs are sold overseas and used as love potions and cure-alls!

The animals live in their own urine and feces as their cages may never be cleaned and when the day of reckoning comes they are dragged from the cage then drowned, suffocated, poisoned or electrocuted then skinned and their organs harvested!

When electrocuted they are tied down and receive an extreme, high voltage jolt in their anus filling them with agony and pain. Those that survive this may even be skinned alive! There are essentially no enforceable laws protecting animals born and raised in captivity for fur or their vital organs!

Lions, tigers, cougars, panthers and any other exotic species of animal may also too often end up being given away to wild animal orphanages or sold to canned hunt farms to be used for target practice by amateur weekend hunters seeking a wall trophy or throw rug for the den!

Exotic wild cats can easily be purchased from breeders of exotics in the U.S. because most states have few if any enforceable laws against the sale of exotics born and raised in the states! Purchasing an exotic virtually guarantees the continuing proliferation of the exotic animal trade and abuse. These proud animals too often may end up in tiny cages in someone's backyard or basement for human amusement and entertainment!

Some naive exotic pet owners actually believe their pets are or can be tamed but, by nature, they never can be. An exotic animal's instinct will always be unpredictable!

The "Faces Of Fur" film documentary shows dramatic footage of the "neck breaking" of

minks which are then processed into fur coats. Hidden cameras show behind-the-scenes fur farming that the fur industry may not want the general buying public to know about.

Too often pathetic conditions may exist on fur ranches which are oftentimes located in the woods somewhere hidden behind ranchers' homes where dozens of unsanitary, tiny wire cages are stacked up in the open and exposed to extreme weather conditions.

Critics charge that many fur-bearing animals, like foxes and minks, have an abundance of nervous energy and normally would lead very active lives in spacious territories, consequently the obvious suffering from constant confinement is especially inhumane.

When a fur-bearing animal is "gassed" it may be lowered into a box with an exhaust hose. The box lid is then placed on the box and the gas is turned on while the animal pushes frantically against the lid. There is no escape. Even monkey skins are now being sold to consumers in some fashion shows!

To make just one 40-inch coat from the fur-bearing animal of choice it takes 60 minks, 16 coyotes, 18 lynx, 20 otters, 42 red foxes, 40 raccoons, 8 seals or 50 sables....all to make just one pretentious fur coat!

**SUPPLEMENTAL SOURCES: CBS-TV PUBLIC EYE 3/25/98 and ANIMAL PROTECTION INSTITUTE NEWS DECEMBER 1998**

### **Government Sponsored Wild Animal Kills**

Your tax dollars are used by federal and local governments to send out "killing teams" to shoot, poison, trap or eradicate in any way they see fit, wild bears, coyotes, wolves, foxes, even armadillos and birds, like starlings! However, other endangered species of animals, like eagles, may also die when the killing teams set out bait laced with cyanide!

This is all often done to supposedly protect ranchers' livestock. Remember, many ranchers do not even own the land they graze their livestock on, even though they act like and think they do! In reality, these lands are federally owned by U.S. taxpayers and, these days, wildlife seekers are more interested in shooting pictures than shooting animals. If most of these ranchers disappeared tomorrow it would not drive up the cost of meat products. Most of these ranchers would possibly be out of business if they lost their federal government subsidies, or financial "handouts", and did not lobby their state and local politicians with campaign contributions just to try and maintain their unpopular, on-the-way-out, waning way of life!

Too many ranchers balk at the cost and effort necessary to kill humanely. As long as they can simply call in a federal or local government "killer" to do their dirty work, critics charge, there is little incentive to change their evil ways!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 11/17/02

### **Greyhound Racing**

Up to 70% of all greyhounds bred for racing may not even ever do any racing and may end up being destroyed, inhumanely in some cases, and all before they are even two years old! Greyhounds have been found beaten to death, shot, starved to death and even electrocuted!

The typical lifespan of a racing dog may only be two to three years with maybe around 5% of them getting adopted out to good homes before being destroyed! Think about this next time someone invites you to go bet on the dogs.

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 7/14/97

### **Greyhound Racing Dog Adoption Organizations**

Be aware that too many of the so-called do-gooder type organizations may possibly be nothing more than a front for selling greyhounds to research labs where they may live a tortured existence suffering through scientific and medical experiments. They will likely either die in the process or will be killed after the research project is completed.

Racetrack owners have been duped into donating their used-up, worn out racing dogs to certain greyhound adoption groups only to find out later their dogs were never adopted out but instead were sold for big bucks to research labs. Research labs like greyhounds because they are big, gentle and thus easy to work with.

SUPPLEMENTAL SOURCE: ANIMAL WELFARE GENESIS AWARDS 5/12/01

## **Greyhound Racing Dogs**

Maybe only 7% of all retired greyhound racing dogs ever even get rescued and adopted out! The other 93% may eventually end up bludgeoned to death, drowned or shot once they are deemed to no longer have winning potential.

Some racetrack owners have been accused of keeping racing dogs housed in small crates for 18 to 20 hours a day while feeding them poor quality 3-D meat from diseased, dying and disabled (downed) farm animals. 3-D meat may possibly contribute to sickness and death in greyhounds.

After a few years and it is time to discard certain dogs, the track owner may just dig a hole, walk the dogs to the edge and shoot them! Some retired dogs may be sold to research labs for experiments because greyhounds tend to be so gentle and easy to handle. Remember, most animal testing is not done to find cures for human diseases but instead is performed by the cosmetics industry to comply with outdated insurance requirements.

Critics contend at least 20,000 to 30,000 greyhounds are killed yearly by the dog racing industry, not to mention the countless rabbits, kittens and guinea pigs that are killed which are used as live bait in greyhound racing training practices.

SUPPLEMENTAL SOURCE: ACTIONLINE MAGAZINE SPRING 2000

## **Guard Dog Companies**

Too many times it may be the dogs that need protecting because local and state governments may not require them to be licensed or even regulate how guard dog companies have to operate. These companies can evade state inspection because they are not kennels which ARE regulated by state statutes. Too often guard dogs may be denied food and water for days, may get infected with fleas and ticks and may even get wounded and suffer an infection then go without veterinary care!

Also questionable is how the guard dog companies get their guard dogs. They may come from humane shelters or pet rescue groups, meaning the company may see them as disposable and replaceable and they may suffer abuse and neglect on a routine basis. Too many guard dog companies may invest too little time, money and energy adequately



caring for their dogs just to be able to turn a larger profit!

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE WINTER 2001

### **Health Charities and Medical Schools That Still Fund Live Animal Experiments**

When you donate to a worthy cause do you REALLY know where your money is going? Your gift could be used to torment and kill innocent animals! Charities and medical schools we are all familiar with may be bankrolling animal experiments that may shock you. Every year millions of helpless creatures suffer during horrific, NEEDLESS animal experiments.

4000 doctors, and 100,000 lay people like scientists, researchers and others, who belong to the Physicians Committee For Responsible Medicine (PCRM), have banded together to fight to protect the health of all living beings and to create a new generation of ethical, caring doctors responsible for humane medicine.

Remember, animal experiments have never ever yet proven the cause of a single human birth defect. Furthermore, transferring animal experimentation data to the human experience can be and has been counterproductive and even dangerous, causing incalculable human suffering! Some research results appearing to be safe when tested on animals has resulted in serious birth defects and side effects when finally tested on and used by humans. Animal experiments can actually mislead researchers to believe that the same or similar experiments can be applied to humans which is why **MANY CHARITIES AND MEDICAL SCHOOLS HAVE STOPPED FUNDING ANIMAL RESEARCH, REVERSING THEIR FORMER POSITIONS AND NOW ACTIVELY PROMOTE ALTERNATIVES TO NEEDLESS ANIMAL EXPERIMENTS.**

However, **ANIMAL RESEARCH IS BIG BUSINESS** and many highly respected doctors, researchers, and scientists have come to rely on this research to put food on the table, pay their bills and fund their potentially needless projects while the search for cures and remedies may have conceivably become secondary to their cause! 4000 doctors and 100,000 other researchers, scientists and others question the ethics, morals and integrity of those earning a living performing animal experiments!

For example, sewing the eyes of newborn kittens shut for a year then killing them to

prove that depriving cats of normal vision alters brain development is highly questionable when it already is an accepted scientific fact that changes in vision can affect the brain. Or to continue giving nicotine, alcohol and cocaine to pregnant animals and their babies, when it has already been proven harmful to humans long ago without animal experimentation. Transplant experimentation in which hearts and kidneys taken from pigs and inserted into monkeys, when eventually tried in humans, has been proven to be fatal too many times. Other questionable animal research includes using live dogs (POSSIBLY STOLEN PETS) to test the use of surgical staplers, shooting cats through the head, infant monkey deprivation and the list of hideous animal experiments goes on and on.

Nearly half of all medical schools, including top ranked programs like Stanford and Yale, and many health charities have completely stopped their financial support for animal experimentation, opting for responsible and ethical alternatives.

However, here are SOME WHO HAVE NOT, to date: (This can be used as a guide to cruelty-free giving. PCRM provides this list to assist the public in making informed decisions about charities that fund animal experiments. When contacting charities and medical schools for information or to express concerns, please be polite.) **THIS IS ONLY A PARTIAL LIST! THIS LIST IS CONSTANTLY CHANGING! FOR A COMPLETE, AND POSSIBLY MORE UP TO DATE LIST, CONTACT PCRM at [www.pcrm.org](http://www.pcrm.org) or call 202-686-2210 or write to: PCRM 5100 Wisconsin Ave, NW, suite 400, Washington, D.C. 20016.**

**HEALTH CHARITIES:** Alzheimers Disease Research, American Cancer Society, American Diabetes Association, American Foundation For AIDS Research, American Heart Association, American Institute For Cancer Research, American Lung Association, American Parkinson Disease Association, American Red Cross, Arthritis Foundation, The Breast Cancer Fund, Christopher Reeve Paralysis Foundation, City Of Hope, Cystic Fibrosis Foundation, Epilepsy Foundation Of America, John Wayne Cancer Institute At St. Johns Hospital, Lupus Foundation Of America, March Of Dimes Birth Defects Foundation, Miami Project To Cure Paralysis, Muscular Dystrophy Association, National Cancer Research Center, National Kidney Foundation, Paralyzed Veterans Of America, Parkinsons Disease Foundation, Shriners Hospitals For Children, St. Jude Childrens Research Hospital, United Cerebral Palsy **MEDICAL SCHOOLS WITH LIVE ANIMAL LABS IN THEIR CURRICULA:** University of South Alabama, University of California, Davis, UCLA School of Medicine, University of California, San Diego, Loma Linda University, University of Colorado, Georgetown University,

Howard University, Morehouse School of Medicine, Finch University of Chicago Medical School, University of Illinois, Chicago and Peoria, Loyola University of Chicago, Louisiana State University, Tulane University, University of Mississippi, St. Louis University, University of New Mexico, Weill Medical College of Cornell University, Mt. Sinai School of Medicine, New York Medical College, University of Rochester, State University of New York at Stony Brook and Syracuse, Northeastern Ohio Universities, Brown University, University of South Dakota, East Tennessee State University, University of Tennessee, Memphis, University of Texas, University of Wisconsin Medical School, Medical College of Wisconsin.

SUPPLEMENTAL SOURCE: PHYSICIANS COMMITTEE FOR RESPONSIBLE MEDICINE (PCRM) JULY 2001

### **Helicopter Coyote Hunting**

The U.S. government spends millions of taxpayer dollars a year shooting and killing coyotes from helicopters. Why? Supposedly so sheep and cattle ranchers will not suffer losses especially during the lambing and calving seasons. The problem is that only up to 5% of all the sheep and cattle losses are due to predators like the coyote. Ninety five per cent of a typical ranchers losses come from animal disease, the weather, theft and so forth.

There are more humane ways of controlling coyotes. Also, so many more coyotes may only be injured during the shooting sprees and left to suffer and die a slow death while their pups starve to death. In addition, research has shown the more strain that is put on coyote, wolf and fox populations the more they propagate contributing to larger predator populations than you had in the first place!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE (API) FALL 2000

### **Hermit Crabs As Pets**

Pet stores and even gift shops are selling these marine species! What pet owners typically may not know or understand is that hermit crabs can live 25 to 30 years in

captivity, but prefer to live in larger colonies. Moreover, as they grow larger they need more and more space. Taking a hermit crab as a pet can be a lifelong undertaking if you do it humanely, but keeping one as a pet too often is an inhumane practice to begin with, considering that too often the conditions they are subjected to, once they are purchased as pets, are inhumane.

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE NEWS  
FEBRUARY 2001

### **Hog Production**

In states like North Carolina there are more hogs than people and critics charge that the waste from these industrial hog plants is contaminating the underground well water used to supply drinking water to communities all over the state, as well as polluting too many rivers and streams still being used for swimming and recreation! In addition, too often dead pigs are tossed out like garbage in vacant fields and pig waste is being intentionally drained-off into rivers and streams!

The pigs are inhumanely packed like sardines into warehouses so what once was considered hog farming has now become hog industrial production. There are few, if any, small "mom and pop" hog farms anymore. When there is a waste spill from a hog plant these days the tons of waste spilled from the pools of waste may end up contaminating nearby land, rivers and streams!

Critics contend that once the local politicians line up with their hands out for campaign contributions they, along with pig industry officials and lobbyists, may say just about anything to try and convince the voters that hog production is not so bad. The jobs it does create typically are unskilled, close to minimum wage jobs but the long-term contamination problems and the 9 million tons of hog waste produced yearly in just one state alone may be what some call a slow moving contamination catastrophe in the making!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 6/22/03

## **Hog Production Facilities**

These cruel, inhumane commercial pig farms even have some legislators "in their pocket" so to speak by getting some in the U.S. Congress to favor legislation making it a felony to use cameras to document cruel and inhumane treatment of factory farm animals raised for human consumption without the permission of pig farm owners! Some legislators may actually be part of the problem because they have vested financial interests in the pig farming! One Congressman favoring the legislation even owns a factory pig farm!

Despite the political legislators that may NOT want cruel and inhumane treatment exposed by whistleblowers or farm employees, animal cruelty continues at factory farms. For example, female pigs or sows used to bear piglets may be housed in gestation crates so small the pigs cannot always reach their food and water! The sows then get thin and may be left to die of starvation, dehydration and disease! The carcasses may not be removed quickly and farm employees may not seem to care. A dead pig may lay in its crate for weeks. One pig photographed that had been dead for weeks was a bag of bones but it was difficult to get out of its crate because its guts had gone through the slats in the floor and they formed like a big balloon below the slats.

The gestation crates are made of metal bars and concrete floors with slats in them so the pigs' waste can fall into a pit below. When the delapidated slats break pigs and piglets fall into the waste pits and can be seen swimming around down there but they may not be saved and are left to drown. There could possibly be a whole truckload of pigs in the waste pits!

Due to inhumane conditions at some factory farms it may not be unusual to see pigs injured and showing signs of extreme pain like heavy breathing, groaning and moaning. Some pigs may bleed to death from injuries or are so crippled they cannot stand, some even have lost their feet or hooves!

Pigs unable to walk and considered to be "downed" animals may rarely, if ever, be euthanized but instead may be dragged out of the crate and shot.

The jagged edges of the broken bars on the crates also cause pigs to be injured and pinned down and their injuries may likely go untreated. A pig that gets stuck on the jagged edges of a metal bar will pull against it ripping its own body to shreds! It is not uncommon to see pigs with sores, injuries and infections that go untreated and the pigs may simply be left to die!

Pigs exhibit abscesses, hernias and ruptures the size of volleyballs which also may go untreated. Diseased pigs may be left in with healthier pigs contributing to the spread of disease. Pig pens may rarely be cleaned so a new generation of pigs may simply be loaded into filthy pens with elevated levels of ammonia gases due to the accumulation of waste. Remember, pigs have a highly developed sense of smell and most pig farms have poor ventilation.

When Congress wanted to impose new, somewhat humane standards for the treatment of "downed" farm animals, of course, factory farm lobbyists want to "water down" the legislation essentially re-defining what a "downed" animal is so conceivably no "downed" animal may possibly be considered a "downer" and could still be slaughtered for human consumption! Even cattle diagnosed with "mad cow" disease may be diagnosed as "downers" due to physical injuries and not sickness! There is no realistic way for meat inspectors to ALWAYS know if an animal is "down" due to sickness or physical injury!

SUPPLEMENTAL SOURCE: HUMANE FARMING ASSOCIATION (HFA)  
SUMMER 2004

### **Horse Auctions and Horse Meat**

Many horse owners are unaware that slaughterhouses employ "killer buyers" to attend livestock auctions and bid on horses which will end up being killed for human consumption in countries like Canada, France and elsewhere in Europe. The "killer buyers" look for any young, healthy horses, even foals.

The horses may be shipped alive thousands of miles to the processing plant where they are shot or stunned then hoisted by a rear leg as their throats are cut and they bleed to death! Many horses are still conscious during the slaughter process. Think about this next time you sell your beloved pet to just anyone.

Horsemeat today, forget about finding it in dog food anymore. It has become too expensive. European countries consume much of the horsemeat produced in the USA. Young thoroughbred race horses make the best meat products, but young , pet ponies frequently find their way to the slaughterhouses too, even mules and pregnant or not,

most any young horse, pony or mule will do!

Pet horses are even stolen and sold at auction. Horse racing, like dog racing, encourages over-breeding which in turn keeps slaughterhouses profitable. Even international airline companies are in on the slaughter because many see no ethical problem with transporting American horsemeat via air to Europe for human consumption.

SUPPLEMENTAL SOURCE: FRIENDS OF ANIMALS NEWS SUMMER 1995

### **Horse Mafia**

People who own racing and/or show horses often have them fully insured against accidents. Unfortunately, when these once gallant steeds start to lose their ability to win prize money or trophies, some owners hire a "hitman" to kill or cripple the horse and make it look like an accident so the horse owner can collect big bucks from the insurance company! When you cripple a horse by hitting it in the knee with a hammer this leads to the horse being euthanized right there on the spot once the accident is discovered. Even unsuspecting horse-people who frequent and work the racing circuit and horse shows may know who the "hitman" is when he suddenly hows up at a racetrack or horse show, but horse-people may not likely to blow the whistle or alert law enforcement authorities out of fear!

However, just to kill one "fully insured" horse and make it look like an accident, a "hitman" may burn down a whole stable filled with screaming horses! Too often people who own, show and work with horses feel horses are a commodity to be used, and when used up they are worthless!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 8/8/97

### **Humane Farm Animal Slaughter Or Torture?**

Local and national humane slaughter laws typically state that a humane slaughter method is whereby the animal is rendered insensible to pain by mechanical, electrical, chemical or other means which is rapid and effective BEFORE being shackled, hoisted,

thrown, cast or cut! Anyone violating this law shall be criminally prosecuted! At least this is the letter of the law.

The federal law states that the animal must be rendered insensible to pain by a single blow! The law also states that this stunning process must produce immediate insensibility and knock the animal unconscious BEFORE the animal proceeds down the slaughter processing line with a minimum amount of excitement and discomfort to the animal. Furthermore, before processing the animal and after stunning, the animal must be in a complete state of unconsciousness and remain in this condition throughout shackling, hoisting, sticking, cutting and bleeding! Also, U.S. Department Of Agriculture (USDA) inspectors are supposed to stop the slaughter processing line if any one of these legal mandates are violated!

Unfortunately, USDA inspectors are given limited access to areas in the slaughterhouse where violations are most likely to occur. However, the USDA may not be strictly enforcing federal laws set forth in the U.S. governments Humane Slaughter Act Of 1958 because the USDA is also in charge of promoting the meat industry it is also supposed to be regulating!

Since 1985, 2000 mid-sized slaughterhouses have disappeared. Today, half of the nations cattle are killed in 14 high -speed processing plants calling for dramatic increases in their production linespeeds with a minimum of down time. Slaughterhouse operators may not even stop the production line for injured workers, contaminated meat or live, ineffectively stunned animals!

Slaughterhouse workers may get hurt when they are forced to skin and cut up live, struggling animals, which is why, live or not, the first thing that gets cut off are the animals feet and legs! Also, a conscious animal that is thrashing around may cause sterile muscle tissue to become contaminated with feces and other adulterants which can possibly move freely into the cooler and eventually into the food channels at the supermarket.

Remember, no law can stop animals from being slaughtered while still conscious, moving, screaming and blinking, even though their eyes may seem to almost be popping out of their head from the excitement! Slaughterhouse workers have testified that up to 30% of their animals may possibly be inadequately stunned before processing!

First, the animal may be shocked with cattle prods to force it from the holding pen down



into the knocking box. Animals which do not move quick enough may be shocked repeatedly, with some even possibly tortured by sticking the electric cattle prod into the animals mouths, an act which has been caught on a hidden camera! In the final analysis, the money-making speed at which the production line operates may take precedence over the Humane Act Of 1958.

The next step in the slaughter process a stun operator or knocker hits the animal in the center of the forehead with a gun housing a steel bolt. Done properly this will knockout the animal and the animal will collapse. Then the shackler chains the animal by the leg and it is hoisted upside down. The sticker comes along and cuts the animals throat. Then the animals legs are cut off. The head is cut off and it skinned then gutted. Slaughterhouse workers complain that too often the animals are hit too many times with cattle prods causing the livestock to act crazy and jump all over the place by the time they get to the knocker.

If an animal falls down while going to the knocking box, the production line may not stop and the animal gets trampled by others going by. The animals are typically in a state of panic by the time they reach the knocking box area. Slaughterhouse managers may want to process 300 animals an hour. This means that for the stun gun operator the production line may be going too fast to effectively knock out each and every animal, so what happens? The production line may not likely stop at all. Consequently, animals may get butchered alive! Some knockers need 30 seconds to stun just one animal but there may not be enough time and since the animals are terrified and jumping all over the place, the animal may not get hit in the forehead, but in the ear which does little. However, plant supervisors may insist that the line keep moving so the animal simply gets shackled and hoisted up anyway alive and kicking! Some knockers may feel there is rarely enough time to do their job humanely.

Animals hung upside down alive face horrendous acts of brutality. Still struggling and screaming, their legs and feet are cut off with huge clippers, then the belly ripper cuts the hide while several skinners rip the skin right off the live, screaming and kicking beast! All this has been caught on hidden cameras.

Some production line workers may stick the live animal in the spinal cord to try and paralyze it to keep it from moving around, which is not legal, but regardless, the animals brains are still working! Plant worker testimony states that thousands of animals get slaughtered alive! The workers cannot stop the brutality on the line for fear of losing their jobs. Speed on the processing line boosts company profits. Truly humane slaughter

may not be profitable. The line may not even stop for fecal contamination. USDA inspectors too often may not have been watching the butchering on the production line since 1998 when processing plants were allowed to police themselves more instead of government inspectors. Consequently, manure, pus and other adulterants may get into the butchering process. When the USDA used to thoroughly inspect the killing line, the line would stop if an animal was being cut alive or processed in a contaminated state.....but not anymore!

SUPPLEMENTAL SOURCES: HUMANE FARMING ASSOCIATION MAGAZINE-SUMMER 2000 and ANIMAL PEOPLE NEWSPAPER-JULY 2000

### **Humane Rodeos?**

Is there such a thing? Even the so-called humane rodeos sanctioned by the Professional Rodeo Association have been accused of using inhumane tactics to goad animals into bucking, running and performing by using stun guns and tail pulling.

No farmer or animal owner would treat their animals the way the animals are treated to get them to perform in a typical rodeo. The horses, bulls, calves and other animals used to ride and rope are not wild animals, but are essentially tame then shocked, tormented and/or scared into performing! Too many of these animals are getting injured or killed in the process of entertaining the paying spectators.

For example, the bucking broncos that do not perform correctly may be shot or sold to a slaughterhouse. Furthermore, those in charge of operating the rodeos do not like cameras around taking pictures "behind the scenes" of the events at rodeos either.

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 9/17/97

### **Hunters and Weekend Hunters**

Today, the commercial hunting industry seems to be pandering to white collar, so-called "weekend warriors". The worst of the bunch are the ones who hire a hunting guide to do all the work. These days instead of tracking big game animals, the guide may take

shortcuts by "baiting" bears and other wildlife with tasty, greasy, smelly food to trick or draw the trophy animals in.

Another shortcut is to use dogs to do the leg work by allowing them to chase down, corner then terrorize every type of game animal imaginable! Using salt licks is another trick that brings your trophy right up to you for an easy kill.

High-tech hunting guides may even use an electric eye which counts how many animals visit a bait site. Cameras can even take pictures so that when the right color fur-bearing animal comes that matches the hunter's decor back home, the hunter can simply be called in to make the kill shot for hassle-free hunting....no fuss no muss!

Is this sport? Can the hunting industry risk hunters going home without a trophy? The modern weekend hunter may get discouraged and quit hunting altogether if he had to REALLY go out and hunt in an ethical, sportsman-like manner!

The "will call" method may be the worst. Dogs hooked up to radio transmitters corner the hunter's prey until the hunter can be flown in just to make the kill shot....like shooting fish in a barrel.

Hunters too often do not even go to the trouble to collect their bagged game and instead leave the dead and dying wildlife to rot in the sun. Too many hunters like to shoot and kill but may not even have a taste for eating the game they bag.

Some states even allow duck hunters to use baited fields, which are loaded with essentially tame ducks that have been virtually hand-fed from birth. The so-called sportsmen then come face to face with hundreds of these tame ducks and blow away as many as they can with no limit on how many you can kill.

Are "tame duck hunts" ethical? Raising birds for wholesale, seemingly senseless slaughter....is this sportsmanship as our forefathers would have envisioned and taught it?

### **Hunting On National Wildlife Refuges**

Up to 80% of all bears killed by weekend hunters are killed on federal lands in national forests and are "baited" kills! So-called sportsmen and/or hunting guides actually bait or

place donuts, baking grease or dead animal carcasses, like horses, or anything else that may draw a bear in to eat then they lay in wait and kill the trophy bear virtually at point-blank range...no real hunting involved! It is like an unsporting canned hunt for bears but it all takes place on publicly owned, federally protected national lands! Federal policy prohibits feeding bears to reduce the number of dangerous interactions between people and bears but, to date, bear baiting continues!

Up to 80% of all voters oppose trapping, hunting and/or poisoning wildlife in America's national wildlife refuges and they oppose spending tax dollars to allow commercial or recreational trapping and hunting on these refuges. Unfortunately, to date, hunting and trapping is allowed and even encouraged on up to 60% of the 538 national wildlife refuges in America!

These lands are specifically designated for the conservation and diversity of wildlife but the U.S. government, taxpayer supported, National Wildlife Refuge System (NWRS) seems to place the interests of ranchers, farmers, timber, mining, off-road vehicle enthusiasts, hunters and trappers over the interests of wildlife in public owned refuges!

Only a million or two people a year visit these refuges to hunt or trap but over 20 million people a year visit them for wildlife observation or just to experience nature! Trappers and hunters are outnumbered by a 15 to 1 margin! Hunters and trappers represent less than 5% of Americans and already have access to millions of acres of public and private lands outside the refuge system and the refuges make up less than 5% of all lands available to hunters and trappers! Critics charge that wildlife deserves at least 5% of public land to be free from the dangers of stray bullets and maiming traps!

SUPPLEMENTAL SOURCE: THE FUND FOR ANIMALS MAGAZINE SPRING 2003

### **Iditarod Dog Sled Racing**

In these Alaskan races each year hundreds of dogs may be too injured or sick to even cross the finish line. Racing enthusiasts may like you to believe that the dogs enjoy being run ragged. Today, with snow mobiles, pickup trucks and ATVs so plentiful in the great Northwest territory, the central role dog sleds play in the survival of man may be miniscule, yet villagers still keep sled dogs around in great numbers fulfilling a

somewhat "lost" tradition of racing them.

These "mushers" use guns to cull their dog sled teams! When all the glitter that dog sled racing brings is gone, what is left is a sport that results in a seemingly wholesale destruction of dogs after the races are over, critics charge.

### **Indian Bullfighting**

Like regular bullfighting the bulls do not stand a chance. Like regular bullfighting, in Indian bullfighting the bulls are weakened before they ever enter the ring so the bullfighters, or in the case of Indian bullfighting, the bulltamers, have more of a chance to survive the event.

Also similar to the yearly "Run of the Bulls" in Spain too, with Indian bullfighting the bulls are first force fed liquor and dope, like opium or some other pharmaceutical "downers" and/or they may be given laxatives too to weaken them. Furthermore, their eyeballs may be covered with petroleum jelly so they cannot see clearly. Then they are driven crazy with fear by having their tails bitten or the bull may possibly be shot time after time with an electrical charge from a cattle prod. Finally, the bull is released into the ring with a multitude of drunken fans from the grandstands and the object of the so-called game is to see who can tame the weakened, drunken, enraged bull.

The bull stumbles around the ring only half at his senses because of the drugs and not being able to see clearly to get a fix on his targets, the fans, while the drunken fans chase him around from every angle kicking at him and trying to trip him up as well as grabbing and hanging on to his tail only to be pulled around the ring! This is actually called a sport by some! Whoever brings the bull down is the winner or bull tamer.

The bulls may even go so crazy with fear from all this. They have even been known to jump out of the ring into the grandstands, similar to the hog-dog events when a de-tusked wild boar is chased by a pit bull to see how long it takes the pit bull to take down the boar. Sometimes the boar is so afraid of the charging enraged pit bull the hog tries to leap out of the ring and away from the massive snapping jaws of the pit bull!

**SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS MAY 2006**

### **Inhumane Scientific Curiosity**

University researchers may be needlessly killing cats not to seek cures for diseases but

simply to satisfy some academic intellectual curiosity using U.S. tax dollars from research grants to fund and conduct the horrific animal experiments!

Anyone else doing this type research on their own could be jailed for animal abuse! However, so-called scientists and college students may be merely hiding behind their lab coats just to get more and more tax dollars to fund their "experimentation" business!

For decades millions of tax dollars have been spent turning healthy cats into experimental "preparations" involving everything from cementing the cats' heads to computer-driven "head rotators" to carving open their spinal cords then shocking selected areas with electrodes all in the name of some needless or questionable scientific experiment!

Your own family cat may have ended up having its brain exposed and cut away from its spinal cord to immobilize it just so the cat can be placed on a machine that spins, tilts and shocks the animal on and off for hours until the "preparation" dies a mutilated, slow death.

The cats are able to smell, see and experience the terror inflicted upon them! This type research shows up what may be wrong with some of the unnecessary experiments in the name of scientific inquiry when careerism and exploitation for dollars gets out of hand.

Remember, it is tax dollars that are often used to drive many universities' research labs and departments of research which too often may yield precious few valid, reliable or valuable results!

Cats are being stolen in Mexico and shipped to the U.S. to be dissected by students in biology classes. The cats are drowned 10 to a bag in 50-gallon drums filled with water. They are then embalmed, bagged and shipped out to the U.S. Thieves are paid \$1 per cat in Mexico and any pet cat anywhere is fair game!

Lose a pet recently? Xenotransplantation and the genetic alteration of research animals provides a supply of animal organs for transplanting into humans. Critics charge these type experiments have been medically unsuccessful as well as possibly responsible for transmitting viruses to humans! Furthermore, over 2 million animals a year may be killed in animal dissection classes in U.S. schools with 27 million animals being used for research, testing and experimentation.

Three out of four surgeons are still trained using "live" dogs even though interactive video simulations may teach surgery skills equally well compared to "live" dog surgical teaching labs. Since surgical training is always conducted on real people in actual operating rooms, "live" dog surgical teaching labs may be unnecessary, costly, inconvenient and difficult, not to mention the possible inhumane conditions found at some research animal surgical teaching labs when it comes to the potential careless shipping, caging, isolation and outright starvation of the animals!

SUPPLEMENTAL SOURCES: IN DEFENSE OF ANIMALS NEWS APRIL 1996 and ANIMAL PROTECTION INSTITUTE DECEMBER 1998

### **Invisible Pet Fences**

These fences are devised to keep your beloved pet from straying too far from home but they may rarely be effective over the long-term! This is possibly because pets can quickly learn that brief punishment in the way of an electric shock or high-pitched squeal is worth the lure of freedom. The exceptions may tend to be for smaller dogs and those pets with less assertive, more timid temperaments.

However, it is possible that these fences may help contribute to a dog developing neurotic behavior or becoming fearful if it receives a painful shock everytime it runs to greet you!

SUPPLEMENTAL SOURCE: the book: NO MORE MYTHS: REAL FACTS TO ANSWER COMMON MISBELIEFS ABOUT PET PROBLEMS BY S. SCHWARTZ

### **Korean Dog and Cat Meat Eaters**

Some Korean people who enjoy eating dog meat like to watch the animal being tortured to death before they sit down to eat it because they feel that the fear and pain the animal endures before it dies saturates the dogs flesh with adrenalin. This somehow improves the meat which may somehow improve the meat eaters virility!

To get the right tortured meat, the dog is hanged and beaten until every bone in its body

is broken as it is slowly choked, but before it dies it is de-haired alive with a common blowtorch!

Cats are pulverized with hammers then boiled alive to make a tonic favored by elderly women!

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS JULY 2000

### **Kosher and Ritual Slaughtered Meat**

Jewish and Muslim religious requirements force meat processors to slaughter their animals without stunning the animals first like regular meat processors are supposed to do under U.S. Department Of Agriculture (USDA) humane slaughter laws. Critics charge that these religions require the animals to instead be inhumanely slaughtered while they are fully conscious by using a sharp knife to slit the animals throat while it is shackled and lifted by its hind legs and hung upside down so it slowly bleeds to death as it screams, moans and struggles to stay alive! Critics contend that when carried out, this cruel procedure causes unnecessary inhumane stress and injury!

SUPPLEMENTAL SOURCE: ANIMAL ISSUES MAGAZINE WINTER 2001

### **Kosher Slaughterhouses**

At the world's largest kosher meat slaughterhouse in Iowa fully conscious cattle were secretly videotaped having their tracheas and esophagi being ripped from their throats as the animals still struggled to stand for minutes, this after having their throats cut prior to slaughter which is a clear violation of the federal animal cruelty law! Religious slaughter needs explicit guidelines set down by the U.S. Department Of Agriculture (USDA) but do not count on anyone being criminally investigated in these type case because, in reality, based on prior investigative actions taken by the USDA, does anyone really care about the humane treatment and welfare of factory farmed or research lab animals? Apparently not because even if the USDA sends someone out to investigate a complaint it may take days to get the USDA investigator on site and when the investigator does decide to show up he may determine that everything looks fine.

It seems like anytime that investigations do lead to improvements in animal welfare, no matter whether it concerns everything from factory farming to research animal lab procedures, the improvements



finally taken by corporate conglomerates, schools and government research labs may be minimal while the animals' suffering and agony continue!

For example, one celebrity cardiac research physician, who appears on the most popular TV talk show in America, has been accused of animal abuse and allowing research animals to suffer in a cardiac research testing scandal yet the most popular TV talk show host in America still allows this celebrity "doc" on her show! Remember, research labs and schools get much of the money they use to torture animals from you, the U.S. taxpayer!

SUPPLEMENTAL SOURCE: ANIMAL TIMES MAGAZINE SPRING 2005

### **U.S. Bureau Of Land Management Slaughter**

In December 2004 it was Congressional backroom political dealing at its worst. The U.S. Congress passed a "rider" to a 3600 page spending bill that would allow wild horses and burros to be sold for slaughter for the first time since 1971 and there was no public debate and no public hearing to even consider this provision!

Thousands of wild horses and burros have already been captured to please the cattle ranchers whose lobbyists' complained to Congress about having to share public U.S. taxpayer-owned land with the wild horses and burros. Now the wild horses and burros can be taken from their current holding-pens, taken off the range and sent directly to auction where "horse killers", working with meatpacking companies, will buy the animals and send them to slaughter for dinner tables overseas; and it is legal even though direct sale to slaughter has been banned for 33 years at least until December 2004.

The Bureau Of Land Management (BLM) claims these wild animals can be adopted but too many so-called "adopters" turn right around and sell the animals to slaughter soon after receiving title to the animals! Even when "adopters" sign a statement saying they will not sell the animals to slaughterhouses under penalty of law the BLM turns a blind eye and does not attempt to prosecute!

The government does not prosecute possibly because some BLM officials may become "adopters" themselves and profit from the sale of wild horses and burros for slaughter and these are animals they have sworn to protect! Furthermore, even when it has been PROVEN the "adopters" have bought the wild animals at auction then have sold them to slaughterhouses, the BLM has been criticized for continuing to allow the criminal "adopters" to adopt even more wild horses and burros!

SUPPLEMENTAL SOURCE: THE FUND FOR ANIMALS MAY 2005

## **Licensed Exotic Animal Exhibitors**

The U.S. governments own Animal Welfare Act may not be strictly enforced. Critics charge that the governments Animal, Plant And Health Inspection Service (APHIS) too often allows problems to go uncorrected for too long, fail to do regular on-site inspections and may impose penalties only if the violators AGREE to pay. Also, the monetary fines imposed may be so low anyway that the licensees may consider these nothing more than part of the cost of doing business!

Exotic animals, like zebras and tigers, have been found dead on the licensees property and have been determined to have been dead for days. These dead animals have even been found half eaten by other predators, like vultures. Employees of roadside zoos and other exotic animal exhibitors may not possibly feel obligated to adequately care for their sick animals.

One government inspection report stated that these type problems may be typical of exotic animal confinement centers. Critics contend that the APHIS may seemingly be more concerned with getting exhibitors to comply with the rules and regulations instead of penalizing them! Consequently, the Animal Welfare Act intended to protect exotics and other animals from abuse may, in reality, have little or no teeth for getting continual problems corrected!

SUPPLEMENTAL SOURCE: SUN SENTINEL NEWSPAPER 2/25/01

## **Lives Taken For Fur Fashion**

Here are the numbers of animals that need to be killed and skinned to make an average-length fur coat from each animal species! 20 badgers, 15 beavers, 15 bobcats, 100 chinchillas, 16 coyotes, 125 ermine or weasels, 11 lynx, 40 martens, 60 minks, 50 muskrats, 15 otters, 30 rabbits, 30 raccoons, 18 red foxes, 40 sables and 11 silver foxes.

Major furriers now target young people to view fur as hip to wear, as well as target designers to use fur in their latest fashion designs. To do this the fur industry now uses high-powered public relations firms and advertising agencies to change the negative social stigma once associated with wearing fur.

SUPPLEMENTAL SOURCE: ACTIONLINE MAGAZINE FALL 2001

### **Longline Fishing Weapons Of Destruction**

The demand for fresh swordfish, tuna and sashimi, among other unsustainable caught seafood, is wiping out endangered leatherback sea turtles along with dolphins, marlins, sharks and other marine species because the commercial fishing industry continues to lobby against the use of species-saving devices and practices. Indiscriminate catching and killing industry practices, as well as the increasing use of larger, more destructive high-tech fishing fleets of ships, are destroying traditional fishing grounds wiping out local fish stocks!

Longlining for swordfish may be one of the most detrimental practices to non-targeted marine mammals, turtles, fish and sea life because fishing fleets often fish directly in migration pathways at a relatively shallow depth throughout the night using glow-sticks attached to baited fishing lines which attract many non-targeted marine species!

Critics charge if there were only 100 fishing boats longlining there would not be a problem but, to date, there may be up to 18,000 or more longlining fishing vessels in the Pacific Ocean alone!

At one time swordfish were harpooned but with the advent of the longline, which just one line may be 30 miles long and have thousands of baited hooks attached to it, now because of the increased numbers of fish caught, swordfish prices have dropped dramatically, but so have the sizes of the fish! The average weight of a commercially harvested swordfish used to be around 200 pounds per fish. However, today, the average weight may be less than 100 pounds!

If you are concerned about the indiscriminate killing of sea life you may want to voice your opinion against the fish stores and restaurants selling swordfish or simply boycott eating swordfish.

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL FEBRUARY 2003

## **Marine Wildlife Parks and Aquariums**

They force sea-dwelling creatures to live their life in captivity for human consumptive entertainment purposes! All the sea life may look fine to you but unfortunately it tends to too often breed poorly and die of uncommon illnesses, like pneumonia, ulcers and stress related sickness.

The unsuspecting visitors may not know it but the commercial outfits selling tickets to sea life attractions may constantly have to renew their stockpile of sea creatures by continually replacing and replenishing newly captured wild dolphins, orca whales, turtles, as well as every other living thing you see on "display" in their tanks, all just to sell tickets and entertain you!

Critics charge that up to 50% of all dolphins captured tend to die within 2 years of capture! Their life span in the wild can be over 40 years! The chlorinated water tanks they are unnaturally forced to live in can cause blindness, skin problems and who knows what other ailments for sea life! If they could only talk!

Highly intelligent sea creatures held captive in marine parks and aquariums live a barren quality of life all just to satisfy paying customers and the commercial corporate conglomerates which run these entertainment centers. If you were a sea creature, would you trade living wild and free in the sea for a fish tank full of predators and other unnatural problems?

While crowds of customers are laughing and amusing themselves watching dolphins and orca whales do mindless tricks for human entertainment, the crowd will walk out free while all the sea creatures they leave behind remain caged and imprisoned unnaturally for their shortened life!

Remember, the use of exotic sea creatures is Big Business no matter if it has to do with killing them for sport or keeping them imprisoned and on display for human entertainment purposes!

SUPPLEMENTAL SOURCE: IN DEFENSE OF ANIMALS MAGAZINE  
NOVEMBER 1995

## **Milk and Dairy Companies**

Dairy farms may be inhumanely killing their excess calves born here! Undercover cameras have caught on tape the killing of calves by an employee of a nationally known milk and dairy producer who was caught shooting calves in the head with a pistol then shoving them into a pit filled with water while many of the calves were still crying, kicking and struggling trying to keep their heads above water before they drown!

The question is, how many other dairy producers kill calves inhumanely The question is, how many other dairy producers kill calves inhumanely and how long has it been going on? Critics say just multiply the number of dairy farms in existence by the number of years they have been in existence and you may have an idea of the magnitude of the potential problem!

SUPPLEMENTAL SOURCE: WPEC TV NEWS 10/3/99

## **Monkey Meat-Eaters**

Monkey meat is enjoyed mostly by affluent people because it can be costly to buy. Many of these monkey meat-eaters are from Far Eastern nations.

The slaughter process of monkeys for meat is horrific and sadistic! Monkey meat-eaters believe the meat tastes better and gives the consumer more power and strength if the meat is eaten along with the animals blood.

To accomplish this the monkey is first hung upside down as its fur is burned off with a blowtorch. This slaughtering and burning is conducted in front of the other monkeys as they watch the scene which terrifies them seeing their friends brutally slaughtered.

The monkey is then burned alive which keeps the blood inside the animals body. After this it does not much matter as the animal is then cut up and boiled in water until the meat is tender enough to eat.

SUPPLEMENTAL SOURCE: INTERNATIONAL PRIMATE PROTECTION LEAGUE (IPPL) APRIL 2002

## **Monkey Photo Opportunities**

When zoos and other so-called animal conservation groups take a monkey out to meet the public for photo opportunities or whatever else it may have in mind, like elephants that need "inhumane" training in order for them to be ridden by people, monkeys typically may have to have be "humanized" or its wild nature removed from the monkey so they can be rolled out on cue in front of the public!

The way it works is the monkey is removed from its family unit and kept in isolation, similar to solitary confinement, away from other animals so its only contact is with humans. Eventually, like with training elephants, its wild spirit is broken and the monkey either accepts human contact in place of animal contact or it may die due to the stress of the whole training process!

**SUPPLEMENTAL SOURCE: INTERNATIONAL PRIMATE PROTECTION LEAGUE (IPPL) MAY 2004!**

## **Monkey Rentals**

Wildlife adventure amusement parks may have monkeys roaming the grounds while visitors drive through the park in locked cars, observing what a wonderful life these primates seemingly have.

However, the park may only be renting the monkeys from nearby research labs. When the tourist season is over, the rental monkeys are rounded up and sent back to the lab where they are warehoused, like props, in small cages until they are either killed for research or brought back to the park when business picks up again.

The monkeys are often the overflow from zoos and government breeding programs. In zoos when they are no longer cute and cuddly tourist attractions they may be sent off to research labs for cruel and torturous experimentation.

Do zoos save animals or do they perpetuate the killing of some of the animals they are supposed to be saving? The federal government even gives huge grants to breed monkeys, yet it does little to ensure that the monkeys' lives are NOT spent in misery.

## **Museums Of Natrural History and Science and Big Game Trophy Hunters**

So far, at least one world famous museum in the U.S. has been exposed and accused, by critics, of proudly accepting millions of dollars in donations from at least one of the world's most prolific big game trophy hunters. Critics charge, if you have enough money to donate you may conceivably try and even pay-off a museum to help you virtually smuggle in your illegal endangered or extinct exotic animal kill (carcass) all in the name of science and research ! Is there nothing money cannot buy and no one that cannot be possibly paid off with the right amount of money in America?

Big game hunters claim they are devout conservationists. Critics charge, not all of them may always be honorable hunters, as too many may simply go out and possibly pay-off some foreign government official to allow the hunters to use a helicopter to herd and round up then execute exotic animals for the almighty stuffed animal trophy--extinct and endangered species including cheetahs, lions, tigers, rhino, water buffalo, even elephants!

Or, making matters worse, on "canned hunt" farms right here in the U.S., you can shoot exotic animals, like lions and tigers, at point blank range, like shooting fish in a barrel! Typically, all too often on canned hunt farms the animals may possibly come from your local city zoos where zoo officials claim they may not always know where their "surplus" animals may end up once they are sold at auction!

That's right! Surplus, unwanted zoo animals may be sold on the auction block to the highest bidder! Is it possible that zoo officials do not know their surplus exotic animals may end up shot at point blank range by weekend hunters on canned hunt farms because, officially, on the record, maybe they do NOT want to know the fate of surplus zoo animals?

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 4/19/01

## **National Parks Service Traps Pets**

Abandoned pet dogs in national parks are allowed to be trapped in body-gripping "kill"

traps and snares by the U.S. government! The same barbaric traps are banned and illegal in 88 countries worldwide.

Who sets the traps? It is not fur trappers but, ironically, it is the National Parks Service (NPS) setting the traps for the express purpose of catching abandoned dogs.

Since it is U.S. taxpayers that are forced to fund this cruel, inhumane practice, critics charge, the trapping should be done with humane cage traps to capture unwanted domesticated animals.

SUPPLEMENTAL SOURCE: ANIMAL TIMES MAGAZINE SPRING 2005

### **Non-Nutritional Doggie Snacks**

The only truly 100% nutritious kinds of doggie snacks are those labeled "complete and balanced." Those not labeled as such may be equivalent to "junk food"!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/26/96

### **Pen Chase Training Of Hunting Dogs**

Hunters too often may train their dogs to hunt by capturing a fox or coyote then put the captured animal into a penned-in area and allow their dogs to chase down the fox or coyote. Of course, the captured animal is out of its element in the pen chase and has no where to hide unlike when hunting dogs are taught to chase down its prey in the wild.

In the wild the hunted prey knows the terrain and has hiding places like foxholes in which they can escape but in the pen the hunted animal gets caught, tortured, killed and then likely torn to shreds in the process!

Unfortunately, in some states the horrific pen chase has even become a spectator sport of sorts for so-called sportsmen and their children who want to watch an animal get caught and torn to shreds right before their eyes! Too often this is how sportsmanship is now being taught in America!

### **Performing Chimpanzees**

These chimps may always be attained by stealing them from their mothers then isolated from other monkeys. Many charge this is an inhumane, selfish act on the part of mankind.



Training, like most all exotic animal training, includes beatings as the chimps are forced to perform unnatural and too often painful acts OUT OF FEAR of punishment! For example, chimps do not normally walk upright, they must be taught and a smiling chimp is actually expressing fear!

Performing chimps that grow to big and strong may be sold to research labs and are usually discarded by the age of 8, even though they can live to be 60 years old!

SUPPLEMENTAL SOURCE: ANIMAL ISSUES MAGAZINE WINTER 2001

### **Pet Cremations**

Whoever says your pet will be cremated and its ashes delivered to you as you thought they would when you bought and paid for the crematory service? So-called pet crematoriums can simply dump your beloved pet in a hole somewhere, or worse yet, sell the carcass to pet food processors for a nifty profit. Unfortunately, when you see "meat and bone meal" as ingredients in pet food it may be your pet being fed to other pets!

Typically, pet owners never know about any of these possibilities. Even highly respected and trustworthy pet crematoriums may get caught doing this dirty deed! Even your veterinarian, who recommended the pet crematorium in the first place, may not even be aware of this type of pet cremation fraud!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 10/2/97

### **Pet Food**

Pet food companies have been accused of possibly putting decayed and diseased meat in pet food, as well as allowing potentially harmful hormones, preservatives, flavorings, food coloring as well as even using deceptive package labeling to possibly help disguise potentially unfit ingredients.

Could pet food possibly be obscene cuisine? The most disturbing ingredient in pet food

may be when dead and discarded pet cats and dogs get ground up and re-cycled into pet food! Millions of dogs and cats may be obtained from local veterinarians and animal shelters then get processed into pet food along with billions of pounds of other animal parts by companies known as "renderers"!

When you see "meat and bone meal" on pet food ingredient labels, it means the product may be made up of cooked and converted animals, including pet cats and dogs, as well as slaughterhouse wasted by-products which are typically deemed unfit for human consumption!

The "rendering" of slaughterhouse waste is not within the jurisdiction of federal meat inspectors and includes the processing into pet food everything imaginable like cancerous tumors , bowels, blood clots, stomach contents and anything else that can possibly come from a slaughtered farm animal or bird! The rendered waste is then cooked. The grease or tallow that rises to the top is a source of animal fat found in pet food. The remaining material is processed to produce "meat and bone meal".

Slaughterhouse waste may typically be "denatured" meaning it may include kerosene, carbolic acid and insect repellent (citronella) as "condemned" livestock carcasses may be treated with these chemicals!

Another ingredient in pet food may be sodium pentobarbital because dead pets are often euthanized with this chemical, a chemical which survives during the "rendering process" without significant degradation.

Other ingredients in pet food may include suspected carcinogens to prevent the pet food from becoming rancid. "Lead" may be another questionable chemical ingredient found in pet food. Conceivably your pet may ingest more "lead" than the amount considered potentially toxic for children. So which commercial pet food is recommended? It may be hard to tell.

A CAREFULLY balanced vegetarian diet may be possible for dogs but not for cats. However, always be sure to check with your veterinarian first before significantly changing your pet's diet. For more information maybe try calling Bow Wow Distributors toll free at 1-800-326-0230 for their product catalogue.

For dogs and cats investigate pet food brands like Evolution or Nature's Recipe. However, even when buying these brands, read the label. Consider trying to avoid

ingredients like meat and poultry by-products and meat and bone meal. The only exceptions to this rule may be companies that make their own meat and bone meal which may only be determined by calling the pet food company directly and doing your own investigating. Good luck!

In pet food taste tests of supermarket and pet store brands the less costly dog and cat foods may tend to be just as nutritious as expensive brands! Also the cheaper brands may taste as good in side-by-side taste tests conducted on dogs and cats. In some cases the dogs and cats used in the taste tests seemed to respond more positively and even seemed to prefer the cheaper brands of dog and cat food.

Incidentally, pet food companies may put less food in the cans to keep prices stable! Also, their "inflated" recommended serving sizes may overfeed your pet but sell more product!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE "ZILLIONS" MARCH 1998 and ANIMAL PROTECTION INSTITUTE NEWS DECEMBER 1998 and the books FOOD NOT FIT FOR A PET BY DR. W.O. BELFIELD and FOODS PETS DIE FOR published by NEW SAGE PRESS

### **Pet Health Insurance**

Poor value perceived by consumers may be one reason why less than 1% of all pet owners even have pet health insurance! The problems with too many pet health insurance policies are the fine print pitfalls in the contract that may end up increasing a pet owner's total expenses on vet care by thousands of dollars over the lifetime of a typical pet over and above what a pet owner would possibly normally pay out for vet care if no pet insurance was ever purchased!

Remember, with pet health insurance not only do you have co-pays, unreimbursed costs and exclusions, all of which you pay out-of-pocket, you also have monthly pet health insurance premiums to pay. Many pets may live a healthy life without ever needing a \$1000 or \$2000 procedure for vet care.

A potentially better option than pet health insurance may be to set up a monthly savings account and save what you would typically pay in pet health insurance premiums toward

any future pet health care catastrophes.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 2003

### **Pet Pedigrees**

There is no guarantee to ensure that a dog or cat is, in fact, purebred or even legitimately bred! Money received by pet pedigree clubs or associations may come from large kennels which may possibly turn out to be not much more than "puppy mills". Puppy mills then turn around and sell the "bogus" pedigreed pets to pet stores and pet brokers who turn around and sell them to unsuspecting customers!

"Former" pedigree inspectors, who once worked in the pedigree industry, claim that many pedigree certifications may be untrue and worthless. A pet pedigree does not verify bloodlines. The pedigree club or association simply takes applications, fees and sends out registration papers, basically relying on "the word" of the breeder! It is like an honor system that the information mailed in to the pedigree association from the breeder is even true.

Many pets today may have improper papers and unproven lineage and the owners would never know it!

Those in charge of the pedigree registries (the stud book) may even know that some registrations are highly questionable, yet may approve them anyway....and all for a fee! No one may be thoroughly studying the stud book.

Pedigree clubs and associations will never run out of what they sell and it costs them little or nothing. It is a piece of official-looking paper. They do not even have to be concerned about possible deplorable, inhumane breeding conditions by breeders at puppy mills.

Up to 90% of all breeders may fail pedigree record-keeping requirements! Few, if any, breeders ever get disciplined, sanctioned or suspended. Some in the pedigree issuing business have even been accused of helping careless, unscrupulous breeders "re-create" records just so the breeder can comply with the pedigree association's standards and practices. Why? If the pedigree people cancel registrations or discipline breeders they

have to refund the breeders' fees! Also, then pet owners would become aware of this and possibly lose confidence in the whole process and institution of registering pedigrees.

Pedigree industry employees are discouraged from talking to reporters in the news media without permission from pedigree industry management. Meanwhile, breeders may be getting away with selling pets without legitimate pedigree papers or required health certificates even though you, the consumer, may end up paying the full pedigree price for your pet. The only safeguard for consumers is to know exactly who you are buying a pedigreed pet from or possibly avoid buying from pet stores, pet store chains and large breeders.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/1/96

### **Pet Store Pets and Pets In The Far East**

Possibly too many purebred dogs and cats sold in pet stores may come from puppy mills where mother dogs mass produce puppies for profit or die! Pet stores and puppy mills too often may dispose of dying animals inhumanely too!

Remember, AKC registration does not always guarantee the soundness or health of a puppy. Too many puppy mills seem to have up to a 30% higher rate of congenital defects compared to even stray dogs born homeless on the street, as well as higher than normal incidence of parvo virus and distemper which are viruses that kill puppies and dogs. Too often if your new pet store pet gets sick soon after you get it home and you call the pet store to complain, they may try and convince you the sickness is due to your neglect even though it may not be just so they do not have to offer you a refund or a new pet in exchange!

Other puppy mill puppies may have more than their fair share of parasites, hip disorders or behavioral problems. If your pet shop puppy ends up aggressive or afraid of people it may possibly be because it had too little human contact during its first few weeks of life.

Animal activist groups ask that you consider avoiding pet stores selling purebred puppies and kittens and maybe get them from "mom and pop"-type breeders which come recommended by word of mouth from reputable sources or from an animal shelter or purebred animal rescue group.

Too often pet shop puppies and kittens may come from large commercial breeders where overall care may be secondary to a profit motive! Moreover, pet shop pet prices may be two or three times more costly than pet prices found elsewhere.

"Mom and pop"-type breeders may tend to socialize their pets to human contact more than pet shop breeds. Regardless, the pet you choose should be playful and curious, not timid or aggressive. When picking out a puppy if you choose the one that comes to you first thinking that this is the puppy in the group that really likes you--think again! It may be the most aggressive one of the bunch which could mean it will be the least lovable and cuddly. Aggressive dogs can be less tolerant of children and may turn into a "biter". Additionally, feeding your pet table scraps may contribute to skin, growth and metabolic problems too.

Incidentally, when travelling to the Far East if you are sensitive to animal rights issues you may want to think twice about visiting countries which openly sell on the street domesticated cats and dogs for human consumption while keeping them in horrifying conditions right out in the open for everyone to see before slaughter!

It is common to see live animals stuffed in small, unsanitary cages including snakes, turtles, frogs, rabbits, owls, anteaters, raccoons, giant salamanders, pigeons, fish, monkeys and many other species as well as cats and dogs.

A big beautiful dog may be butchered right before your very eyes by beating it over the head with a lead pipe until it dies. Cats may be boiled alive. Supposedly those who eat dog and cat meat may feel that the more pain and horror an animal feels prior to slaughter the better the meat!

Snakes are boiled alive to make snake wine. Deer antlers are often present "in velvet" which is the fuzzy skin of a deer that feels like velvet. This indicates that the antlers were cut off while they were still growing causing extreme pain and blood-letting to the deer!

Remember, companion animals, like cats and dogs, have been bred for thousands of years to trust humans, consequently, they may be more aware of their betrayal and fate than livestock animals.

**SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE FEBRUARY**

1998 and ACTION LINE ANIMAL MAGAZINE SUMMER 1998

### **Pet Wipes, Glue Traps and Cat Litter Boxes**

Pet wipe products supposedly are used to kill fleas and ticks by simply wiping down your pet, however, the process may possibly just irritate the pesky pests forcing them to move elsewhere on your pet or other areas like to your carpet and bedding!

Glue traps, used to catch rodents and other pests, are evil devices because of the lingering, painful, very slow death they inflict on animals trapped by them! Animals get stuck on these adhesive-coated boards then die of suffocation, starvation or by self-mutilation! More humane methods are available to capture and eliminate pests.

Automated cat litter boxes incorporate a motorized rake which travels through the litter catching the solids and depositing them in a removable waste container at one end of the box. This contraption may be costly and loud.

You also may be asked to keep the litter box sensors free of dust and dirt else the electronic rake may possibly end up running continuously which can wear down the batteries on battery operated litter boxes. Moreover, cats which are high-strung by nature may not even accept the device. Remember, you also still have to empty the waste-filled container so contact with cat waste is not completely eliminated like you may like to think.

Additionally, some clumps of cat waste may stick to the grid, rake and pan and have to be scraped off when the pans are washed. Consequently, you may end up with 3 pans to clean when using an automated litter box instead of just one compared to the traditional un-automated litter box.

### **Pets On Commercial Passenger Airlines**

Pets on jets may too often be treated like baggage and you may never know it if this is the case. If airport handlers lose or accidentally kill your beloved pet airline management has been known to come across as treating the situation as if the loss was

just another lost piece of luggage!

Who knows this may just be management's "unwritten" policy to try and get out of offering travellers very much money for the loss of your pet! Management may even suggest your pet could have died or got sick due to natural causes IF they think you may accept this proposition and simply go away.

Critics contend that airline management may too often seem indifferent to animals that travel and some airlines may even tolerate a scandalous rate of animal loss on flights!

### **Pig and Chicken Farms and Deer Reduction**

Commercial pig farming today is seemingly a far cry from yesterday's small scale family pig farming operation. Factory-raised pigs may suffer inhumane living conditions similar to chickens and turkeys on commercial bird farms.

However, unlike chickens and turkeys, pigs are intelligent creatures and consequently may suffer the most of all the raised-for-meat species of farm animals. The natural behavior of pigs is to root and wallow in dirt and mud and roam too, which is essentially non-existent in a commercial pig factory atmosphere where they are packed in confining warehouses and fed large doses of drugs and antibiotics!

Like the tobacco industry, the farm meat industry may be loading up meat with all kinds of chemicals for taste and to grow larger meat-producing animals which greatly increases the meat processors' profits possibly without regard for the long-term effects on consumer health?

Turkeys and chickens raised for slaughter may tend to lead a life of relentless torture too. First they may be de-beaked by a hot-wire machine then have their toes sliced off all to prevent them from injuring each other while confined 10 or 20 to a small cage! Then they are fed an unnatural diet of chemicals, drugs and antibiotics. Farm animals raised for human consumption in the U.S. may be fed so many antibiotics is it any wonder why meat-eating consumers may be responding less and less to antibiotic remedies when they come down with infections and diseases?

Farm birds raised for human consumption may be kept crammed inside windowless



buildings where the smell is intolerable. If they are lucky their misery ends when their throats are cut and they are bled to death while hanging upside down from a conveyor belt. The unlucky birds that do not die on the conveyor belt are boiled alive!

For the meat-eating consumer's desire to eat flesh, commercially raised farm birds may endure unending misery while the consumer thinks he is eating "healthy". Turkey and chicken meat may be questionable when it comes to its nutritious value and what it does to your vital organs and metabolism over the long-term, especially since, in all likelihood, it has been "doctored up" with all kinds of chemicals and drugs and fed questionable feeds like that which may have contributed to mad cow diseases! No one really knows the long-term health effects of consuming significant quantities of commercially raised farm animal meat that has been artificially "pumped up" with large doses of antibiotics, drugs and chemicals used to increase the size and quantity of meat on each animal all just to increase profits!

Deer, on the other hand, meet a different fate. State governments may hire deer killers to reduce a state park's deer population by up to 90%! They could sterilize the deer population but shooting them is easier and less costly!

The deer killers for hire sometimes may even turn out to be the friendly park rangers that meet and greet you inside the state park. When they are not greeting you at the park entrance they may be out shooting deer and getting paid for it with tax dollars.

### **Pig and Chicken Slaughter**

Pigs that are inadequately stunned before the slaughtering process begins are hung upside down and their throats cut. If this knifing process fails to kill the pig it goes to the scalding tank anyway where the pig may end up being boiled alive!

Nearly 9 billion chickens a year are raised for human consumption. They are genetically altered to grow abnormally larger. Consequently, they cannot support their own abnormal body weight and may hobble in pain or become crippled due to this abnormality.

Do we really know the effects of genetically altered meat when consumed by humans over time? Should chicken packaging be required to carry labels if the meat has been

genetically altered?

Once they are taken to slaughter they are hung upside down fully conscious and attached to a moving rail where they meet the mechanical neck-slicing blade.

However, not every bird meets the neck slicer. Those that do not are boiled alive! Also disturbing, male chicks, which are the by-products of replenishing egg-laying hens on egg production farms, end up being tossed into plastic bags to suffocate slowly and/or may be ground up alive to make pet food or produce animal feed, which is fed back to farm animals meant for human consumption!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE SUMMER 2000

### **Pig Factory Farming Atrocities**

Corporate conglomerate factory farm raised pigs may be so tightly packed in their pens that stronger hogs in the pens may begin cannibalizing the weaker hogs! Pigs have been seen with soccer ball-sized abscesses hanging from their bodies.

Pig farm employees complain that hundreds of pigs may die in one week due to disease or mistreatment. Pigs left on trucks outside the farm may die from exposure during periods of extreme heat or cold. In winter if the holding pen overhead heat source for the pigs cannot generate enough heat the pigs will pile on top of each other. Those on the bottom may smother while those on top may get burned to death! Pigs that are deemed too sick may be picked up by their hind legs and slammed on the floor until they are dead!

SUPPLEMENTAL SOURCE: HUMANE FARMING ASSOCIATION NEWS  
JANUARY 2004

### **Pig Farms**

Pig farm workers have been caught on hidden cameras inhumanely slaughtering pigs for human consumption by beating them to death with lead pipes and wrenches! Possibly

the only way pork-eating consumers have to fight back against this horrific practice is to stop eating pork products until the industry or the U.S. government does more to police slaughtering standards and practices.

Pigs are very intelligent animals compared to other farm animals raised for human consumption and to watch them die such a horrible death leaves one with an unforgettable image of pig slaughtering!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 2/11/99

### **Pigs Going To Slaughter On Trucks**

If you ever are so unlucky enough to witness a live hog truck on its way to the slaughterhouse, whether you know it or not, there is a life and death struggle going on inside the semi-perforated steel shell of the truck! You will likely see pig snouts and mouths struggling for air through the small air holes and "human-looking" eyes staring out at you!

Inside the trailer a sea of pink hogs struggle for space in the cramped container. Some pigs get lifted up over the others as their hooves dig into the bloody backs of those underneath them. This causes panic and pain. You can hear it and see it in their eyes and faces! Some die of heart attacks during the struggle inside the trailer and some suffocate in the pile of pigs.

Pigs are intelligent creatures but factory farm raised pigs will start to tremble at the sight of people and may even suffer seizures due to inhumane treatment at the hands of farm workers.

Electric prods are used to load the hogs into the truck trailer and weigh stations along the highway may be avoided because the truck trailers may be overloaded with live pigs. Many pigs suffer "rectal prolapse" because they are packed into the trailer so tight as they struggle to squeeze between other pigs. This means their guts actually pop out of their butts! Guts the size of a softball actually comes out of their butts!

During the loading process stubborn pigs may be shocked with electric prods until they die. Some truckers will admit to sticking an electric prod down the throats, in the eyes

and up the rectums of pigs which often kills them right there on the spot. A steel gaff-like metal hook may also be used in mouths, eyes and rectums of the pigs to try and load them into the trailer. During the unloading process upon arrival at the slaughterhouse can get ugly too. The pigs that escape into the slaughterhouse yard workers chase and grab the pigs then hook their legs up to winches to pull the pigs inside the slaughterhouse. However, during this inhumane winch pulling process the pigs' legs and shoulders may be torn right off the tortured pig. Of course, once inside the slaughterhouse if the stun gun misses its mark, which too often happens, the pig is still hoisted up to the processing line kicking and screaming as it is dismembered and skinned alive!

**SUPPLEMENTAL SOURCE: PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS (PETA) SUMMER 2004** In winter some pigs in the trailer may freeze to death and in summer some die from heat exhaustion but no one really cares.

### **Pigs In A Madhouse**

Going to a pig farm factory warehouse may seem like your ARE in a madhouse as pigs are screaming and protesting while caged in tiny metal cages where they are imprisoned while being fattened up for slaughter. Between the noise of the pigs screams and the rattling and clanking of the metal bars on the pigs cages as they bang against them back and forth, you may think you are in a madhouse.

More disturbing than the sounds may be the sights. Sick pigs may be allowed to starve to death. Sick pigs may also be allowed to eat the carcasses of nearby dead and dying sick pigs! Dead pigs and dying downed pigs and partially consumed pig carcasses, bones, blood and body parts may be strewn under your feet as you walk through a pig farm factory warehouse which is a tough sight to behold. Gone are the days when families raised pigs for slaughter on a farm that allowed the pigs to follow their instincts like wallow in mud and root in the dirt with their noses. Critics charge that today's factory pig farming is inhumane.

**SUPPLEMENTAL SOURCE: FARM SANCTUARY NEWSLETTER SUMMER 2000**

### **The Pig Picture Of Greed, Neglect and Inhumane Treatment**

A hidden camera investigation exposed how your pork chops and bacon is being farmed and processed for human consumption. The pigs that are too sick or cannot walk to

slaughter may be used for target practice. This is not a one-shot kind of thing and it is over. It may not be uncommon to just open fire on the pig's face to try and kill it! Too often the pig is left breathing and full of bullet holes then it is thrown on the dead pile to die a slow and horrible death.

Another way to get rid of the nuisance sickly pigs is to put a chain around their neck, put the chain on the front-loader forklift and lift! It may take about 5 minutes of struggling and squealing for them to die. The pig farm employees drag the dead and dying animals to the dead hole. One farm employee said if the pigs would not struggle so much when they are hung it would not be so bad on the pigs!

Before many sick and crippled pigs make it to the dead hole they may be discarded to the "junk" pen where pigs are pushed or thrown off a 4 foot ledge and left to die of starvation, infection or injuries. Before they reach the 4 foot ledge they may be dragged up to 100 feet from their pens. After being dragged 50 feet or more squealing and struggling some pigs just give up, stop making noises and stop resisting!

Remember, pigs are very intelligent. Critics say, at this point in the pig farming process, they may instinctively come to know their fate similar to how people were herded and hauled away during the holocaust of World War II.

Pigs that make it to the "junk" pen are left to be cannibalized by other pigs or abandoned to die unless they are found to be salvageable later and can somehow be shipped off to slaughter.

Baby piglets too sick for slaughter may be routinely slammed against the concrete floor and beaten to death with hammers then thrown into a bucket and left to bleed to death if not already dead.

The pigs that are to be castrated no scalpel may be used. Instead, farm workers may use a dull razor blade. The blade may be so dull it becomes like the worker is tearing the testicles off!

To get the sows to go into heat so they can be impregnated the rule of the inhumane pig factory farm is to treat them rough by kicking them, kneeling them, and punching the sows even shocking them! This makes them go into heat quicker!

Forget about veterinary care and use of medications. This is too expensive. One farm

worker said let the maggots eat the infection. The pig farm managers may only care about selling the pig not treating the pig. Treating wounds on sick pigs is just too costly. Either let them suffer or get them to slaughter before they are too sick to get to slaughter!

But what about the pigs that are not too sick to slaughter. No pig may be too sick to slaughter if it can walk. Consequently, too often pigs that do make it to slaughter have been living covered in manure and urine, they may be infected, have sores, abscesses and gaping injuries, eyes swollen shut, untreated broken bones exposed through their skin as well as uterine and rectal prolapses. If you saw what these prolapses actually look like you may rethink eating pork ever again, the so-called white meat.

The idea to call pork “white meat” was nothing more than a marketing come-on or ploy to try and get meat eaters to think of pork as a healthier meat, like turkey or chicken is when compared to the red meat of beef.

**SUPPLEMENTAL SOURCE: HUMANE FARMING ASSOCIATION NEWS**

### **Product Testing On Animals**

No law in the U.S. requires that cosmetic, household or office supply product companies test on animals to determine if they are safe for human use. However, these companies continue testing on animals to help protect themselves against lawsuits even though animal testing does not ensure that a product is safe to use by humans.

Critics charge that most animal tests were developed 50 years ago and are flawed and inferior to modern alternatives. Millions of animals and discarded or lost pets are killed every month in commercial, military and federally funded university lab experiments testing new products which costs taxpayers billions in subsidies.

Scientists feel animal testing is scientifically unnecessary, medically unreliable and cruel. They feel they are unnecessary because cheaper alternatives exist and unreliable because animals and humans do not always react the same to exposure to product chemicals and ingredients.

New products tested on animals are everything from floor wax to detergents to

cosmetics and everything else in between. The product test is considered successful and safe for human use if only 50% of the animals die from exposure to the product chemicals or ingredients! Needless to say the animals receive no painkillers in the process.

Cosmetic companies smear pried open rabbits eyes with creams, mascara, hair spray and shampoo. Of course the rabbits are likely to go blind and then they are killed.

There are far cheaper alternatives to animal testing for many products that are humane like computer assays, simulated tissue and body fluid tests, live cell cultures, mass spectrometry and gas chromatography. Moreover, no living creatures are exempt from being used for testing. The list includes horses, lambs, calves, cows, pigs, goats, doves kittens, dogs, mice, turtles and monkeys just to name a few.

Local governments pound seizure laws even force unwilling animal shelters to turn over your surrendered pet cats and dogs to animal researchers who turn around and perform cruel, inhumane, horrific animal experiments on your innocent, unsuspecting, trusting discarded pets!

Remember, all animals are sensitive to pain, fear, and vulnerable t

### **Pseudo Sanctuaries For Exotic Animals**

Too often these sanctuaries may be nothing more than backyard or roadside zoos that sell picture-taking opportunities to the public! The problem is, despite what the backyard, roadside zoo owners may lead you to believe, no wild animal is ever completely tame so essentially you may be taking your life in your hands when getting near exotic wild animals like leopards, lions and tigers to have your picture taken with them or to pet them.

Some patrons to these roadside exotic zoo events have paid for it with their lives, or lost arms and legs to these so-called tame wild beasts! Before these backyard zoos ever let you get near their wild animals, why do you think they have you sign-off on any liability claims so you cannot sue them in court for money damages if one of their exotic animals takes a bite out of you?

Some of these backyard wild animal zoos have even been essentially shut down from exhibiting their exotic beasts to the public but the USDA, U.S. Department of Agriculture, which is in charge of regulating these so-called sanctuaries, takes forever to follow through on forcing the problem sanctuaries to shut down their operations! At least one of these pseudo-sanctuaries has had ten attacks on patrons in just one year but, to date, during a hidden camera investigation, it is still selling picture-taking opportunities to paying customers! The USDA refused to comment on the hidden camera investigation. Who does the USDA too often really protect more, the public or business owners?

Many paying customers, of questionable intelligence, actually make the mistake of going inside the cages of these wild animals to pet them or have pictures taken with them but one lady, who was not so bold to go inside the cage, actually lost an arm to a tiger when it grabbed her through the bars of the cage because she got too close to the cage when the picture was being taken!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/27/06

### **Puppy Mill Pet Stores**

Why take a chance and buy a puppy or kitten from a pet store? The store may be getting their animals from factory-like operations which greedily breed animals in large numbers more for profit than for love of the breeds they "crank out". Breeding puppies for profit may end up turning out physically sick, mentally imbalanced even malnourished pets for sale to unsuspecting consumers and many problems may not even show up months, even years after you purchase the pet!

Upon purchasing a puppy mill animal, if and when it dies after you get it home, it may be the "unspoken" pet store policy to try and blame YOU, the new pet owner, for the sickness or death! This way the pet store does not have to automatically give you another pet free of charge or give you your money back.

It may be good advice to buy pets from "mom and pop" breeders in your vicinity like from advertisements in your local newspapers' classified section or from someone you can tell has a real LOVE for breeding the animals they sell. This way you can always inspect the parents of the animals you purchase, which is a good idea anyway.



Critics charge that pet stores may possibly be too "profit driven" compared to other ways available of acquiring pets.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/10/95

### **Pygmy Hedgehogs**

These animals belong in the wild and not held captive as pets for human entertainment because in captivity they tend to become obese and withdrawn. In the wild, they are nomadic, traveling up to a mile every night!

SUPPLEMENTAL SOURCE: ANIMAL GUARDIAN MAGAZINE WINTER 2000

### **Reptiles As Pets**

Up to 60% of all reptiles may carry intestinal bacteria, like salmonella, which may cause severe sickness or even death among those with weaker immune systems, like children, the elderly, pregnant women and sickly people.

Anyone purchasing snakes, turtles, iguanas and lizards may not even be aware of the health risks potentially involved!

Always wash your hands after handling reptiles and keep them away from food preparation areas. Especially do not clean their cages or aquariums in kitchen areas.

### **Risky Cats and Dogs**

Dalmatians and Jack Russell Terriers may not work out for people with young children due to their potential aggressiveness! Unfortunately, TV commercials and movies have made these breeds seem cute and cuddly when they may not. Moreover, puppy mills may sell these type puppies to unsuspecting pet stores and may be directly responsible

for poor breeding procedures!

Dalmatians may tend to be temperamental and flighty. Jack Russells are bred to hunt and they need lots of attention, play time and do not like to be penned up in places with no place to run! If a "Jack" gets frustrated this dog may turn on you and tear you to shreds without any warning whatsoever! Always be careful letting a "Jack" get too close to your face. For a small breed this dog has been bred to have very long eye teeth used to rip its prey to shreds!

Neither the Dalmatian nor the Jack Russell are considered to be calm "lap dogs" but instead they tend to be highly intelligent, high strung, hyperactive and just too much to handle for some dog owners.

Consider staying away from dog toys with any kind of stuffing or made from foam rubber because they may not last even one day with a playful dog or puppy.

Also, those "squeaky" toys with plastic squeakers may choke your dog or require expensive surgery to be removed from your dog's intestines or stomach if the "squeaker" gets ripped out of the toy and swallowed by your beloved pet.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 11/27/96 and 6/20/97

### **Rodeo Hotdog Events and Rooster Pulls**

This rodeo spectacle features trained dogs chasing down then cornering a "de-tusked" hog, which then attempt to immobilize the big hog by biting and holding on to any part of the hog the dog can grab, especially the hog's ears, feet, tail and snout or nose!

The hogs are de-tusked specifically for this event so the dogs get no resistance from the terrified hogs for this torturous spectacle. People actually buy tickets to see this!

On another note, at some native American Indian reservations, live roosters are tied to a tree or partially buried in dirt up to their necks whereupon men on horseback tear at the rooster until one grabs the poor bird and commences to beat the other horsemen with it,

mutilating and eventually killing the bird. Tourists even pay just to watch!

### **Salmon Fish Farming**

This was thought, at one time, to be an ecology-friendly industry and able to save wild pink salmon from being wiped out by overfishing. Unfortunately, unless other fish farmers clean up their acts, wild salmon could still be wiped out, like in Norway, when this country wholeheartedly adopted salmon fish farming! In fact, critics charge today that if you purchase farmed salmon you may be contributing to the decimation of all species of wild fish, including wild salmon, which are also found around fish farms!

To get governmental bodies and people in the affected areas to accept fish farms, the people who live off the sea around proposed fish farms were told by fish farming representatives that the industry would bring jobs, attract new families and keep the community alive. Furthermore, if any of the farmed salmon escaped they could neither survive nor get upstream and reproduce to compete with the wild pink salmon.

Unfortunately, industrial fish farming in many areas of the world has become one of the greatest threats to wild fish. Farmed fish DO escape, survive, get upstream, reproduce and today DO threaten the existence of wild species of fish.

In addition, the actual fish farms are breeding grounds for deadly parasites and farm-incubated diseases that would not occur so easily if fish were not confined in such huge numbers. The huge amounts of waste generated by farmed fish flushes out into the local eco-system possibly contributing to oxygen-depleted dead zones near the fish pens of the fish farms, all of which affects other species of wild sea life, like shrimp.

Also, unlike wild fish, farmed fish are fed antibiotics and are even dyed pink so consumers will believe they are eating wild pink salmon.

SUPPLEMENTAL SOURCE: MOTHER JONES MAGAZINE DECEMBER 2001

## **Save Animals and Boycott Paper Products**

Hunting and trapping is not destroying wildlife compared to multinational forest and paper product companies! The lungs of Mother Earth (old growth forests) are being ripped out with wild animals and their habitat being destroyed at an alarming rate!

It is the forest harvesters that are the REAL culprits, not hunters and trappers. Forest harvesters kill more wild animals in one clearcutting logging harvest than a trapper or hunter kills in a lifetime!

Animals that live in dens may be crushed alive and/or run over by heavy equipment and their habitat gets destroyed by forest harvesting equipment. No animal is safe from the heavy forest harvesting equipment.... from moose to mouse.

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL SEPTEMBER 2002

## **Scientifically Formulated Dog Food**

Dry food may be better than canned because it typically is less fattening and contains less moisture or water. Of course, there is less spoilage too compared to canned food.

Is there really a difference between so-called scientifically formulated dog foods sold exclusively by veterinarians and pet stores compared to the brands sold at supermarkets which cost much much less? The scientific formula, maintenance diet blends of dog food, so highly recommended by vets and pet stores, have purportedly never even been scientifically proven to be any better for your pet than the much cheaper brands found at supermarkets!

Only the kinds that are sold only by vets for sickly pets, like pets afflicted with ailments like cancer or kidney disease, may have any merit over grocery store brands of dog food.

No matter which type of dog food you buy, food critics charge that many brands of dog food contain better-for-you ingredients than a lot of the processed foods made available to humans for human consumption!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/27/97

## **Secret Pet Fur Trade**

Your stolen and stray domestic dogs and cats are being skinned alive for their fur in China and elsewhere in the Far East and the governments there allow the greedy practice to continue! The fur pelts are being sold in Europe as full length fur coats and in America to unsuspecting clothing and toy sellers. In America the fur pelts are used for fur collars on coats and jackets and to cover certain types of toys.

Nothing can be done to stop the torture of your pets and no law can completely stop the importation of dog and cat fur into the U.S. Animal cruelty laws exist in the U.S. but do not pertain to pets killed outside the country. Importers may intentionally falsify shipment labels to get dog and cat fur products by U.S. customs officials. A falsified label may claim the fur is rabbit fur instead of dog and cat fur.

Before being slaughtered, the domesticated pets live confined in tiny, filthy cages. Undercover cameras have caught their torturous demise on tape. Cats struggle as they are strangled one by one inside the cage they are kept in while the others watch in horror as they take their last breath. Strangulation prevents damage to the fur pelt. Dogs, with tails wagging, are led outside their pens then tied to a fence while their hind leg is pulled up to expose an artery which is cut and they bleed to death. While the dogs are still breathing as they are being bled they have been videotaped being skinned alive for their fur pelt.

Think about this next time you plan a vacation to the Far East. Furthermore, these fur pelts may carry parasites that can be harmful to your health and to the environment!

SUPPLEMENTAL SOURCES: NBC TV DATELINE 12/15/98 & 12/13/99

## **Shark Fishing**

This was once promoted by the U.S. government as an under-utilized resource but shark populations are being decimated due to commercial "overfishing"

Critics contend that overfishing with sophisticated tracking technology and miles of netting may someday exterminate all sorts of sea life, not just the sharks!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/19/97

### **Shark Nets**

Nets are used to keep potentially deadly sharks away from tourist beaches to help protect swimmers from being attacked but in the process thousands of other marine species get tangled up in the nets and die including stingrays and sea turtles!

Before patronizing a hotel on the ocean you may want to inquire if they are using shark nets. If so, you may want to go to a different hotel if you care about sea life.

SUPPLEMENTAL SOURCE: ANIMAL PLANET TV NETWORK "THE CROCODILE HUNTER" STEVE IRWIN 5/22/00

### **Shellfish Poaching**

Shellfish, especially oysters and clams, have more potential for being a health risk compared to any other food and the U.S. government does not even strictly regulate the industry! Shellfish dealers, who sell to restaurants all across America, are only supposed to buy oysters and clams that have been "tagged", meaning that they have NOT been illegally harvested from closed areas which are areas that have been closed due to contamination from toxic, chemical and/or human waste as well as possibly closed due to overfishing.

However, undercover cameras have caught shellfish dealers buying "untagged" shellfish with no questions asked! Even if a bag of oysters or clams comes in to the dealer "tagged", as if they had been legally harvested, anyone could still fill out the information on the tag using falsified data, just so it passes the dealer's inspection.

Additionally, there is not much the U.S. government can always do to stop the poaching, buying and selling of potentially illegally harvested shellfish!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 8/16/98

## **Shooting Elephants Saves Them From Poachers**

Many African countries have found that when tribes are told they can earn big dollars selling high priced hunting licenses to hunters to shoot elephants on their land the tribes now have an incentive to stop the poaching of elephants on their land because now the elephants have more value than ever before! In fact, the tribes that have been given this opportunity the elephant population has tripled in those areas of Africa!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 FEBRUARY 2006

## **Shooting Tigers In America For Food and Fur**

The illegal trade in endangered exotic animals is fast and furious in the U.S. and the penalties when you get caught are like a slap on the wrist because no one really seems to care about the plight of these proud creatures! A whole litter of tigers may cost only \$750 but once they are fattened up they can be sold for thousands of dollars then slaughtered right in their cages, shot inhumanely at point blank range. The exotics that are deemed to small to sell are simply shot and killed then dumped in a hole.

Those who are active in this illegal trade are trophy hunters, taxidermists, animal park owners, dealers and traders, hired hands used as shooters, even interior decorators who will kill exotics then chop them up for the meat and hides. These days underground black market exotics are worth more dead than alive!

There are exotic meat butcher shops operating illegally right here in big cities in the U.S. Like one trafficker warned "As long as someone is willing to pay a price for the meat and hides someone will be willing to get the animals, shoot them and chop them up!" Animals that are in demand include tigers, lions, leopards, exotic deer, cougars, and as well as any other exotics that unsavory traffickers can get their hands on.

SUPPLEMENTAL SOURCE: ANIMAL UNDERWORLD BY ALAN GREEN and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 12/15/02

## **Shrimp Tuna Industries Fine Netting**

Similar to how the exotic bird and animal trade wastefully destroys so many more birds, animals and other species just to catch the very few which survive the process and make it into cages for human entertainment and ownership; the almost invisible "fine netting" used to catch shrimp, tuna and other fish also wastefully destroys so many other species of fish not even meant to be caught, as well as kills countless tens of thousands of dolphin, endangered sea turtles and anything else that gets netted in the miles and miles of commercial fish nets!

Commercial fish processors are, to date, still allowed to get away with advertising that their products are "dolphin safe" even though the current commercial fishing netting practices may be depleting the oceans of all wildlife just to get you that one high cholesterol shrimp cocktail or potentially toxic tuna sandwich.

Making matters worse, imported shrimp and tuna may be coming in from foreign companies which may tend to have a history of selling filthy, rotting fish, some of which may even be tainted with salmonella! Of course, consumers may never be aware of this because the importer may try and cover-up his rotting catch by treating it with copper sulfate, chlorine and lemon juice to mask the potentially foul odor from U.S. government fish inspectors!

The commercial fishing industry is very competitive. Getting good quality product may often be difficult forcing some fishermen to possibly try and "pass off" poor quality product to consumers. It is also difficult to even regulate the seafood industry! Only 3% of all imported seafood coming into the U.S. may even ever get inspected by U.S. government food inspectors!

SUPPLEMENTAL SOURCE: IN DEFENSE OF ANIMALS MAGAZINE FALL 1995

## **Slaughterhouses**

Are federal crimes being committed by the U.S. meat industry? Just what is happening



behind closed doors at meat packing plants? Consumers may assume that farm animals are killed humanely to minimize the animals' stress and pain which helps ensure the wholesomeness of meat products.

However, one hidden camera investigation discovered a slaughterhouse sub-culture which appears to have meticulously documented the meat industry's disregard for the federally enacted Humane Slaughter Act of 1958. This Act was intended to protect farm animals from cruelty during the slaughter process. Remember, poultry is exempt and not even covered under this Act!

The slaughtering process and dis-assembly line must not stop not even for injured meat packing workers, the processing of contaminated meat as well as for animals not yet dead before dismemberment begins!

Under federal law most four-legged farm animals are supposed to be electrically stunned or knocked out then hoisted up in the air, have their throats cut then bled to death before dismemberment. However, due to the speed at which workers are forced to work they complain that many animals go to slaughter alive and fully conscious resulting in a horrific, brutal butchering-alive process!

When an un-stunned four-legged farm animal comes down the processing dis-assembly line it first meets the meat packer known as the "legger". The legger may too often cut off a live animals' legs with a giant pair of clippers as the animal violently kicks and screams. This is when workers typically get injured, sometimes seriously injured, because the animal was inefficiently stunned before reaching the legger. The only reason an animal may not get properly stunned is because the meat packing plant managers force workers to operate the line at speeds too fast to get the "stunning" job done adequately!

Smaller animals, that do not get stunned before slaughter, may be hung up by their legs then dunked into a tank of scalding water kicking and screaming! They are supposed to burn to death or at least go into shock here, but again, because of the speed at which the dis-assembly line must operate, some animals may not do so and continue to thrash around!

Meat-packing workers may kill a thousand animals a day and some may even take their frustration out on the animals by routinely dragging, strangling and beating live animals!

One U.S. Department Of Agriculture (USDA) worker alleges that animals may too often be skinned alive too! Other slaughterhouse workers say they deliberately beat, strangle, boil alive and dismember live animals and may fail to report those who also do these nasty deeds!

Moreover, rampant violations may possibly be happening as USDA inspectors may not enforce all meat and poultry regulations. Contaminated meat too often gets by USDA inspectors and deaths from food-borne illnesses in consumers have quadrupled in 15 years.

Additionally, U.S. government records indicate that major meat distributors have smoked rancid meat to cover up foul odors and marinated it to disguise the slime and smell. Chickens and hams have even been soaked in chlorine to remove slime and odor and red dye has also been added to the beef to make it appear fresh again!

However, meat packing plant managers have continued to fight to allow some contamination like feces, grease, hydraulic oil, maggots, metal, floor residue and rancid meat contamination. Top federal meat inspectors admit that due to inspector policies and possible collusion within the meat industry, the government is essentially powerless to enforce slaughterhouse laws!

SUPPLEMENTAL SOURCE: the book **SLAUGHTERHOUSE: THE SHOCKING STORY OF GREED, NEGLECT AND INHUMANE TREATMENT INSIDE THE U.S. MEAT INDUSTRY** BY G. EISNITZ

### **South Africa's "Killing Of The Bull"**

Next time you plan a vacation to South Africa beware of events like the First Fruits Festival. This is where the Zulus entertain themselves by torturing a bull to death to prove their manhood! Here is how it works. A band of 30 or so young men chase a bull and try to kill it with their bare hands similar to how a pack of wolves or hyenas gang up on its prey, but in the case of the Zulus it is man against beast so the animal has no real chance.

The young men first throw sand in the bull's eyes then chase the bull until it tires so they can then easily pull it to the ground. Once the bull is grounded sand is then stuffed down

its throat. The bull's tongue is then pulled out! His eyes are gouged out! His tail is broken! His penis is tied in a knot! His testicles are ripped off! The bull is kicked and stomped on and then his neck is broken!

This horrific torture takes about 45 minutes and is in violation of South African law which banned extreme cruelty and suffering of animals in 1962. So, why is the law not enforced? The South African constitution protects people's cultural and traditional rights even if cruelty to animals is involved!

This type of brutality encourages a culture and custom of violence among men and is out of place in a nation fighting against all forms of violence....past and present. Someone who is cruel and violent to animals may also be cruel and violent to people.

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS OCTOBER 2006

### **South Korean Dog and Cat Meat-Eaters**

South Korean law forbids dogs to be killed for food but the South Korean government still allows STOLEN and abandoned PET dogs to be broken up and torn apart while still alive then processed for food! A butcher will pull a dog's tail with all his strength which chokes the dog while crushing its backbone at the same time! This cripples the dog and sets it up to have its legs snapped, yanked, pulled and tugged on as if trying to rip them from its body while it is still alive, all this while the dog screams and moans in horrible pain! Then the butcher waits a few minutes and starts the process all over again, 3 more times as the dog moans in senseless agony prolonging the pain and torture all just to SUPPOSEDLY make the meat taste better! Cats are put into bags and beat against the ground and while still alive they are then boiled alive to make a "snake oil" remedy for rheumatism! Until the South Korean government enforces its laws against the dog-meat and cat-meat trade you may want to re-consider buying South Korean products, like their cars, or contributing to South Korean tourism.

SUPPLEMENTAL SOURCE: IN DEFENSE OF ANIMALS NEWS (IDA) NEWS OCTOBER 2003

### **State Park Deer Torture**

U.S. government sponsored deer slaughter in state parks include possibly using, as

"killer sharpshooters", the friendly park rangers who assist you or take you on tours around our state parks! One problem is many park rangers are not really sharpshooters but may be referred to as "freshly trained" sharpshooters, meaning possibly "beginner" sharpshooters!

Beginner sharpshooters may mean a high likelihood of wounded, suffering animals that die a slow, agonizing, painful death and they may get eaten alive by other predators, like coyotes. In fact, one deer slaughter was documented by hidden cameras showing deer being shot and left to suffer thrashing around as they were dragged away. Injured, but still alive, deer had plastic bags put over their heads and tightened until they suffocated to death! Veterinarians viewing the footage said the injured deer were still very much alive and that they suffered extreme cruelty at the hands of taxpayer paid, government sponsored killer park rangers and others hired to do the dirty deed.

The government labels operations like this deer population management. Critics charge there are more humane ways to control the deer population in our state parks. You decide. Go to [www.AkronDeerTorture.com](http://www.AkronDeerTorture.com).

SUPPLEMENTAL SOURCE: SHARKONLINE.ORG APRIL 2004

### **State Wildlife Agencies**

State government agencies may end up killing some of the wildlife they are supposed to be protecting! For example, one state's panther re-location program, considered by some to be a success, was abruptly ended. The panthers were rounded up then sold at auction for \$1000 each to a "canned hunt" operation.

Canned hunting farms allow "wannabe" hunters to walk right up to their trophy animal and virtually shoot and kill it at point blank range if necessary.

State governments claim no responsibility for what happens to animals after they are sold at auction. The state may even actively seek donations from the taxpayers by offering special auto license plates for your car claiming the funds go specifically to preserve the state's wildlife. However, who really knows how taxpayer donations are eventually used by any state government?

## **Suicide Horse Races**

This old native American tradition involves about 25 horsemen riding horses over a cliff, down a steep hill and across a wide, rushing, often freezing cold river, just to see who survives! Usually it may be the horse that does not make it! Even if the horse survives it may be injured and destroyed or may be swept away by the river's swift current until it drowns.

In the U.S. this is called "sport" by the event's organizers and it may even be sponsored by corporate conglomerates, like tobacco companies! You would think there would maybe be some big prize money involved but the winners typically may only take home a couple hundred dollars! The event's organizers may make a lot of money though.

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 8/15/96

## **Summer Camp Horses and Rodeos**

Too many summer camps for children which offer horseback riding may too often be leasing their steeds from dealers who at the end of the summer may turn around and sell these camp horses for human consumption and slaughter to Japan, Canada, France and other European nations where many consumers love to eat horse for dinner!

Today, you may hardly find any cheap, tame riding horses under \$2000 anymore because they can be crammed into crates without food and water for days, put in railroad cars and shipped "live" from the U.S. then slaughtered! It is not only camp horses that meet this fate, but also horses from pack stations, riding schools and rental strings. People who do not want to feed and care for their beloved pets and once-gallant steeds anymore, even plow horses, may practically be given away at times!

Camp horses are regularly saddled all day and are generally worn down by the typically inexperienced children riders and 100 degree heat. Once camp horses are used up, so to speak, they may too often be pastured somewhere out of sight and basically left to starve!

On the other hand, watching a rodeo is like watching animals being terrorized,

tormented and injured for fun! Animals are twisted, dragged, tripped, roped by the neck, wrestled and shocked, sustaining injuries you may rarely hear about. Champion bucking broncos and bulls used in bull riding have been known to break their backs trying to buck off their riders! Of course, the animal is dragged off the field in front of spectators including children! When animals involved in rodeos become useless, they may simply be discarded for slaughter.

When rodeos are broadcast on TV the cameras are always cut away from viewers' eyes at home if rodeo animals are injured or accidentally killed in the ring!

### **Surplus Zoo Animals**

Many zoos have captive breeding programs supposedly to preserve the genetic diversity of endangered and threatened species of exotic animals. Unfortunately, these programs also breed a surplus of animals that are too often sold at auction for "canned hunt" game preserves to be used as target practice, and are sometimes shot at point blank range by unskilled "weekend" trophy hunters who may be too lazy to go on a costly, "real" hunt where you may not come home with a trophy at all!

The zoo business is Big Business and the animal trade is highly profitable, as baby animals are a some of a zoo's most popular displays so the older unwanted animals must be eliminated at times to make room for different or younger animals, hence they go to auction! In just six years one of America's most modern, most popular, "best" zoos sent over 2500 surplus animals to auction and this is the activity of just one zoo!

Unfortunately, the cute and cuddly baby animals may be used like sales gimmicks to get new paying customers to visit the zoo while the older, less interesting exotics go to circuses, auction or research labs, especially monkeys.

Are zoos really contributing to legitimate projects of wildlife conservation? Do they ever contribute to the conservation of exotic wilflife "in the wild" or have zoos evolved into a self-serving big business for profit?

Critics contend that zoos "originally" were to re-introduce endangered species back into the wild after successfully breeding them but it never occurs! Remember, zoo visitors pay one billion dollars a year in zoo entry fees.

It costs around \$20,000 a year to house just one elephant in just one zoo while the whole operational budget for some government protected, game preserve parks in Africa may only be \$20,000 a year and include the care and operation of thousands of acres of wilderness! Which is a more conducive environment for a growing population of elephants or any other exotic, endangered species, a few acre zoo or a government protected, 4000 acre game preserve in Africa? It actually may be more cost effective to try and protect exotic wildlife in its natural habitat instead of penned up in a few acre American zoo. However, just try and convince the highly profitable, commercial zoo industry of this and you would never hear the end of it.

Today, the public relations "spin" from zoos is that they are absolutely necessary to educate the public about the plight of endangered species, then pass themselves off as giving their zoo animals natural living conditions. Is this just "window dressing" for paying customers and an unsuspecting public?

From the animals' point of view there may be little discernible difference between the iron bars of the past and the new, exotic looking enclosures complete with moats filled with floating water lillies!

What matters most to wild animal instinct is space and freedom to roam which is in short supply at American zoos. Migratory animals instinctively want to travel as they have for thousands of years! Is it any wonder they get stressed out and develop neurotic, aggressive behavior?

Zoo operations are expensive. Today, as zoos are forced to cut costs, critics claim that raising money has become the primary goal of zoos with animal welfare becoming secondary! To some, commercial zoos have become gilded prisons using all sorts of promotional diversions and distractions to fool the selfish spectators, also known as the paying customer. To some, zoo animals look lonely, pitiful and disconcerted compared to their cousins in the wild and nothing connected to zoo life is a cure!

SUPPLEMENTAL SOURCES: ANIMAL PROTECTION INSTITUTE BULLETIN  
DECEMBER 2002 & ANIMAL WELFARE ACTION LINE MAGAZINE FALL 1996

## **Swordfish Depletion**

Some food chefs are refusing to serve up this fish dish because the seas are becoming depleted of swordfish due to overfishing. The average weight of swordfish taken commercially in years past was around 250 lbs. but today the average weight being harvested is around 90 lbs. This means commercial fishermen are possibly harvesting too many juvenile fish so the swordfish are having less of a chance to mature. Ninety pounders are not even mature enough to reproduce! If restaurant and supermarket customers would quit asking for swordfish maybe the swordfish population will have a chance to make a comeback.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 1/19/98

## **Taxpayer Paid Elephant Hunts**

The U.S. government seems to be providing funds from taxpayer dollars to subsidize trophy hunts in Africa, hunts which systematically kill elephants, still considered an endangered species by some, despite a worldwide ban on trophy elephant hunting.

A "loophole" in the international law banning trade in ivory from elephant tusks allows elephant hunts to go on as long as the ivory from their tusks is not sold. However, who really knows where the ivory tusks actually end up?

The promotional videos enticing rich and famous Americans to go on an elephant hunt make it seem like the expedition could be a dangerous adventure fulfilling man's instinct to hunt. However, shooting elephants in Africa using airplanes to track them down and trucks and vans to corner them ends up about as dangerous and fulfilling as shooting ducks in a barrel. Critics charge it is more like a blood sport for bored, rich, weekend hunters.

The U.S. Agency For International Development uses about 30 million taxpayer dollars each year to promote commerce in Africa including elephants hunts. Are U.S. taxpayer dollars being used to sponsor this blood sport for rich people? The elephant hunt, on average, costs about \$30,000 each which a rich trophy hunter will gladly pay to walk right up and shoot an elephant.

Not only are U.S. taxpayer dollars seemingly being used to promote elephant hunting in



Africa, but they are also being used to support lobbying groups which are trying to overturn the current ban on the ivory trade!

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 6/13/97.

### **Thanksgiving Turkeys and Presidential Pardons**

The turkey donated to the President each year at Thanksgiving never gets killed and served up for dinner at the White House. Instead it typically goes to some petting zoo to live out the rest of its years happily ever after... right? What they do not tell you is the turkeys are bred to be eaten, unlike their wild counterparts living in the wild which can fly and forage for food.

Unfortunately, for domestically grown turkeys, they are so fat and thus so unhealthy that they can hardly move around and generally die within a year or so, or sooner, upon arrival at the petting zoo!

### **The Legal But Cruellest Show On Earth**

Critics charge the cruelest shows may be circuses, zoos and marine wildlife parks because too often they say they operate under the environmentally-friendly banner of wildlife conservation but too often may end up being nothing more than "for-profit" collections of wildlife. Those mammals and animals being born and bred at these for-profit, human entertainment operations too often tend to end up being nothing more than "replacement performers" for these mammal and animal exhibits and are never returned to the wild as you may think when listening to the operators' stance on wildlife conservation!

Consequently, these for-profit operations do not conserve endangered species. Watching exotic and/or endangered species of mammals and animals perform unnatural tricks for humans does not teach children respect or appreciation for the species' survival.

These cruelest shows on earth may possibly be cited by the U.S. government hundreds of times for animal care deficiencies and animal cruelty and you, the patron of these shows, may never even know it. Unfortunately, even if you wanted to advertise how cruel certain animal exhibits may be you may likely find yourself shut out of being able to even buy highway billboard advertising space, as well as many other forms of highly visible advertising, because those who own and control the advertising

media too often may not want any part of any kind of controversial advertising campaigns, of course, unless maybe it suits the advertising media's own interests!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION (API) INSTITUTE BULLETIN  
FEBRUARY 2005

### **The Truth About Expensive Leather**

Expensive types of leather, including suede, comes from calves, lambs and other young animals whose hides have not yet been significantly affected by scarring, age or other damage. Remember, younger animals are not always easily "stunned" before the slaughter process begins so they may be fully conscious when their legs are cut off followed by being skinned alive and then gutted!

There are many cruelty-free leather alternatives, as well as faux leather products, available if you look for them. Visit the "wears" section of [VegForLife.org](http://VegForLife.org) for product sources.

SUPPLEMENTAL SOURCE: FARM SANCTUARY NEWS WINTER 2005

### **The Watchdog Report On Animal Welfare Charities**

This yearly report helps you find out who REALLY gets the dollars you donate and how it is spent, as well as helps determine some notorious direct mail mills and pro-hunting organizations posing as animal welfare groups! It also helps you see which charities are well-managed and which ones share your own perspective on animal welfare issues. Overall, this Report may help you become a more effective donor. Remember, the donor who accomplishes the most is NOT always the donor who gives the most money!

In fact, your dollars may possibly do more good if you donate to groups in your area where you live, which are not high profile at all. Also, your donated dollars may go a lot further if you can find a small, struggling animal welfare group in some underdeveloped, third world nation since U.S. dollars can be a lifeline to the workers and animals there. Some of these groups workloads stagger high profile groups in the USA on budgets less than the average U.S. household income! Remember, what it costs to keep just one

elephant in one American zoo can be a whole years budget for a whole wildlife preserve in Africa which may contain thousands of acres and animals!

One way to prioritize your donations is to divide animal abusers and exploiters into categories and then pick charities which best directly address the problems and issues of that category. For example, one category may be where animals are PURPOSELY made to suffer before they are killed, like in bullfighting, fiesta mutilations, bearbaiting, dog fighting, cockfighting or torturing the meat for hormonal enhancement before it is killed for human consumption.

A second category could be those animals that receive serious bodily harm and suffer or withstand severe pain before they are killed, inflicted pain and suffering NOT on purpose, but that which is inflicted in the process of killing the animals, like hunting, trapping, rodeos, fur farming or egg farming where forced molting is practiced.

The third category would be those animals that are killed where the suffering they endure before they die is incidental or not caused deliberately, like in meat processing, egg farming (excluding forced molting) and biomedical research experimentation.

The first category of offenders typically will not stop doing what they are doing voluntarily and may only stop the practice if it becomes against the law. The thirdcategory of offenders may be amenable to education and reform while the second category of offenders may respond to either education and reform or law.

To get this years Watchdog Report costs \$20. Contact Animal People News at [www.animalpeoplenews.org](http://www.animalpeoplenews.org) or call them at 360-579-2505 in Clinton, Washington.

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS APRIL 2002

### **They Eat Horses Don't They?**

Due to mad cow and foot and mouth disease fears in Europe and elsewhere, the price for horse meat has climbed 50%! Consequently, horses are being rounded up, stolen, bought and acquired in any way possible and taken to inhumane slaughterhouses and slaughtered for food to replace diminishing foreign beef supplies.

Slaughter-bound horses come from racetracks, as well as pharmaceutical operations that over-produce foals (baby horses) to keep the mares (female horses) pregnant in the production of horse urine which is used to produce women's hormone supplements in the treatment of menopause; this, even though synthetic hormone replacement supplements exist which do not require the use and abuse of pregnant horse urine.

Horses also come from the auction of family horses, farm horses, workhorses, horses from summer camps and rental trail ride operations. Additionally, even wild horses being adopted out by the U.S. government are also ending up in slaughterhouses despite laws which prohibit their slaughter. U.S. Bureau Of Land Management (BLM) officials have even been accused of supplementing their meager government salaries by adopting wild horses themselves then sending them to slaughter auctions where they can fetch up to \$1500 a horse or more!

Furthermore, the BLM conducts massive roundups of wild, free-roaming herds of horses to try and decrease their numbers on federal lands all essentially to please cattle ranchers who complain about how much grass wild horses eat on federal lands the ranchers use for raising cattle.

Overall, over 100,000 horses may be slaughtered every year in the U.S. Horse theft has risen 50% since last year! If a horse is not slaughtered right here in the U.S., the horse may be crated up live and flown to Mexico, Canada or Asia for slaughter. This long ride results in painful injuries, broken bones and hooves, dehydration, hunger and panic!

At the slaughterhouse the pain and suffering increases. First the horses may be beaten to force them into the kill chute where a gun with a retractable bolt is shot, many times if necessary, into the animal's head. Unfortunately, one shot too often does not kill or knock the horse unconscious because the horse does not want to die willingly!

The reality of high speed meat processing means horses may get shot many times resulting in a prolonged and brutal killing IF it is killed at all, as too often horses may get processed alive as it is hung upside down by its hind leg while its other legs are cut off with giant scissors. The horses still struggle, scream, and cry, with eyes bulging out and blinking, fully aware of what is happening until they bleed to death or get gutted, whichever comes first! The torture may possibly last 30 minutes or more depending upon the speed of the processing line at the time of their slaughter!

SUPPLEMENTAL SOURCE: DORIS DAY ANIMAL LEAGUE APRIL 2002

## **They Shoot Animals For Fun!**

It is a local custom passed on from generation to generation in many rural areas in the U.S. where they shoot to kill most every kind of domesticated and wild animal imaginable, and the male parent and the boys of the family, typically do most all of the shooting! Stray dogs and cats, even horses may get shot for nothing more than target practice in the worst cases. The strays are chosen to shoot because no one really owns them, so who is going to care?

Rural people do love THEIR animals just so long as it is not some unwanted stray that wanders on to their property from some unknown origin. Any type of wild animal may also suffer the same fate. Crows, armadillos, woodpeckers, coyotes, beavers, opossums, snakes, turtles, rabbits, vultures, are all fair game, and the list goes on and on. Boys have been seen riding around with rifles on their 4-wheeled motorized ATVs seeing how many animals they can kill in a specified amount of time!

Rural people have a deep affinity for mastering and conquering land and animals but, unlike many urban city dwellers, rural people may tend to see land and animals from the perspective of utility, possibly taking their future welfare for granted. Rural people may also tend to favor their so-called American, God-given right to exploit, utilize, subordinate, control and master their surrounding nature and its inhabitants!

The philosopher, Dante, said there is a special place in Hell for those who abuse animals. Nobel Peace Prize winning philosopher, theologian, physician and musician, Albert Schweitzer, said that until man extends the circle of compassion to ALL living things, mankind will not himself find peace. All life forms, he said, possess the same will to live! Animals should only be killed out of legitimate, not perceived, necessity and not out of some dubiously perceived rationalization or so-called noble sport. He goes on to say that all life is sacred, while cruel, harmful customs, rooted in tradition and surrounded by a perceived halo, is not attributable to mankind's cruel instinct but comes mostly from thoughtlessness or inherited bad habits. Inhumanity and the roots of cruelty protected by custom and thoughtlessness, he said, is not so much strong as it is widespread and in most every man's life, this too will likely eventually succumb to thought.

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS MARCH 2002

## **Throwaway Pet Dumps**

These are drop boxes you may see along roadsides in too many states which allow people to simply dump unwanted pets! We are a throwaway society so now you can simply toss out unwanted pets too and not have to take responsibility for them as state governments have made it legal to do so!

What does this teach our children if we simply take a life and dump it in the local, unwanted pet bin? Inside the bin the bigger animals may fight with and chew up the smaller animals. Puppies and kittens are the most vulnerable as all the animals in one of these bins are all mixed in with each other inside the big box, similar to a typical garbage dumpster! You may also see these dumps most prominently in rural areas where cruelty to animal laws may less likely be enforced and where funds are not often available to ensure the proper disposal of unwanted pets.

If it is too hot or too cold, your once beloved pet could die from exposure before the pet killers arrive to put your pet out of its misery, too often by a few gunshots! Local government officials in charge of managing these pet dump bins may not even know if the animals have proper lighting inside them so pets can at least see what is thrown in with them, or if they are even receiving food and water while they wait to be picked up and shot!

Up to 90% of all pets dumped in the bins are not adopted and will be killed. If they are not shot they will go to the gas chamber. In the gas chamber before dying, your pets go into convulsions, frothing at the mouth, gagging, essentially being slowly choked to death by the gas then they are burned up or incinerated.

SUPPLEMENTAL SOURCE: ABC TV 20/20 2/11/00

## **Tortured Elephant Rides and Tricks**

When you see anyone going on an elephant ride or riding an elephant anywhere in the world remember the elephant had to be tamed first! This means to be tamed their wild spirit must be broken. To be broken each and every elephant may likely be tied up in

close quarters and beaten for weeks, and deprived of water, food and sleep until the elephant either dies of stress or eventually becomes submissive to human commands. Sharp sticks with nails in them are used to stab the elephant in the sensitive areas on its body as the elephant cries out in agony and displays visible tears.

To teach an elephant tricks, once the elephant's spirit is broken and it becomes submissive, the elephant is taunted over and over and over until the elephant reacts appropriately to a particular human command.

To watch the process as part of a videotape investigation is sad and moving. To know this spirit breaking has been going on and approved for hundreds of years makes one rethink the notion of ever going on an elephant ride or to a circus anywhere! As harmless as it all may look just remember what the elephant went through before ever allowing you to climb up on its back or before learning to perform unnatural tricks for your entertainment! You may even want to possibly reconsider ever going on vacation to a country that sells tourists elephant rides.

SUPPLEMENTAL SOURCE: NATIONAL GEOGRAPHIC TV 3/17/03

### **Tortured Factory Farmed Chickens**

Hidden cameras exposed how factory farm workers torture chickens just for the fun of it or if they are frustrated about the jobs they have to perform at the farm on a daily basis. Video showed how these farm workers would kick and stomp the defenseless birds and even throw them as hard as they can against the walls trying to maim or kill them!

Of course, national fast food restaurant chains claim they want nothing to do with factory farms which torture birds but do you really think they will ever quit doing business with them? Critics charge the U.S. Department Of Agriculture (USDA) does virtually nothing to enforce the laws already on the books to prevent cruelty to animals.

However, most states' cruelty to animals laws do NOT apply to farm animals raised for human consumption! Moreover, even the laws that do exist to prevent cruelty to farm animals the penalty may only be a misdemeanor with little if any monetary fine, so who really cares?

SUPPLEMENTAL SOURCES: ABC-TV NEWS 7/20/04 and CBS-TV NEWS 7/20/04

### **Trained Bears Used In Movies**

To shoot a scene in a movie using a trained bear or any dangerous animal, without risking injury to human actors, the animals used in any mauling sequences have most likely had their teeth pulled out and been de-clawed by the animal trainers. Once a movie is made a potentially dangerous trained animal may be discarded to live out the rest of its life as a spectacle in a cage!

If a bear ever attacks you it may possibly be wise to roll up in a ball and play dead. If you strike back at a dangerous animal or try and run away it may chase you down and tear you to shreds. However, there is no way to always predict what a potentially dangerous animal will do or how it will respond.

### **Trophy African Lion Hunting**

A trophy hunter typically expects a drama, maybe even some heroics as he is prepared for a life or death charge from a trophy lion before it is shot, but guess what? Odds are if you go on a trophy lion hunt, the lion may just sit there as you approach it, and instead of charging you it may just roll over dead when it gets shot! Is this the excitement a trophy hunter pays to see and feel?

Famous U.S. politicians and U.S. military war heroes are among those who favor trophy lion hunting! Trophy hunters target trophy male lions with thick, full, flowing manes. This not only depletes the big cats families of its strongest, best reproducing, best genes, big male but when another male moves in to take the place of the now dead trophy male, the new male commonly kills all the cubs fathered by his big male predecessor! This is how lion society has evolved for thousands of years!

The new male lion may be a weaker male and after killing the cubs then will pass on his inferior genes to the next generation! Because of trophy hunting pressure, cub survivorship can dwindle close to a zero percent survival rate!



If no new male arrives to take the place of the dead trophy male, male cubs may grow up and eventually mate with its sisters and mother. This in-breeding causes serious genetic consequences. Trophy hunting can tear up the social and biological fabric of lion communities.

Trophy hunting is an act of unnatural selection that sets into motion behavioral and genetic crises that are very disruptive, potentially contributing to the extermination of entire lion populations. The few trophies that hunters take is but a fraction of the tragedy they may cause! The real challenge is educating hunters who have the money and capacity to pull triggers!

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE SPRING 2002

### **Unsuitable Pelts Of Fur Trade Animals**

Ever wonder what happens to fur trade animals raised on factory fur farms that end up with unsuitable pelts for harvesting? Most fur trade animals may be warehoused in tiny cages and the stress this causes leads to the animals chewing on their own fur thus creating an unsuitable pelt.

When this is observed someone, who is supposed to be caring for the animals, comes along and decides the animal with an unsuitable pelt is now a "trash" animal. This means the animal must die. There is no room for feelings on the part of fur farmers in the fur trade when it comes to their financial bottom line. Trash animals are nothing more to the farmer than something like spoiled fruit or vegetables. It must be disposed of.

A trash animal is pulled out of its tiny cage and its neck is broken. The animal squeals then may be thrown to the floor as it jerks in continuous spasms until it dies!

One neck-breaking animal caretaker was asked if the killing ever bothered him and he replied, "I could do this all day. I don't feel anything." Remember, no federal laws have ever been enacted to protect fur farm animals!

The unsuitable for pelting fur-bearing animal may actually have it better than animals with pelts suitable for pelting. When harvesting time comes the animal is dragged out of its tiny cage to be electrocuted which typically keeps the pelt in good, usable condition.

Electrocution may go like this. Each fur-bearing animal may have a metal tag stapled in its ear. The harvester then attaches one clamp from an electrical apparatus to the metal tag and the other clamp from the apparatus to the animal's foot. The device is then plugged into an electrical outlet causing a surge of electricity to go through the animal's body.

During electrocution the animal's body stiffens, its chest heaves but even though the electricity immobilizes the animal it does not immediately stop brain activity so the animal experiences torturous pain like a full blown heart attack without painkillers. State laws, if in existence, require that fur-bearing animal harvesters "stun" the animals before electrocuting them but to the harvester this may be an unnecessary, time consuming step in the skinning process so harvesters may feel, "Why do it?"

After the animal is dead the skinning begins. The animal is clipped to a pelting board in a spread-eagle position. The animal is slit open, its face is cut away from its skull and its front legs are cut off. Working the pelt away from the body the legs are pulled out of the skin. The skin is then turned inside out like a sock. The whiskers, ears, tail and all feet are then cut off and, along with the whole skinned carcass, it all gets dumped in the trash.

SUPPLEMENTAL SOURCE: ANIMAL TIMES MAGAZINE DECEMBER 2004

### **Unwanted Pet Dogs and Cats**

Animal research labs are allowed to buy discarded pets from random sources or class B animal dealers who may get animals from ANY source, like pet thieves, unscrupulous animal shelter workers, even from families advertising in your local newspaper with a free to a good home ad.

### **Unwanted Zoo Animals**

These animals too often may go to canned hunt farms located throughout the U.S.! Canned hunts violate hunting guidelines by NOT allowing lions, zebras and other hand-fed, zoo-raised, practically tame exotic animals to be hunted and killed in a fair chase.

In fact, on a canned hunt farm, for a price a weekend hunter can go and shoot the exotic

animal of his choice right there in the animals enclosure while it may even be tied to a stake or it may be lured with food to a shooting pen. This way the hunter is guaranteed a kill and wall trophy for his den or office.

There is pending legislation called the Captive Exotic Animal Protection Act to protect exotic animals but too many in Congress do not care about animals in favor of Big Business which donates to legislators re-election campaigns!

SUPPLEMENTAL SOURCE: ANIMAL GUARDIAN MAGAZINE SPRING 2002

### **U.S. Wild Horse and Burro Program**

The government has, to date, spent nearly 300 million taxpayer dollars rounding up wild horses and burros to supposedly protect and manage them on public lands. However, many are being sent to slaughterhouses with the meat being sold by private interests for profit. The Europeans are especially hungry for horsemeat since England's bout with mad cow disease frightened consumers away from traditional beef consumption. Making matters worse, even employees of the U.S. Bureau Of Land Management (BLM) are profiting from the slaughter!

The government spends, on average, about \$1100 taxpayer dollars to round up each horse and burro. Each animal was originally meant to be put up for adoption but "killer buyers" and government employees are doing a lot of the so-called "adopting" then shipping the wild animals off to slaughter!

You can adopt one of these wild animals for \$25 to \$125 and then eventually sell it to a slaughterhouse for up to \$1000 or more and there is no shortage of horsemeat buyers!

The program to save these wild animals and symbols of the Old West American frontier has evolved into a supply system for horsemeat!

Is it ethical or even legal for government employees to be adopting then selling wild horses and burros for slaughter? The U.S. Office Of Government Ethics says no BLM workers or officials are supposed to participate in BLM programs that affect their financial interests. However, what legal "loopholes" have ever stopped anyone in government from conceivably committing unethical practices including the President of

the United States?

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/6/97

## **U.S. Horse Slaughter Prevention Act**

Despite this relatively new law in the USA, which bans American horses from being slaughtered for human consumption in the U.S., it does NOT prevent American horses from being shipped to Canada and Mexico and being slaughtered there for human consumption!

Consequently, horses being bought at auction in the U.S. can be sold for up to \$20 a pound which makes them valuable at auction, so even if you wanted to save unwanted pet horses, unwanted racehorses, unwanted carriage horses, untamed wild range horses and others from being slaughtered outside the U.S. it could cost you thousands of dollars for every horse you wanted to save from the horse killers at auction!

So now instead of being slaughtered on U.S. soil up to 100,000 American horses a year are packed into double-decker truck trailers and shipped thousands of miles without water or food in extreme cold and hot temperatures! As usual our “do-gooder” U.S. government, by banning horse slaughter on U.S. soil, has merely made it a cruelly longer process for innocent horses to endure. Too many of us may forget when we give away a horse that this once noble and loyal servant may end up on someone’s dinner table in Japan, Canada or Europe where horse meat is considered a delicacy and in high demand, especially in Japan.

Making matters worse during the slaughter process there are no USDA inspectors to supervise how the horses are being slaughtered. In Canada the high powered bolt to the head is NOT enforced for every horse so too many of your ex-pet horses will be slaughtered still conscious, struggling and even skinned alive. When horses are being led to slaughter they see, hear and smell the other horses being slaughtered in front of them! Imagine the pain and sensations of being carved up alive!

In Mexico the slaughter process can be even worse where there may be no high powered bolt to the head. Here horse slaughter workers take a frightened horse stab it in the back between their shoulders repeatedly until the horse gives up and drops to the ground bleeding and finally disabled. It is then the carving up process begins as the horse struggles, screams and cries until it is dead. The carving process could take 30 minutes or longer depending on how fast or how slow the factory slaughter workers are getting their particular “carving up” job done. No living creature deserves an end so horrific, cruel and painful especially our once noble and loyal steeds!

SUPPLEMENTAL SOURCE: GENTLE GIANT DRAFT HORSE RESCUE MARCH 2010

## **USDA Allows The Torture Of Chickens, Turkeys and Rabbits**

Fifty years ago the U.S. Department Of Agriculture (USDA) lobbied against passage of the Humane Slaughter Act but the law was passed anyway legislating that animals be rendered unconscious before they are butchered. The USDA seems to be avoiding enforcing this federal law by claiming that chickens, turkeys and rabbits are NOT animals!

Consequently, these particular animals may be subjected to the pain and terror of being brutally skinned, immersed in scalding water and dismembered while still fully conscious! Animals classified as poultry, including rabbits, are excluded from the Humane Slaughter Act.

Rabbits, like other farm animals classified as poultry, are fully conscious and struggling as meat hooks get jabbed through their legs and they are hung upside down. Next comes the saw to saw their heads off as they cry out in pain which sounds like an infant crying with loud shrieking noises. The animals are completely aware of what is happening to them and they are fighting for their lives!

According to USDA inspectors, too often a dull saw blade is used and the slaughterhouse worker has to try over and over to decapitate the rabbit. Some USDA inspectors contact their supervisors about what goes on but are told that no action will be taken to stop the atrocities because rabbits are classified as poultry by the USDA and are therefore excluded from Humane Slaughter Act enforcement!

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS SEPTEMBER 2005

## **USDA Inspected and AKC Certified Puppy Breeders**

The U.S. Department Of Agriculture (USDA) may too often do a poor job of making sure that puppies bred for pet stores do not get abused or neglected. A breeder can still breed puppies for pet stores even if he operates with many violations year after year!

Puppies bred for pet stores may come from over-bred dogs, breeding dogs which have been found to be sick, neglected themselves and even starved to death.

USDA inspection reports have found skeletal remains of improperly disposed of animals at puppy mill breeders. Maggots may be in the breeding dogs food and water. Breeding dogs have been caught on tape acting neurotic and even fighting amongst themselves while they are kept in their tiny cages their entire lives! Their only purpose in life may be to breed litter after litter and then when they are worn out they may be discarded like yesterdays garbage and all under the watchful eye of the USDA!

One USDA spokesperson did not even want to view a videotape showing the horrific conditions at a puppy mill claiming the tape may not portray an accurate description of the day to day operations of a puppy mill breeder. Dante, the ancient philosopher, once said there is a special place in Hell for those who neglect and abuse animals.

Concerning AKC certification by the American Kennel Club, it seems that most anyone can get away with creating a fake certification. The AKC simply sends out the certification forms to a breeder who fills out the necessary information! No inspection process is conducted by the AKC of its breeders using the AKC label. The AKC says it is up to the government to inspect breeders and it is up to the breeders to tell the truth about their dogs on the certification forms! Since the AKC takes a breeders cash for certifying its breeds, critics charge, the AKC is forced into a compromising position of not biting the hands that feed them.

If the USDA cannot adequately control over-breeding at puppy mills, which can lead to costly health problems for dog owners years later, and if the AKC cannot really verify if your so-called purebred dog is really purebred, then NEVER let a pet store salesperson lead you on with claims that they only get puppies that are USDA Inspected and AKC Certified! These may possibly be nothing more than signs to watch out for that you may be looking at potentially sickly and ill-bred puppies from puppy mills!

Of course, pet stores claim they only use the best breeders and that their puppies come with a health warranty, but once the warranty runs out, many puppies may possibly develop significant health problems. Consequently, the warranty may be essentially useless. A pet store pet warranty may only be valid if you take your sick pet to an authorized pet store veterinarian, who in turn, may simply end up telling you to put the sick pet to sleep. The pet store will then replace the sick pet with a new pet without much regard if you have become attached to the sick pet.

Even if you take the sick pet to the pet store veterinarian, he may claim there is not much wrong with the animal, but if you take it to an independent vet, who is not authorized by the pet store and who has no stake in the pet store operation, and this vet does find something very wrong with the health of your pet store pet, the pet store may likely try and avoid having to pay ANY of the pet's vet bills! The pet store vet may possibly be instructed to try and steer you into getting another pet as a trade-in so they do not incur any costs trying to fix your sick pet! Critics charge, this is the throwaway pet mentality because so many puppy mill pets may get sick after you bring them home, that it is simply easier to just discard the sick pet!

Pet stores may rave about the good breeders they get their puppies from but few if any have ever even inspected one of their breeders' puppy mills.

One well-known veterinarian says you should never buy a puppy or kitten from a pet store. Try the local humane shelter or a rescue league, or go to a breeder where you can inspect the premises and preferably one who specializes in only one or two breeds. These are the typical caring breeders. If the breeder says "I'll show you the mother dog," but she can be a bit nasty, then run for the nearest exit! The puppies can be nasty too. A good breeder interviews YOU.

Furthermore, just because a pet store is in a high-rent district, this does not mean they do not get their puppies from puppy mills! Also do not be fooled by all the pet stores' trappings like puppies placed in baby cribs. This may be nothing more than window dressing for ill-bred puppies from puppy mills.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/26/00

### **USDA Meat Inspectors and Slaughterhouse Workers Testimonials**

The U.S. Department of Agriculture (USDA) seems to have turned a blind eye on the federal law called the Humane Slaughter Act. USDA inspectors are not even stationed in areas of meat processing plants where live animals are handled and slaughtered which is where humane violations occur! USDA inspectors get little support from their superiors when it comes to enforcement, and even when violations are reported USDA management rarely takes action to ensure compliance with the Humane Slaughter Act!

The following is testimony from different USDA inspectors and slaughterhouse workers: (All the following events and acts violate the federally mandated Humane Slaughter Act.)

**INSPECTOR:** Dragging live cattle with a chain and a forklift is standard practice at plants. While dragging one cow the forklift operator may run over and crush a downed animal in the process!

**WORKER:** The preferred method of handling a crippled animal is to beat it to death with a lead pipe. It is called piping.

**WORKER:** If an animal cannot walk they put a chain around its neck and drag it to the killing chute. This results in a strangulation death.

**WORKER:** If workers are in a hurry they scoop up live hogs with the bobcat. When one falls out they pin the pig up against the wall and bust its legs so she cannot run away.

**INSPECTOR:** If a cow falls through the bottom of the restrainer device, workers have to keep the line moving quickly so they simply wrap a chain around the cows leg or neck and hoist it up. You can hear the sound of bones cracking in the process.

**WORKER:** In winter hogs come in frozen to the sides of the truck but they are still alive so the workers tie a chain around them and jerk them off the walls leaving chunks of hide and flesh behind.

**WORKER:** There are dead piles of animals where animals are discarded when they come to the plant already dead. If a worker comes in at 8am the dead pile may still be there at 5pm when workers go home. In the dead pile some animals may actually still have some life in them as they can be seen lifting their weary heads up, looking around!

**WORKER:** Some animals get an electric shock from a cattle prod so often they may go down and will not get up. This is when anything goes to get the animal moving. They may stick the cattle prod up the animals rectum, down its throat, or in its ears and eyes!

**WORKER:** We use pitchforks to get animals to move. We jab them in the eyes, head, and anywhere, breaking the wooden pitchfork handles in the process. We end up hitting them so hard with boards sometimes to get them to move we break their backs!



WORKER: In the knocking box you have to work real fast, the animals come into the box and they are jumping around. If you do not shoot the animal just right to knock it out, you have to let the animal go up the line conscious!

WORKER: Ive seen them put 20 to 25 holes in the animals heads even shooting her in both eyes trying to knock her down but she stays on her feet. Her head looks like Swiss cheese!

WORKER: An animal that goes up the line conscious and alive makes loud bellowing noises, moving their noses and blinking their bugged out eyes as their legs get chopped off. One out of ten animals is still alive while it is being bled, skinned and processed.

WORKER: Id say 10 to 12 hogs an hour go into the scalding tank conscious. They hit the water and just start screaming and kicking.

WORKER: The animals that are still alive when they get to processing are looking at you like, Please help me, dont do this to me, youre cutting me up alive! Even as they are being skinned alive they are still screaming! I think it is cruel for the animal to be dying little by little while everybodys doing their various jobs on the animal .

WORKER: Ive seen thousands of animals go through the slaughter process alive but the line cannot stop. Our supervisor says we can still work on an animal even if it is alive.

INSPECTOR: We dont see 95% of whats going on in the slaughter process. We dont monitor the unloading of the animals either. Id bet the veterinarian only goes out there once every three months to check things out.

INSPECTOR: These days, unlike in the past, the way the plants are laid out, it is impossible for inspectors to monitor the slaughter process or killing floor.

INSPECTOR: I cant conceive of an inspector stopping the line for humane violations. Well only get in trouble from the meat processing company. Youre only going to get your hand slapped so many times before you quit trying to enforce certain regulations.

WORKER: The USDA used to come and inspect us but not anymore. We dont see the USDA. I think the company and the USDA kind of made a contract with each other not to mess with each others affairs.

WORKER: Even when we report humane violations the USDA does not come to the kill area to observe what goes on.

SUPPLEMENTAL SOURCE: THE HUMANE FARMING ASSOCIATION  
MAGAZINE SPRING 2002

### **Veal Calves For Human Consumption**

A veal calves entire life is spent chained in a crate so small the calf cannot walk or even turn around and this type of inhumane animal abuse is not even illegal! In fact, it is Big Business. Milk-fed veal is produced by making the calf anemic by feeding it milk loaded with antibiotics which causes diarrhea in the calf. Hundreds of calves may be warehoused together this way, each in its own crate, and all of the them end up having to live in their own excrement and choke on the overwhelming smell of ammonia gases!

To keep the calves alive, critics claim, the calves are kept alive with drugs which may be passed on to meat-eating consumers! The U.S. Department Of Agriculture (USDA) claims that veal meat may be toxic containing known carcinogens but the USDA does not prevent the possibly tainted meat from being sold for human consumption. In fact, the meat is never even tested for its toxicity. Critics charge veal factories are essentially a breeding ground for disease.

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS MARCH 2002

### **Vehicle Antifreeze, Pets and Animals**

Antifreeze tastes and smells sweet to animals which could possibly also attract children too! However, antifreeze producers seem to be slow in adding a simple ingredient that would mask the sweetness. Is this a typical example of how Big Business does not do something until it is forced to?

## **Walking Horse Industry and “Soaring”**

When you see high-stepping horses, no matter if it is the Clydesdales of the beer-maker fame or any other type of high-stepping horse, how do you think they were trained to be high-steppers? It is similar to when circus elephants are trained to do stupid tricks for human entertainment. They are forced to do it!

"Soring" in the walking horse industry is a practice whereby the horse is subjected to deliberate skin lacerations around their hooves which helps achieve the high stepping animation due to the discomfort and pain! Another soring method is to put numbing agents or caustic chemicals, like diesel fuel, kerosene or lighter fluid, on the horses forelegs to irritate them which contributes to the high-stepping exaggerated animation.

Another soring method is achieved by driving nails into the frog on the bottoms of the horses' hooves or by forcing the horses to wear overly heavy horseshoes which has been known to actually pull the hoof off the leg!

All in all, in an effort to make the pain stop the horses will step high in reaction to whichever soring agents are being applied.

Soring was banned in 1970 by the Horse Protection Act but the U.S. Department of Agriculture (USDA), in all its questionable care and wisdom, allows the walking horse industry to train and pay the designated qualified professionals who are in charge of inspecting the walking show horses for soring. It is no wonder that humane observers doubt the vigor of enforcement of the Horse Protection Act.

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS OCTOBER 2006

## **Want Milk? No Human Kindness Found Here!**

The way a dairy factory farm works is thousands of dairy cattle may be crowded into one gigantic milk factory or warehouse. Eight hundred tons of cow waste is generated daily. Cows too often end up being forced to stand or lie down in their own waste and their teats become infected with painful mastitis.

Mastitis can be a fatal infection as the udders and teats swell up. The dairy factory workers inhumanely cut off a portion of the infected teat with a razor device to drain the pus and blood out and it is painful! The infected teats that get cut off get piled up on the floor.

The U.S. Department of Agriculture (USDA) does not restrict as much the amount of pus and blood that ends up in the pasteurized milk Americans drink compared to the restrictions imposed on the

European dairy industry! In America the cow with mastitis can still be milked and the blood and pus draining from the infected teat will go into the milk when the cow is milked, all of which ends up in the milk Americans drink! This milk is tainted and is simply mixed in with the rest of the milk supply and the management at American dairy factory farms knows this!

Another unfortunate by-product of dairy factory farms is that around 50% of the calves born at dairy factory farms are male calves and considered unwanted. The male calves too often are abandoned to starve to death. The ones that do not starve to death get shot with a 22 caliber rifle. If the calf tries to run away after being shot the factor workers just start shooting the calf numerous times hitting it anywhere they can.

Other calves are killed by bashing in their heads by swinging the calf by its hind legs and pounding its head on the concrete floor. However, some calves survive all the shootings and beatings and end up tossed on the dead pile struggling to survive in pain for hour after hour until they finally die a horrific painful death!

The state governments are in charge of dairy factory farms but remember the dairy industry funds the political re-election campaigns in every state they are allowed to operate in, so it is no wonder the politicians protect their own personal, political ambitions instead of doing everything they can do to protect milk drinkers or enforce animal abuse laws!

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS APRIL 2006

### **Wasted Kills On Exotic Wildlife Hunts**

What the hunting industry does not tell you is when a quota of animals or fish are allowed by state and national governments to be "taken" or killed by wildlife hunters the "kill quota" does NOT include all the wildlife that gets injured and escapes to die a slow and agonizing, inhumane death.

The allowable quota also does not include all the wildlife that does get killed but is NOT taken by the hunter for his "trophy kill" meaning the animal or fish was not quite what the hunter wanted to be displayed in his trophy room. For example, if an animal's fur possibly does not match the hunter's trophy room decor the animal could be left to be fed upon by scavengers or simply left to decompose! However, if the "untaken" kill has meat that can be consumed you can bet the hunting guide or the local people in the area may likely come out and carve up the carcass for its meat to be eaten or maybe have it sold on the black market!

Making matters worse, who is "minding the store" meaning who is in charge of counting all the wildlife that actually does get taken to fill the quota kills allowed by state and national governments? It is the hunters! Critics charge that to trust what hunters say gets

taken or not taken during a hunt is like trusting the fox to guard the henhouse!

On many exotic game hunts the hunting guide does everything for the hunter. The guide will track the animal down in advance or even "bait" an area with food to draw wildlife in so no "leg work" or tracking is needed. In some cases the guide will even go get the weekend trophy hunter, fly him in by helicopter then drive him to the baiting site. Some wildlife may be so used to people being around or because of its temperament and instincts may be such an easy kill that hunters can practically walk right up to the animal and shoot it at point blank range to make the kill. The hunting guide may end up doing practically everything for the hunter except pull the trigger!

The hunting guide may also already even have everything all set up with the taxidermist to have the hunter's trophy stuffed and mounted. Then when the carcass is carved up for its meat or "dressed" all the hunter may likely do is just sit there and watch as he writes out a check to the guide for the so-called trophy hunt, what some would call more like a slaughter!

Furthermore, some kills do not go down easy. Some animals have been known to have to be shot up to twenty times or more before it actually dies! For example, the hunter may be ill-equipped to bring down a large animal. He may use a caliber of bullet that can bring down a 200 to 300 pound animal but not a thousand pound beast!

Or some bow and arrow hunters may make the animal look like a pin cushion before the animal dies. Of course, the animal is not moving around at this point in the slow, torturous death.

It may lay there or stand there in shock quivering, crying and screaming in agony as the weekend hunter tries to make a "kill shot". Some guides have been known to have to walk up to the dying animal and shoot it behind the ear at point blank range because the hunter is such a miserable shot!

Yet in the end, the hunter still gets his trophy, and in all likelihood, he goes back home and makes up some wild story to tell the boys in the office what an exciting hunt he went on to get that coveted trophy for his den. Remember, in the case of large, slow moving wildlife putting a bullet, arrow, harpoon or spear in the animal, mammal or fish is like shooting a large piece of furniture or sofa for God's sake!

**SUPPLEMENTAL SOURCE: WILDLIFE CONSERVATION MAGAZINE**

DECEMBER 2004

### **Whale and Dolphin “Laundering”**

This is when marine amusement parks, seeking to stock or replenish their unnatural, concrete, chlorinated fish tanks, purchase the services of bounty hunters who fill the parks' orders for new fish. Here's how the hunt may take place. The hunter deliberately injures an orca whale, dolphin or other highly intelligent sea mammal, then as the others in the injured mammal's family or pod rush in to help it, the healthy ones are captured and torn from the pod as countless others die or are injured in the process! Remember, capture does not come without a viscious, horrific, bloody, torturous fight! The carcasses of the dead losers of the fight can often be found floating slit open or may be weighted down with chains so they sink out of sight! Another technique is the "drive fishery" technique. This is when an orca whale pod or family of dolphins are rounded up and driven into a small cove or bay area. A few of the pod or family will be captured in a viscious struggle and taken off to serve the rest of their lives for human entertainment attractions while the rest of the creatures may be slaughtered for meat! Moreover, the so-called captive breeding and research programs going on with sea mammals to supposedly release these creatures back into the wild, may too often end up selling the mammals to other marine parks to be used to replenish the fish tanks there. Remember, too many sea mammals experience unnaturally shortened lifespans due to being held captive in chlorinated fish tanks.

Furthermore, do not be fooled by the so-called "research" aspect of captive breeding programs. As one marine park employee put it, "Most research seems too often to relate to the parks' financial bottom line!" In captive breeding programs, if the goal is to produce future generations of "performers" then captive breeding IS successful! If the program is to produce a healthy gene pool capable of contributing to wild populations of sea creatures then captive breeding programs have failed!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE JAN. 2000

### **Wilde Animal Underworld**

Exotic animals of all kinds, for example, like surplus animals created by big city zoos, get exported to the Far East where they may be exploited for profit! It is legal because of loopholes in the wildlife laws of the Endangered Species Act. One loophole in the Act is

that exotic animals can be sold and exported under the guise for scientific purposes or to enhance the propagation or survival of a species. Unfortunately, all a dealer needs is the proper paperwork and most any exotic animal can be shipped to countries where animal protection laws are weak or nonexistent!

In China, tigers from the U.S., may be slaughtered just to make tiger bone wine! Wild animal parks in the Far East may use the animals for so-called wilderness training. This means animals may be pitted against each other in fights or allowed to hunt each other as tourist attractions! A lion or tiger may be sedated or beaten with metal rods until it submits to being photographed with tourists!

Critics claim that American zoos seem to have a nonchalant attitude toward the whereabouts of their surplus animals and their captive breeding programs animal disposal policies and practices concerning the exotic animals they no longer deem desirable!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE JANUARY 2000

### **Wild Free Roaming Horse and Burro Act**

U.S. Bureau Of Land Management (BLM) officials "claim" they have convicted 125 people for violating this Act who sold thousands of protected animals to slaughterhouses which, in turn, end up selling the meat to meat-eating consumers overseas!

However, the BLM is accused of giving false information to Congress supposedly in an attempt to try and prove that the BLM has aggressively enforced the federal protection Act. Unfortunately, upon close inspection, federal investigators have only found three "real" convictions under the federal protection Act.

At one time the BLM promised to produce records of the 125 convictions but eventually declined, stating "no further information would be released!" Critics charge that most anyone can get away with adopting wild horses and burros then sell them for big profits to slaughterhouses!

The federal protection Act is supposed to keep these wild, free-roaming animals out of slaughterhouses but without rigid enforcement the Act has "no teeth" in it like so many

other Acts of Congress!

Even some BLM employees have "cashed in" and adopted then sold the federally protected animals to slaughterhouses! Making matters worse, even legislators shut down a grand jury investigation into the wild horse and burro program further contributing to the citizenry's distrust of government officials and legislators.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
8/7/97

### **Wild Life Conservation Groups**

On the surface they may appear concerned for animal welfare but are all groups actually getting out and doing the work, or are some groups more into "lip service" activities and collecting donations? Before you blindly donate to any animal welfare group, possibly consider investigating it.

For example, a wildlife conservation group may claim it is trying to save an endangered species from extinction, yet critics charge it may be more interested in raising donations to keep its printing presses cranking out wildlife calendars, slickly published magazines, conducting speaking engagements and performing other self-serving promotional activities instead of actually getting its "hands dirty" physically going into the bush to do the ACTUAL conservationist work and research necessary to save a species!

SUPPLEMENTAL SOURCE: CNN-TV HEADLINE NEWS 10/26/96

### **Wildlife Documentary Filmmakers**

They have been accused of staging "kill" scenes and wild animal fights! It is even possible to make a "caged" kill scene appear as if it is out in wild bush lands! For example, film a predator and prey chase scene, which most often ends up with the prey escaping, then before you show the prey's escape, simply cut to a closeup of a recreated bush scene in an enclosure of sorts as the predator pounces on its caged, helpless prey and devours it! You can possibly detect these type "staged kills" if you notice that



lighting conditions have somewhat changed between the chase and the kill scene or if there is a "cut" or edit in the film between when the prey is being chased and when it is actually pounced upon and devoured by the predator!

Additionally, a filmmaker may also take a relatively tame farm animal, like a domesticated water buffalo, (the sacrifice) out for a walk in the wild bush lands loaded with packs of predators, like wild dogs and lions, and leave it alone to fend for itself to possibly meet up with a pack of predators, and as the chase develops, film it!

Do you really think all wildlife filmmakers can afford to sit around in the bush possibly for months just waiting for wildlife events to occur naturally?

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
2/10/96

### **Wolf Dogs, Wolf Hunts and Animal Control**

Despite what sellers of wolf dog "cross-breeds" may claim, wolf dogs are not good watch dogs or protectors of you or your property! By nature a wolf is a shy creature that likes to roam rather than be penned up in small enclosures. Also, they like to dig a den for themselves so if you try to make a wolf dog an indoor pet do not be surprised if you come home one day and find your favorite couch torn to shreds!

Some people view wildlife, and especially predator animals, as the enemy! In some states if you live outside the city in regions around national parks you automatically qualify to be a "subsistence hunter" meaning each hunter can legally kill up to 10 wolves not counting wolf puppies!

This is considered by some to be unbridled, indiscriminate killing and contempt for wildlife. To others it may simply be target practice. The real number of just how many wolves are killed is left solely to chance and the whims of hunters, trappers and ranchers.

Saturation wolf snaring is a trapper's way to eliminate so-called nuisance wolves. Numerous snare traps are placed all over certain areas where wolves tend to roam. The problem is all animals in the area may get snared and die a slow death because the snare does not always strangle the animal to death. If a leg is snared the animal may end up

chewing it off to free itself then it slowly bleeds to death or dies from infection or starvation!

Those who use snare traps are not even required to check their traps so the traps are left out for all kinds of other non-nuisance animals to be snared and left to die!

The U.S. government's Animal Damage Control Agency (ADC) may possibly be nothing more than animal bounty hunters or taxpayer-paid animal killers. The ADC has been accused of paying just about anyone to go out, hunt down and kill so-called pests and predators....everything from coyotes to blackbirds!

One major concern is that the more pests and predators they kill, the more the animals will breed! Consequently, instead of eliminating the animals they may actually end up encouraging the reproduction of even more critters!

Taxpayers end up paying millions of dollars just so a few hunters can have the privilege of being able to go out and shoot as many animals as they can! This may be a vicious circle of pillage, plunder and rape of the animal kingdom!

Some states even allow the drowning and shooting of stray animals if anyone considers them a nuisance! All the landowner needs to do is pick up the phone and call the sheriff or an animal control officer to kill an animal and no one even has to prove the animal is a stray or nuisance!

The officer simply shoots it, numerous times if necessary! Animal control in many states is simply a "round 'em up and shoot 'em" mentality! It is cheaper this way.

Some states have wire cages or dumpsters on the side of the road that people can place their unwanted pets in, similar to trash bins. Animals may die here due to starvation or weather conditions or be mauled to death by other animals inside the container before being picked up by animal control officers who turn around and shoot the unwanted animals, bag them up then simply throw them on a garbage truck! In many states animal control officers complain that the humane disposal of unwanted pets by lethal injection, burial or cremation is just too costly!

SUPPLEMENTAL SOURCES: ACTION LINE MAGAZINE WINTER 1998 and NBC-TV NEWS 6/18/96

## **World's Largest Marine Animal Slaughter**

The next time you eat a fried fish sandwich, or see someone wearing a seal skin fur coat, or if you plan a trip to Canada, remember, the Canadian government currently subsidizes the slaughter of more than 350,000 harp and hood seals by clubbing them to death to supposedly protect the cod fishing industry which was destroyed 10 years ago after years and years of relentless, careless cod fishing, using mechanized draggers, which destroyed the cod. The government claims the only thing that will bring back the cod is to slaughter the seals.

The scientists employed, or as critics charge that are paid-off, by the Canadian government, of course, tailor their so-called scientific conclusions to fit the political agenda of the government.

The sadistic cruelty of humanity at work when watching thousands of seals and their white fur babies clubbed then skinned dead or alive is tough to behold especially when, just to make a point, one of the butchers walks up to you with a struggling baby white seal on his shoulder then slams it to the ground at your feet and viciously kicks it in the face splattering blood all over the snow. Then the butcher flips the yelping struggling baby on its back, takes out his knife and slits the baby from crotch to throat as its kicks and screams in vain. Of course this is an illegal act that is done in front of you and the Canadian police but if you complain to the cop, who is watching the whole spectacle unfold, he answers, "I saw nothing!" And the Canadian Fisheries officer, also standing by, immediately chimes in and says, "And he never will."

Those supposedly upholding the law too often may have such contempt for the laws of the land that they may intentionally discriminate on the application of the law. In fact, a Canadian law, called the Seal Protection Act, prohibits anyone from approaching a seal within a half mile without permission from the government. This law may do little to protect seals but instead can be used to keep away anyone who would expose and document the cruel acts committed by the butchers during the wholesale slaughter of hundreds of thousands of seals each year! It is also against Canadian law to photograph or film the killing of a seal. Of course, those attempting to document this cruelty are labeled eco-terrorists by the government. However, who are the REAL terrorists here, those wishing to protect life or those willing to cruelly kill and take a life inhumanely?

**SUPPLEMENTAL SOURCES: EARTH FIRST JOURNAL APRIL 2004 and  
WWW.HARPSEALS.ORG and WWW.SEASHEPHERD.ORG**

## **Zoo And Animal Attraction Fallacies**

Nationwide zoos and animal attractions claim they only provide the best of care for their caged or enclosed animals. However, in one world reknown U.S. animal park alone 31 animals died before the park even opened its doors to the public!

Also, in this same park, where most every family with children has likely visited at one time or another, visitors observed that some caged animals were possibly being treated inhumanely according to the animals' natural instincts! For example, a nocturnal animal was observed trying to sleep in a glass case with blaring lights, another animal was on display while trying to incubate her eggs and a number of animals were separated from their caged mothers at the pseudo-African theme park.

Another possible fallacy is that the animals living in zoos and at animal attractions are not confined and live in naturalistic habitats while on display. Artificial enclosures may look natural but possibly are not at all natural for the animals! These enclosures may represent depressing cages possibly contributing to the animals' stress, depression and boredom. Essentially animals in zoos and aquariums are denied their basic right to life as nature intended.

Another possible fallacy is that these animal attractions' primary mission is wildlife conservation. When one major wildlife attraction created its commercialized, fake animal habitats the corporate conglomerate, which owned the attraction, actually bulldozed and destroyed tens of thousands of acres of natural wildlife habitat and flatlands killing native animals in the process just to be able to build snack bars and cages for imported, popular and typically non-endangered animals all in the name of human entertainment and wildlife conservation! Many of these animals rarely even breed successfully in captivity and few, if any, ever even get released back into the wild like zoos originally intended over 50 years ago before the profiteering corporate conglomerates took over the zoo industry!

Another fallacy is these attractions educate the public about the endangered status of animals in their natural environment. Unfortunately, the primary purpose of most every large scale animal attraction everywhere in the U.S. is to make money by putting animals on display and keeping them in captivity for human entertainment and amusement which possibly does little if anything to teach respect for animals and their habitat. In fact, the animals' instinctive and natural behavioral patterns become distorted

and disrupted in constrained, captive environments. They are even forced to live in unnatural groups, while maybe one of the only things taught to the spectators that visit these attractions is that to own and confine exotic animals for the spectators' own amusement is acceptable!

Another fallacy is that animal attractions actually provide a sanctuary to previously housed animals which had been forced to live in substandard captive situations elsewhere. Also that these attractions would conceivably rescue orphaned exotics from endangered habitats. Again, unfortunately, when the large scale animal attractions open their doors to the public they may tend to refuse to take animals from wildlife sanctuaries or rescue agencies and instead demand younger, cuter, more attractive specific species of animals that may be purposely bred, warehoused and then purchased on the open market or they may be stolen from the wild! Furthermore, surplus animals may be an unavoidable by-product of zoos and animal attractions. Surplus animals may be sold to canned hunt farms to be shot at point blank range by weekend hunters, or sold to inhumane roadside zoos and research labs.

SUPPLEMENTAL SOURCE: ANIMAL RIGHTS FOUNDATION OF FLORIDA  
(ARFF) MARCH 2004

### **Zoo Captive Breeding and Release Programs**

Are these programs in place to save animals or make money off them? The zoo industry is Big Business and exotic animals are the products, too many of which may be sold or auctioned off to the highest bidder and end up in roadside zoo tourist traps, or on canned hunt farms or game ranches to be used for target practice by weekend hunters who pay a fee for a wall trophy.

Zoos originated in an attempt to reintroduce endangered species back into the wild but this too often hardly ever happens today. Exotic animals may possibly be bred solely for new exotic animal exhibits for other zoos so there will always be plenty of new babies to bring in more and more people to the zoo, of course, which sustains zoo profits and revenue generating exhibits!

The grim side of the captive breeding program business is that the more baby exotics that are born possibly means there may be an excess of animals caged for human entertainment purposes or to eventually be hunted down and killed on canned hunt farms

or sold at auction to some macho homeowners who do not really know how to humanely care for exotic animals! In addition, zoos can auction off surplus animals overseas where cruelty to animal laws may be virtually non-existent!

Contrary to the rhetoric you hear from some zoo management officials, there is no business like the exotic and rare animal exhibition business. The characteristics the zoo industry selects for in pairing captive exotic animals for a breeding program may have nothing to do with the survival needs of the species in the wild and everything to do with the personal whim of zoo management and market demand!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE SPRING 1999

### **Zoo Industry**

Zoos care for animals but it is also a big business for profit as they breed, show and sell exotic animals internationally where the animals may be tortured for human entertainment exhibits or killed for their organs to make love potions and other questionable health remedies! There has been a population explosion in Americas zoos as thousands of exotic animals continue to be sold to animal dealers and at auctions. No one even knows where up to 70% of the 70,000 surplus zoo animals sold yearly end up! No one tracks their whereabouts. The zoos are not even held accountable for their surplus animals sold to dealers or at auction.

Consequently, vast underground networks have cropped up that breed exotic animals and no one knows what happens to these animals either. Conceivably they may become nothing more than wall trophies shot by some weekend hunter at a canned hunt farm in Texas, Florida or elsewhere.

Concerning zoos, the Association For Zoos And Aquariums (AZA) is supposed to help try and monitor as well as punish public and private zoos and aquariums that do not make sure their surplus animals are treated humanely when they are sold or auctioned off. However, the AZA may rarely actually punish any of its members.

SUPPLEMENTAL SOURCE: NBC TV NEWS 5/18/99

## **Zoo “Petting Zoo” Animals**

Children who pet the baby animals in the petting zoo area of your local or regional zoo or theme park, little do they know that these baby animals may too often end up being fed to the adult carnivore predators animals being housed by the zoo! You do not really think the zoo keeps and raises all the animals they put on display now do you? Petting zoo animals may include chicks, rats, rabbits, quail, guinea pigs, mice and so on. Should children learn the truth about the "disposable" warm fuzzy creatures in the petting zoo? Many zoos take large daily shipments of these disposable creatures in order to feed its large predator population.

**SUPPLEMENTAL SOURCE: ANIMAL ISSUES MAGAZINE WINTER 2001**

# **Auto And Transportation**

## **15 Passenger Vans**

You see these vans loaded with people and children all the time being driven by church groups, day care centers, school groups, school athletic teams, airport and hotel shuttle personnel, you name it.

Unfortunately, when you load up one of these vehicles with people they may become so top heavy that they are three times more likely to rollover in an emergency situation because they are top heavy by design, but once you load it up with passengers, auto safety critics believe the vehicle should not even be on the road! These vans can rollover if the driver suddenly swerves or makes a sharp turn going just 35 mph! When it rolls over the vehicle can possibly roll 6 or 7 times before coming to a stop!

Former automaker design engineers have testified in court that these vans have a potentially fatal design flaw possibly contributing to rollovers and this flaw was known BEFORE these vans were ever manufactured and mass produced!

Hundreds of people have died in 15-passenger van rollover accidents. The risk of rollover increases with the increase in the number of passengers being loaded into these vans. When 10 or more people are loaded into a 15-passenger van, 85% of the accidents these vans are involved in are rollovers!

Automakers even advise when driving in one of these vans that you should avoid sharp turns and swerving to avoid obstacles, and the tires must never lose their tread and separate and/or blow out!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 4/17/02

## **Aggressive Drivers**

If you kill someone while driving a vehicle the odds are you may be more likely to get away with it compared to committing a crime with any type of weapon. This is because U.S. laws may be too lenient and less likely to put aggressive drivers behind bars!

Aggressive drivers on U.S. roads and highways may be causing more deaths than any other type of traffic mishaps. One hundred thirty people die everyday in traffic accidents in the U.S. Any vehicle can become a 3000 pound weapon and 1/3 of ALL traffic deaths may be due to aggressive drivers!

An aggressive driver tends to be a male between the ages of 18 and 35. The females often involved in aggressive driving incidents tend to be women driving SUV's! The only way it seems that U.S. laws and the justice system can get these type drivers off the road is when the aggressor uses a gun to shoot



another driver in a traffic dispute. Aggressive drivers involved in accidents should possibly lose their vehicles because taxpayers too often end up supporting the families of those killed by aggressive drivers.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 1/7/97

### **All-Wheel Drive (AWD) Vehicles**

AWD gives SUV's, sedans and wagons extra traction when driving in slippery or snowy road conditions as well as for moderate off-road driving compared to front-wheel drive vehicles. However, there are drawbacks to AWD.

For example, AWD may add thousands of dollars to the price of the car, reduce fuel economy, decreases acceleration and may do little to aid in braking during adverse weather conditions compared to two-wheel drive vehicles. The bottom line is if you do not have to drive in snowy conditions you may want to reconsider spending the extra money for AWD.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2004

### **American Made 2001 Model Pickup Trucks**

Auto safety critics have denounced these pickups as potential death traps if you are involved in an accident while riding in one. Consequently, they say, maybe you should instead consider buying a Japanese-made 2001 model instead, which auto safety critics suggest may not be as potentially dangerous during a crash.

Feeling safe driving one of the American-made pickups may be giving you a false sense of security even though these pickups do pass U.S. government safety tests and standards, meaning the governments standards may be set too low. However, the government safety tests do not seem to test all possible crash scenarios.

In the independent tests conducted by auto safety critics, the American-made pickups cabs, where passengers are seated, tend to violently collapse when hit a certain way during a crash. These same critics feel like the Japanese auto crash engineers have done a much better job of designing a potentially safer pickup truck!

SUPPLEMENTAL SOURCE: CBS, NBC TV NEWS 6/4/01 NBC TV DATELINE 6/4/01

## **American Made VS. Japanese Made Vehicles**

If American-made autos are now supposedly made as well as Japanese models then why do American-made auto recalls far outnumber Japanese auto recalls? Moreover, why do American-made vehicles still tend to need more repairs more often and rarely be ranked at the top of the list for overall reliability and customer satisfaction compared to Japanese-made cars?

## **Auto Accident Hoax**

Criminals and swindlers go out and paint and/or scratch up a stolen vehicle to look like it has been involved in a recent accident. Then the crooks go out and drive up along side someone else driving a car, typically an elderly driver, then insist the elderly driver ran into the crooks' car. Then the crooks proceed to try and convince the elderly driver it may be best to settle the crooks' claim right then and there with CASH!

These type swindlers may come across as smooth talking and trustworthy in appearance. Many elderly drivers have been "conned" out of cash this way.

Some of the con-artists have even followed their elderly victims to several different bank teller machines to collect the cash once they have the elderly person convinced he was responsible for the accident. Some swindlers have even been so bold as to call up their victims the next day and demand even more money. The rip-off may even work again if the elderly victim fears his insurance premiums may rise if he has to make an insurance claim or if the accident will possibly interfere with his freedom to drive or lead to the revoking of his drivers license if the accident gets reported to the police!

## **Auto Body Shops and Tow Truck Tricks**

Up to 90% of them may not even be qualified to repair your vehicle and put it back into its original condition, despite how good the repair may look on the outside to the untrained eye!

Body shops may regularly cause more damage to your car when you take it in by using a sledgehammer on it thus creating more damage than the auto accident that brought you to the body shop in the first place! Some body shop workers may do this to enable you to get more money from your insurance company, if to do nothing else than to ensure that your insurance company covers your claim over and above your coverage deductible.

Each and every insured household in the U.S. pays about \$200 a year in insurance premiums just to cover car insurance fraud nationwide!

Fraudulent body shop owners, operators and/or employees say many body shops are involved in this type of fraud. Fraud just helps them to be able to make a better living....so they claim.

If your vehicle breaks down on the road or if you get involved in a hit and run accident and get stranded somewhere, an unsolicited tow truck driver may pull over and offer help. Beware, he may quote you one price right there on the spot but after you get towed to some destination you may find out real quick that the cost of the tow has suddenly escalated, possible even doubled in price!

If you cannot pay or refuse to pay, legally, a towing company can actually sell your vehicle to anyone it so desires so the company can recover the towing charges!

Additionally, if you were involved in a hit and run accident, tow truck drivers have even been known to refer you to doctors, lawyers and body shops that can help you make claims, possibly fraudulent injury and damage claims to all of the insurance companies involved. Of course, the tow truck driver will likely get a substantial cash reward, finder's fee or kickback from the fraudulent doctors, lawyers or body shops helping you make any and all bogus insurance claims.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/23/96 and WFOR-TV NEWS 11/16/96

## **Auto Brake Shops**

Beware of their low cost advertised specials. Too many customers end up paying up to 3 times more than they may have expected to pay when they responded to a low cost advertised special. Why? Brake shop salespeople may possibly try and tack on more costs to perform more repairs than you anticipated before you walked through their doors, repairs that you may not even need!

Unfortunately, however, a hidden camera investigation showed that too many brake shops may not even perform all the repairs they actually charge you for which is all the more reason to ALWAYS watch mechanics do the work! If they will not allow you to watch, even if it is from a safe distance,

then you may have need to be concerned.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 5/9/00

### **Auto “Curbstoners”**

These guys put ads in your local newspaper classified advertising section promoting some great deals on low mileage used cars. The curbstone and the trunk of their car may typically be their office or official place of business!

Some have been notorious for selling vehicles that have had the odometers or mileage counters "turned back" to 1/2 the miles the vehicles may actually have on them! Of course, a curbstoner would never admit to knowing that the odometer had been turned back. Also, sometimes if you give a curbstoner a \$100 deposit or more as down payment for a car to be delivered to some place on a certain date at a certain time, beware as you may never see him again!

SUPPLEMENTAL SOURCE: A CURRENT AFFAIR TV NEWS 11/17/95

### **Auto Dealer Finance Secret**

Dealerships too often "markup" their car loans interest rates which are initially approved by the banks or money lenders that the dealership goes to on behalf of car buyers who are looking for the lowest possible interest rate! For example, the "deal" may go down something like this.

You go into a dealership to buy a car and eventually you will meet the dealership's finance manager. His job is to make as much money for the dealership as he can!

He tells you your car loan has been "shopped around" to different lenders and the best possible interest rate for your particular car loan is, for example, let's say, 14%. However, the lender may have actually approved your car loan at a lower 11% interest! This means he effectively is "marking up" your interest rate by 3%, thus overcharging you probably thousands of dollars!

Making matters worse, the dealership and lender may end up splitting the profit they make when overcharging you! The 3% you are overcharged in this case may add thousands of dollars to the cost of

your car over the course of the loan!

Possibly consider not even going through the dealership for a car loan and shop around on your own for lenders. Or, when the car dealer's finance manager offers you his "so-called" best possible interest rate, tell him it is too high and if he cannot lower it you may have to shop for a car elsewhere!

Regardless, shop around for other lenders anyway. Also, be aware that non-white, ethnic car buyers may sometimes possibly have more to worry about concerning getting hit with "marked up" car loan interest rates, so do your homework.

SUPPLEMENTAL SOURCE: ABC TV 20/20 10/27/00

## **Auto Driving Schools**

Driving instructors have been caught on hidden cameras accepting cash bribes from students to give students the answers to the written test so students do not have to study to obtain a driver's license!

To make matters worse, selling the answers to students may not even technically be against the law in some states. Also, no matter how poorly you perform in the behind-the-wheel portion of your driving test, offer the driving instructor a \$100 and he has been known to possibly certify that you PASSED the driving test!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 11/7/97

## **Auto Insurance**

CPI or collateral protection insurance may be hidden in small, fine print in your car financing contract. This is done by the financing company in case you, the car buyer, does not maintain sufficient insurance coverage on the financed car. This way the finance company can make sure you are fully insured but the rate they charge you for this "backup" coverage may be overpriced and costly!

The problem is you may not even know about it until you are billed for it at the end of the loan period! Thousands of borrowers have complained about this practice. Money lending credit and finance companies have been accused of abusing the provision in your car finance agreement by over-insuring

your car then hitting you with a whopping insurance bill years later!

Banks, car finance and credit companies have been accused of over-insuring borrowers even if you already have good insurance coverage, but the money lender may feel, for some reason, that you do not have enough coverage. Unfortunately, when this does happen you may not receive the bill for the potentially unnecessary coverage until years later and the lender can even legally hold the title to your car until you do pay the insurance bill.

Other types of possible unnecessary coverage you may get hit with are "repossession" coverage in case of repossession and "mechanics lien" coverage in case you fail to pay a repair mechanic for parts and services. Also, there is "skip" coverage in case you leave the area without making payments on the vehicle. Another type of possibly hidden, unnecessary coverage is "worldwide" insurance coverage for when your car is involved in an accident in a foreign country.

To be safe try and never let your auto insurance coverage lapse if you are still making payments on the vehicle. If so, the insurance bill you could possibly be hit with may include years of "past due" interest debt added to the unpaid insurance premiums! The lender will take you to court and your credit will be ruined which could take years to restore.

Another thing to consider is if your auto is over 5 years old and you have few if any assets to lose in a lawsuit if you have an accident that is your fault. It may not even be worth carrying liability insurance coverage. The money you could save by not carrying liability each year after 5 years could add up to pay for repairs on your aging vehicle. However, all this depends on your overall net worth and financial situation.

Also a consideration is if your car is worth less than \$2000, you may not even need to carry "comprehensive and collision" coverage, again, depending on your financial status and any other considerations.

Always consider trying to buy auto insurance coverage from a local broker in your area and be careful buying it through mail order or telemarketers. Also beware of buying it through car dealers, banks and money lenders who sell auto insurance. A local auto insurance broker may be able to best explain the "fine print" of insurance contracts and may more likely be watching out for your interests and what you really need and do not need. However, many insurance salespeople may be guilty of leading you toward costlier insurance with lower deductibles and higher cost coverages. Many salespeople may also be guilty, at one time or another, of using scare tactics to possibly steer you toward a more profitable sale!

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 10/16/95 and 2/14/97 and CBS-TV 60 MINUTES 1/12/97 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 2/20/97 Remember, the small, fine print of any insurance contract can make you or break you when it comes time to make a claim.

## **Auto Insurance And Body Shop Repairs**

Today, many insurance companies may also own body repair shops which critics charge may possibly compromise your repair job when you make a body repair claim if the insurer tries to make you use the insurer's body repair shop! However, you likely will not even know the insurer owns a particular body shop they recommend to you.

Just about the only way to avoid possibly having your body repair job compromised is beware of insurers who ask you to get 3 estimates for repair. Of course, the insurer's repair shop may likely come up with the cheapest estimate.

The only way to avoid this possible confrontation is to get in writing from your auto insurance agent PRIOR to signing or re-signing up with the insurance company that they will not force you to take the lowest bidder on body shop repair estimates. Also get in writing that you will be allowed to take your auto into any qualified body shop for repair you so desire and that you feel comfortable with.

This done beforehand may eliminate any confusion and/or confrontation with the insurer if and when you need body work.

SUPPLEMENTAL SOURCE: CBS-TV THE EARLY SHOW 2/12/04

## **Auto Motor Oil Laser Radar Detectors**

Many mechanics use cheaper mineral based motor oil instead of expensive synthetic oil because no matter what type oil you use it still gets dirty and needs to be changed regularly. However, under normal driving conditions you may only need to change your oil and oil filter every 5000 to 6000 miles instead of the 3000 to 4000 miles your mechanic or car dealer tends to recommend.

The industry is always trying to create believable engine additives, gadgets and "come-ons" phrased in pseudo-scientific terminology to try and get you to buy or try a new product or service which may be questionable and not necessary at all.

Concerning laser radar detectors that supposedly "jam" cops' radar guns you may want to reconsider even buying one. Even the authorities used in a laser radar detector's advertisement, like reputable law enforcement officials and research facility technicians, have disputed the laser radar detector's claims and said their testimony was either taken out of context from what was really meant to be communicated or that their testimony was completely fabricated!

Some of these devices may actually work well from about 10 feet away but the police may clock a driver's speed at 1000 feet away possibly making too many radar detectors virtually useless!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE MAY 1996 and ABC-TV 20/20 12/18/97

### **Auto Rustproofing**

Rustproofing applied to your car by car dealers, automakers and other professional service providers may not do much good no matter what you pay for it "IF" it is not applied correctly! It must be applied all over your vehicle's vital parts.

Beware of rustproofing warranties hiding somewhere in the small, fine print on the contract that "certain restrictions may apply". This clause in a contract allows the service provider to deny certain types of claims!

Try and make the rustproofing service provider amend the warranty to satisfy any questions you may have. However, the owner of the rustproofing service **MUST** be the one to sign-off on any amendments to a warranty. Any other signature will not stand up in a court of law.

Incidentally, you may only need rustproofing if you live in the "rust belt" states which typically are northern states in the U.S. If you do pay for rustproofing ask a knowledgeable independent mechanic to check out the rustproofing job performed on your vehicle. Otherwise, there is no way of ever knowing if you got a truly professional rustproofing job performed on your vehicle.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/12/95

### **Auto Seat-back Failure**

This may cause too many deaths and injuries even though automakers may know they could manufacture stronger, safer seats! So why dont they? It may possibly be because the U.S. governments auto safety standards, in place of over 33 years, are being met by car manufacturers, even though many critics complain that the governments standards are set too low, outdated and virtually obsolete. E.g. a



typical flimsy beach chair can pass the current governments auto safety standards for seat-back failure! So what does this tell you about current standards?

Automakers may know their seats are not as safe as they could be but may not want to incur the cost to make seats safer possibly at the expense of your familys safety, critics charge. Drivers and passengers have been paralyzed and even died due to seat-back failures in rear-end car accidents at an impact of no more than 20 m.p.h.! Critics contend that American-made vehicles tend to be especially vulnerable.

SUPPLEMENTAL SOURCE: CBS TV NEWS 10/26/00

### **Auto Seat Belt Safety and Seat Reclining**

You can die or be seriously injured when riding as a passenger in a vehicle with your seat in a reclining position even if the vehicle you are riding in is involved in a relatively minor accident! Vehicle seat belts are not designed to respond properly and provide safety if a passenger decides to recline the seat and travel in a reclining position. If a passenger is going to relax or sleep while traveling in a vehicle it will be safest to make sure the passenger does so in the upright position!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 10/23/03

### **Auto Tire Separation and Car Crashes**

Former tire manufacturer employees claim that they have received bonus pay when they can crank out more tires per work shift than they are asked to manufacture. Does this mean the tire company may possibly be sacrificing some tire quality for tire quantity? Some tire workers seem to think so and have said so publicly!

Former tire workers also said that if they could make more tires but the supplies for making tires were running low, then nothing would prevent them from going to the tire rubber reject racks and grabbing what they needed to crank out more tires to enable them to collect the bonus pay!

If you are driving on the road and find yourself in an emergency situation, like when a tire tread separation occurs due to a defective tire, this can contribute to loss of control of your vehicle which obviously may be deadly. The same tire workers furthermore admit to poking holes in new tires coming

off the assembly line to burst any air bubbles which would normally be cause to reject a tire as unusable! This way when they are inspected at the end of the line they will be passed and not rejected! Poking holes in new tires coming off the assembly line can potentially lead to tire tread separation. As time goes by and air and moisture gets into those poked holes, someday when you are driving down the road and you may least expect it, a tire tread separation may occur, and you could possibly lose control of your car.

Tire manufacturers have been settling individual cases out of court for years for car accidents that involved tire tread separation! In addition, tire workers complain that they may not be given enough time to adequately inspect tires at the end of the production line which could possibly contribute to potentially faulty tires leaving the manufacturing plant!

Remember, all deadly accidents involving tire tread separation are not always involving just sport utility vehicles (SUVs). Cars other than SUVs can be involved in deadly rollover accidents. Of course, not all tire tread separation accidents may be the fault of faulty tire production either, but who are you more likely to believe, former employees or the lawyers and public relations spokespeople for the tire companies?

SUPPLEMENTAL SOURCE: NBC TV DATELINE 1/29/01

## **Auto Tires That Fail Prematurely Or Lose Air Pressure**

One reason tires may come apart or lose air pressure and possibly result in a vehicle crash is the tire was old when it was sold! You can try determining just how old a tire is before you buy it by looking for the Department of Transportation (DOT) number on the sidewall of the tire.

The last four digits should determine the "week" and "year" the tire was actually manufactured. For example, the digits "0106" would signify the tire was made in the first week of 2006. If you have a choice between several different makes and models of tires and/or brands of tires consider buying the tires with the most recent date that it was manufactured. If you cannot determine when a particular tire was manufactured then maybe consider purchasing a different tire no matter how cheap or expensive the tire is.

## **Auto and Planned Obsolescence**

Critics charge that during the 1970's there never really was a gas crisis and that it was manufactured by big automakers in the U.S. to force the U.S. Congress to pass laws to promote gas efficiency standards. This forced off the streets the once well-made, gas guzzling auto engines of the past, which had a lifespan of 25 years or more, for newly designed, cheaper engines found today, which are almost like "throwaways" after they get 80,000 miles on them and start to require major repairs and costly parts!

The gas crisis of the 1970's may be just another example of American manufacturers' use of planned obsolescence for higher future profits and American automakers today are making more money than ever before!

Planned obsolescence is the practice of planning for products to wear out or be outdated faster than they necessarily have to which, in turn, makes for a lucrative spare parts business as well as for newer, updated models to make obsolete and replace the most recent models.

For example, American cars are still believed to generally wear out and need repair faster than their Japanese counterparts.

Also, product model lines made in America are reported to be planned to become outdated prior to even launching the product, before it even comes off the assembly line! It is the American way of profiteering to always come out with a new product line, or simply make a slight improvement in the existing product line, just so more and more products can be sold!

## **Automakers Top Ten List and Reliability Concerns**

In 2006 the top ten rated cars are all made by Asian or Japanese ingenuity. Not one American brand of car made the top pick in ten categories. An 8-year old Japanese model may need around the same amount of repairs as a 3-year old American model car, so if the Japanese model tends to need fewer repairs, then why buy American?

It seems like the American automakers are always playing "catch up" but playing "catch up" will never put them ahead of the Japanese until they leapfrog past Japanese ingenuity with what the public wants and needs....technological advances that far surpass Japanese ingenuity and product reliability!

The top ten list includes categories like road and track tests, comfort, convenience, fuel economy, consumers' reliability rankings and crash protection ratings using government and auto industry

standards.

SUPPLEMENTAL SOURCES: NBC-TV NEWS AND CONSUMER REPORTS MAGAZINE 3/1/06

## **Automobile Gas Saving Devices**

Devices such as these have been independently tested for years and they still may not improve fuel economy in your vehicle. Advertisements promise cleaner burning fuel, more engine power and better gas mileage but tests seem to indicate that there may be no significant improvement in performance or fuel economy despite what the manufacturer may claim.

If you want fuel economy consider following the auto manufacturer's service schedule.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 2004

## **Automobile Oil Changes and Lube Shops**

The quick, "oil change in a few minutes" type of shops can do a good job compared to car dealerships, service stations or independent mechanics but some customers have found that some of these type centers may "twist your arm" a little trying to get you to buy more than just a quick lubrication and oil change. Furthermore, some customers complain that the wrong grade of oil may be used if you are not careful.

Do not always expect an oil change person you are not familiar with to know exactly what grade of oil your car needs. Incidentally, the "oil change in a few minutes" type of shops may do so much "couponing" that you should possibly never have to pay "full price" for services at these type places.

Beware of oil changes advertised as "FREE" because the small, fine print may charge \$20 to \$25 for labor to do the oil change! In addition, watch out for other extra added charges like a government oil disposal fee or a hazardous waste fee. If this type of fee is charged it is possible the place or person doing the oil change is pocketing the fee while trying to convince you it is a government surcharge, especially if the disposal-type fee is added to your bill without you knowing about it beforehand!

It is unethical to add-on fees the customer has not been made aware of BEFORE the service is provided! It is not always illegal to tack on extra fees without you knowing about them but you could threaten to call your state Attorney General's office if you feel you have been duped.

To play it safe when using car mechanics you are not familiar with tell them BEFORE any work is done that you do not want to pay for any add-on fees for disposal, tool rental, miscellaneous repair shop supplies or anything else other than what has been discussed with the mechanic and approved by you, the car owner.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE MAY 1996 and WFOR-TV NEWS 2/6/96

### **Automobile Tire Wear and Tire Inflators**

Could tire manufacturers today be using a "soft rubber" to make tires just so the tires wear out sooner than they used to no matter which brand of tire you buy? Instead of getting 40,000 miles on a set of tires, today, you may only get around 25,000 miles before they lose their tread or before they go "out of round" which makes for a real rough ride.

A tire inflator product typically comes in an aerosol can and is sold in stores. When you connect the can to the air intake valve on the flat tire and release the contents of the aerosol can it temporarily inflates the flat tire. Some car mechanics advise against using these type products unless absolutely necessary or unless you plan to replace the tire that went flat.

Critics complain that once your tire has been permanently repaired and after using a tire-inflating aerosol the ride on that tire may become so rough that the tire seems ruined!

### **Buying New and Used Cars**

Used car dealers may roll-back the mileage on the odometer, hide rust and other wear and tear by using fresh coats of paint and undercoating to cover up a car's history of wrecks and/or repairs!

The "clunkers" may go to auctions or used car wholesalers. Always do a test drive for 30 minutes before buying a car! Then have it checked out by your mechanic because even new car dealers get used "lemons"!

Just by adding sawdust to a car's transmission enables a bad transmission to leave the lot only to breakdown a few miles down the road. Buy a car at auction and there may be no warranty!

In addition, when you see the term "program cars" this is a misleading term for "used cars", meaning they may have been rentals or leased.

When buying a new car always try and learn the "dealer invoice" cost before you begin negotiating. The information may save you up to \$1000 or more! Also find out what your trade-in is really worth and the true cost of all vehicle options and packages before you hit the lot.. Always bargain up from the wholesale dealer invoice price instead of bargaining down from the full retail sticker price.

Consider avoiding packages and options like rustproofing, undercoating, fabric protection, extended warranties, even the etching of your vehicle identification number (VIN) on the windshield. Critics claim these things may be overpriced, of questionable value or you could possibly get them done elsewhere for less money.

Additionally, new car dealers may be given incentives from car manufacturers to move hard-to-sell models so beware when salespeople try and lead you toward other models, just like when they tempt you with leasing the vehicle instead of buying it, which is much more profitable for the dealer. Only 5% of car buyers walk on the lot seeking to lease but up to 30% eventually get talked into leasing! Also remember that most of the dealer's profit is made when you meet the dealer's finance manager.

Watch out for dealer profit-makers like extended warranties, paint and seat sealants and insurance coverage bought from the dealer.

The finance manager may even try and raise the interest rate you pay right before you sign the deal. Take the deal home and think about it if necessary. If they discourage this, maybe run for the nearest exit!.

When purchasing or leasing do not let them know you have a trade-in until you have a firm, rock bottom purchase price. Also, always let them think you will let the dealer finance the deal. Once you get your final purchase price, then let them know about your trade-in. Otherwise, they may add the cost of the trade-in into the negotiated price at the beginning of the negotiation and end up getting your trade-in for practically nothing! Know the fair market value of your trade-in before you get on the car lot because the dealer's bluebook value may show your trade-in is worth less than it really is. Also, realize that the mark-up profit may be up to \$4000 per car!

Also, never fall for the advertised low price deal, like "one dollar over invoice" or "no down payment" which may be meaningless! For example, dealers buy new cars wholesale and the invoice may be at full retail which is not what you want to pay anyway. "No down payment" may be hidden as "capital cost deduction", "dealer prep" or "security deposit" in advertising and sales language.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 4/28/95 and NBC-TV DATELINE 9/15/96

## **Buying The Right Tires For Your Vehicle**

Always buy freshly made tires. Look on the tire's sidewall for a number given to the tire by the Department of Transportation (DOT). The last four digits of this designation number tell you the week and year the tire was made. For example, 3305 means the tire was made the 33rd week of 2005. Try not to buy tires made more than two years ago.

A true winter tire has a mountain/snowflake symbol on the sidewall. This means the tire has passed an industry test for severe snow use. If the tire has the M&S symbol on the sidewall, standing for mud and snow, this does NOT mean the tire is a true winter tire it only means the tire has a relatively open tread pattern which may not be best for severe snow use!

Also, should you slash your tires or cut extra slits into the tire treads? This practice is called "siping" and is supposed to improve a tire's ice and snow biting or grabbing ability. It does help a little when getting traction in snow and braking under icy conditions but it voids any tire-tread warranty.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 2006

## **Cab Drivers**

Three out of four may be unlicensed, unsafe to ride with and/or uninsured against accidents so ride at your own risk in some areas of the country! If you are in a cab that is involved in an accident, the driver may simply walk away and you end up paying all the doctor bills!

Also, before you get in a cab, know how much your ride will approximately cost by asking the driver or risk getting literally "taken for a ride", so to speak!

At the end of the cab ride know exactly how much you hand over in cash to the driver because drivers have been known to say you only gave them a dollar when "you believe" you gave them a \$20 dollar bill! The way this scam works is the driver goes ballistic or crazy complaining you only gave him a dollar bill and not a twenty. If you were not paying close attention you may give him the benefit of the doubt and hand over ANOTHER twenty!

Of course, when the driver shows you the dollar bill you supposedly gave him, the driver actually switched your twenty with a dollar bill while you were not looking, then react as if you only gave him a dollar!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/30/96

## **Car and Vehicle Battery Prices, Codes and Warranties**

The best performing vehicle batteries are not always the most expensive batteries. Batteries with a longer life and better warranties are best if you live in warmer climates or takes lots of shorter trips. Short trips shorten battery life because the alternator does not have enough time to recharge the battery. High temperatures also shorten battery life.

Fresh is best. Choose only a battery labeled with a shipping-date code. A battery stamped with the letter "A" stands for January, "B" for February and so on. A "6" that follows or precedes the "A" would mean the battery was made in January 2006. Try not to choose a battery more than 6 months old.

Other numbers printed on the battery indicate the warranty on the battery. A code like "24/84" would typically mean the battery offers a free replacement at no charge if the battery malfunctions within 24 months of purchase and can be pro-rated so you get some money back within 84 months if the battery malfunctions. Always go for the longest free replacement time you can be allowed in a vehicle battery warranty because once the battery starts to age the amount of money you get back may be minimal on a pro-rated battery replacement between 24 and 84 months!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 2006

## **Car Anti-Lock Brakes and Brake Add-ons**

Anti-locking brakes on cars may be dangerous if you do not learn how to use them properly to brake safely! To be sure check your car owner's manual or with the dealer where you bought the vehicle.

Anti-locking braking systems or ABS-"pretenders" may not perform like a true ABS system and may have hardly any effect on your car's stopping distances, stability or control! This "add-on" ABS-pretender device may even cause your wheels to lock up when you put it to use in an emergency braking situation on the road!

These ABS-pretenders have even been accused of contributing to a "spin-out" which is what happens when you hit your brakes in an emergency and your car starts to spin out of control. Even though there is no official record of these ABS-pretenders being harmful or dangerous these type "wannabe" devices may give you a false sense of security when driving as well as possibly even contribute to an accident!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/25/96

## **Car Buying Services and Auto Brokers**

They may advertise they search nationwide to find you the best price available on a vehicle, then



proceed to charge you only a small finder's fee, but always consider comparing the broker's price to local dealers in your area.

A broker claims to save you money but the most common complaint against brokers is they may help find the best price but may not get you the best deal, meaning brokers may try and add on a service fee on top of the finder's fee. Hidden costs can dramatically drive up the cost of your best price, so much so that now you may not be getting your best deal.

More importantly, if using a broker make sure the contract comes from the dealership the vehicle is purchased from as well as ALL car payments should go directly to the same car dealership. Never make payments to or through the car buying service broker. Illegitimate brokers or those all of a sudden having financial problems could possibly take your car payments and run!

SUPPLEMENTAL SOURCES: CNBC-TV MONEY CLUB 1/7/97 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 8/7/95

## **Car Buying “Tricks Of The Trade”**

Knowing what the dealer paid for a new car from the manufacturer is a good first step but also know the tricks they may use to make them the biggest possible profit. Beware that when new car dealers check out your credit report they may lie to you about your credit score so you may not qualify for the low-interest car loan that got you on the lot to begin with! This way the finance manager can "switch" you into having to pay a higher interest rate on the car loan.

Know your credit score before walking on the lot if you plan on financing it through the dealer. It costs around \$15 from major credit bureaus then simply ask the dealer what interest rate you will have to pay with your particular credit score. If the dealer says your credit score is less or worse than you know it is from your own investigation then exit and consider reporting the deception to your state attorney general's office. This deceptive practice is illegal.

Beware of "Zero down, Zero interest, Zero payments for one year!" This deal costs more in the long run than a conventional loan through the dealer because you will eventually owe much more than the sticker price on a vehicle that is now a used car. For example, you will owe all 12 monthly payments and possibly retroactive interest. Beware of dealers that advertise "We'll pay off your present car loan to get you in a new car!" You assume the dealer is willing to take on your old-car debt or lease but the debt does not disappear plus if your old-car is a lease you will also owe any early-termination fees, all of which gets rolled into your new loan with the dealer! Never trade in a car if you are still "upside-down" on the loan meaning you owe more than the car is worth! Beware of dealers who say "Pay more or we'll say you stole the car!" If you drive a new car home BEFORE you ever take possession always have a signed and approved financing agreement in hand! If you do not you may get a call a week later saying you did not qualify for the low interest loan they said you would and now you have to pay a higher interest rate for the loan!

Unfortunately you did not really read the small, fine print which states "subject to financing approval". Now if you do not agree to pay a larger down payment and higher interest payments the dealer may say "we will report the car as stolen!" Too much time has gone by so you cannot cancel the deal and your trade-in has already been sold! A variation on this "rip-off" is the dealer calls you a few days after you have driven the car off the lot without a signed finalized finance deal in hand and says he can lower your monthly payments if you sign a new contract but he actually ends up raising your annual percentage rate thus charging you more by spreading your payments over a longer period of time!

Beware of dealers who say "A credit check is mandatory" even if you plan on getting financing elsewhere. Never fall for this because what you may not know is the more times your credit is checked out by anyone it potentially lowers your credit score! If you plan to pay cash or arrange for financing elsewhere ALWAYS tell a dealer upfront that you do not authorize them to run a credit check on you, do not give them your social security number and do not let them "make a copy" of your drivers license before you take the test drive. Of course, you will have to show your drivers license but do not let it out of your sight. Also, consider before signing any papers that the credit-check authorization clause be stricken from the document and then make sure it was done before signing it.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE APRIL 2003

## **Car Buying "Tricks Of The Trade" Part II**

Beware of the dealer who asks, "What can you afford to pay per month?" The salesperson may only use it against you to determine what model car to try and sell you as well as the price he will charge you for the car! Always negotiate the vehicle price first as if you were paying cash. Figure the monthly payments only after you agree with the sale price of the vehicle.

Beware of dealers who say, "The extended warranty is mandatory!" He may even say the bank requires it. In some states this deception is illegal but hard to prove unless it is in writing. Lenders typically do not require this. Unless a car is particularly trouble-prone then your basic warranty may be sufficient covering 3 years or 36,000 miles. Beware of dealers who say, "We don't take checks from online banks or credit unions!" They may just be trying to force you to finance through the dealer. If the dealer does not back down from this deception or if he does not offer you a lower interest rate on a car loan than you are getting elsewhere then run for the nearest exit.

Beware of dealers who tack on dubious fees like "protection packages" or "dealer prep" especially if they did not even discuss them with you when negotiating the vehicle price! Too often these fees are for things you may not really need like etching the VIN or vehicle identification number on the car window, rustproofing and fabric protection. The dealer may only pay \$90 for all these services added together but will ask you to pay \$1000 or more! Battery and tire protection you do not need because they are already built-in to your existing new car warranty and "dealer prep" is nothing more than them getting the car gassed up and cleaned up so you can drive it off the lot. The do-it-yourself VIN etching

kit costs just \$25. Simply refuse to pay for anything that was not originally discussed when determining the price of the vehicle and get used to saying, "I'm not paying for that" and threaten to walk out if necessary!

Beware of dealers who say, "You have to sign an arbitration clause!" This means you must agree to arbitrate any future problem you may have with the dealer that warrants legal action. This clause may also be hidden in fine print on the back of the contract you are asked to sign but no one may ever even discuss it with you.

First of all the arbitrator is supposed to be neutral in any disputes with the dealer but never always count on this! Simply strike any arbitration clause from anything you sign and if the dealer says the clause is mandatory consider not even doing business with that particular dealer!

Beware of dealers who say, "We cannot negotiate the vehicle price because of its special pricing or its special financing!" Rebates and financing offers come from the automaker and do not affect dealer profit so always negotiate the car price even if there are special deals.

Remember, what the dealer actually paid for the car will not reflect other sales incentives the dealer receives from the automaker, like dealer rebates from the automaker and other possible creative behind-the-scenes sales programs all of which give the dealer extra profits.

Always fix a price for the vehicle before talking about financing, a trade-in or leasing. Otherwise the dealer can easily raise the car price on you during the negotiation! Beware of "flipping" which are tricks used by the finance manager to get more money out of you than the salesperson did and more money than you expected or planned to spend! He may also try and "flip" you into leasing instead of purchasing because they can make more on leases due to the inflated sticker prices on leased vehicles, so always negotiate down the purchase price of leases.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE APRILL 2003

## **Car Dealer Dirty Tricks**

Consider NEVER financing a vehicle through the dealership because when you see the finance manager whatever payments, interest rate, etc. you had may get tossed out and the real dirty tricks may begin, like "stuffing" your contract with extras like unnecessary warranties, costly etching, glazing, environmental packages, etc., and the dealer may try adding it to your contract! Of course, these extras are where the dealership makes lots of profit.

Finance managers may ask you or even ask you to ask your employer to lie about your income. If you agree you could possibly end up getting charged with a felony, not the dealer, for knowingly defrauding the lender! New car dealerships have even been accused by former employees of forging car buyers' signatures to lenders!

Other tricks include lowering your monthly payments by extending the amount of months you have to make payments without you being aware of it! Or a "zero interest" rate may be used just to get you on the car lot because even if your credit is almost perfect you may not qualify for a zero interest rate! If the interest rate they want you to sign-off on seems high or makes your monthly payments too high simply get up and act like you are walking out saying it is too much to pay. You may find they magically find another lender for you at a cheaper interest rate! Remember, if the dealer can get you to sign-off on an interest rate higher than what the dealer's lender is charging you, the lender and dealer may end up splitting the monthly interest that you are being overcharged between themselves! There may be many dealership windfall profit schemes when financing your vehicle through the dealership!

Beware of salespeople or anyone at the dealership acting like they want to help you out or be your friend. Their sales pitch may be virtually scripted. This is how too many salespeople and managers may be trained.

Your best approach may be to figure out how much you can afford to pay BEFORE you go to the car lot. Do this by getting an independent lender, like a bank or credit union, to help you figure out how many months you want to pay at what interest rate you want to pay and how much a month you can afford to pay and how much you want to pay for the vehicle, including state sales tax, then and only then go to the car lot. Once on the lot, let them believe they will do the financing. Decide which car you want and can afford then tell the salespeople they have one hour to get this deal done. Do not let them waste your time. Do not sit around. Walk around so you look like you may walk off the lot at any time and be ready to do so anyway because you always want to get a comparison deal from another dealer on the same car. Never let them give you the keys to the car to drive home unless this is the absolutely the car you want, but do so only after you have finalized the deal.

They may try and tell you the next day you did not qualify for the interest rate they promised you and now you only qualify for a higher interest rate. Run to the nearest exit if they try this "bait and switch" and make sure you did not leave your trade-in with them either the day before or you may never see it again!

When with the finance manager negotiate the price of the car you can pay plus tax, and tag and title if necessary, Ignore their interest rate. If they agree to your price then say you already have financing. Then sign-off only on documents fully explained and UNDERSTOOD beforehand! For example, NEVER sign-off on an arbitration agreement even if the dealer says no deal can be done without it. Walk out if necessary. This agreement takes away your legal right to sue the dealer in court. Other documents may be hidden costly charges!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/5/03

## **Car Rental Agencies**

Ask for a discount before they quote you a price and they may quote you an even higher price so that when your requested discount is applied you may actually end up paying more than if you had not asked for a discount to begin with.

To possibly get your best deal ask for their regular everyday rate. After they quote this rate then ask for a discount!

## **Car Rental Collision And Damage Waiver**

Watch out signing for this option when renting a vehicle. The small, fine print on the contract may add up to 50% more to the price of the rental! Some rental salespeople may not even tell you that it is an option and they may not tell that this option may not be all that necessary as they would like you to think.

Because it is an option, the costs cannot be regulated by the government. Sometimes paying for this option just duplicates the coverage you already have on your existing car insurance so you may not even need the extra added protection unless your current car insurance does not cover you in rental cars.

## **Car Rentals**

It is often cheaper to rent the exact same cars from the exact same rental firms located miles away from the airport, like in downtown areas or in the suburbs, compared to the typically costlier exact same cars found near the airport.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/12/97

## **Car Sales “Churning” And Gap Insurance**

Car advertisements may promise that with very few, if any, dollars can allow you to drive away in a new car even if you have bad credit or no credit. however, when you get on the car lot and "take the bait", so to speak, the salesperson may tell you it will cost \$1000 to drive away in a new car.

The "churn" begins when you may not qualify for a loan amount on the car you want so the salesperson may suggest that you double the amount of income you say you earn when filling out the loan

application! This is illegal if you sign off on it but if you do sign the deal it is not the sales rep or new car dealer that may end up getting in trouble with the law, it is you!

Salespeople may not mind selling cars to those who cannot afford them because even if the cars get repossessed for non-payment it is the car buyer that gets hit with all kinds of "repo-fees" at up to 40% interest! So a \$500 car can actually end up costing you thousands!

Car dealers have been known to be able to re-sell and repossess the same car numerous times, thus earning tens of thousands of dollars on just one car!

The key here is you should never buy a car that will cost you more than 20% of your total income. Sales reps have been accused of suggesting that you can spend up to 40% to 60% of your total income on a car! What do they care if you cannot really afford the payments?

In addition, always consider getting GAP liability insurance especially if you lease a vehicle even though it may cost you an extra \$100 to \$200 a year for the coverage because if the vehicle gets stolen or totaled in an accident, you still have to pay-off what you owe on the car loan plus whatever the vehicle would have been worth at the end of the lease BEFORE it was stolen or totaled.

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 7/7/98

## **Car Theft**

Looking for a high profit, somewhat low risk crime of opportunity? In auto theft the odds may be 10 to 1 that you may not get caught and even a greater chance that you may never be convicted! It generally takes about 5 convictions for auto theft before some judges get around to sending you to prison.

Small-time drug dealers have now turned to car theft because you can make just about as much money as "nickel and dime" drug dealing and if you do get busted and sent to prison it likely will not be for life like if you get a drug dealing conviction.

Small time drug dealers most always do more hard jail time than high level dealers who tend to be able to buy themselves shorter jail sentences by "squealing" on other dealers and distributors of illegal drugs. The high level types can also offer up lots of money, real estate and other property to buy themselves shorter jail sentences and it works!

Furthermore, if you are an adolescent 18 years old or younger you may hardly ever do jail time for car theft. Meanwhile, American car manufacturers, to date, continue to pump out new defenseless autos that many kids with a screwdriver can steal in a matter of seconds! Incidentally, an empty cigarette lighter socket may suggest that something of value may be in the car like a mobile phone or some other potentially valuable electronic device which can entice thieves to break into your car.

## **Car Washers**

Once your car is out of your sight, car wash employees may too often have ample opportunity to rummage through your car looking for valuables to steal.

SUPPLEMENTAL SOURCE: WTVJ-TV NEWS 5/18/97

## **Car Washes and Immigrant Workers**

If you go to a car wash and notice that the workers drying off and wiping down your car as well as doing various other detailing activities they may not even be earning the federally mandated minimum wage! A hidden camera investigation showed that car wash owner/operators may tell those looking for work at a car wash that they earn only tips and not an hourly wage!

However, there seem to be few complaints from the workers to local, state and/or federal authorities because they may fear deportation by the Immigration And Naturalization Service (INS) if they are discovered to be in the U.S. illegally.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 8/22/03

## **Certified Used Cars and Rebuilt Wrecks**

Too many new car dealers selling so-called "certified" used cars SAY they have no way of making absolutely sure that the used cars they sell have not be involved in major collisions and have been re-built to be re-sold to unsuspecting car buyers, who are not made aware the cars were once wrecked! However, this is hardly believable because if independent car mechanics can easily spot re-built wrecks then so can car dealers!

Only around half of the motor vehicle departments in all 50 states in America even supply local governments with enough information to determine if a used car has been completely wrecked then re-built for re-sale to the public! This makes the so-called "used car search and information" internet services or independent services being sold to consumers for a fee not very practical and essentially unable to REALLY know if a used car has ever been wrecked or not. Consequently, hundreds of thousands of cars that get "totaled", or completely wrecked beyond repair, get re-built for re-sale and end up being bought and driven by unsuspecting car buyers!

Too often these cars end up getting involved in collisions again that may kill the driver and passengers because the re-built wrecks were not re-built for safety but were re-built just to "look" good to prospective car buyers! Re-built wrecks may not even have proper functioning airbags and other safety equipment put back into them and few, if any, proper repairs may be made to ensure the re-built wrecks are even safe to drive again!

Your only hope is to have a competent, independent mechanic that does NOT work for the car dealer inspect the used car you want to buy BEFORE you buy it to determine if the car has been wrecked then re-built. Once you buy the car from the dealer it may be too late to get customer satisfaction even if your re-built wreck case ends up in a court of law!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 4/29/04 and 4/30/04

## **Child Safety Car Seats**

U.S. government safety standards may be set too low as not all child safety seats may provide adequate protection in car crash tests! Reliable data on the types of child safety car seats possibly contributing to more injuries to the child if the car is in an accident is not easily uncovered so consumers may not know which seats have actually been associated with more injuries and deaths to children!

The type of child safety car seat that has an overhead shield or padded tray that pulls down over the child's head may possibly be the worst offenders because they may not protect against head injuries very well. To date, the 5-point harness child safety car seat seems to provide the overall best protection against head injuries as well as provide the best fit for the child.

On commercial passenger airlines the forward-facing child safety seats, harnesses and backless booster seats seem ineffective and some may even be dangerous. Only one type of child safety seat seems to perform as advertised on airliners and this is the small, rear-facing child safety seat for infants under 20 pounds in weight. For all the others combined you may possibly only be getting hope and a prayer!

## **Commercial Bus Terminals**

In too many cities these bus terminals may possibly at times be some of the most unsafe places in America. Hidden cameras have documented that security may possibly be lacking, even careless at times. Security guards have been observed playing video games and talking at length on the phone while on duty, as drug deals and prostitution have been caught on tape at numerous bus terminals. Cops have even complained that some terminals are unsafe. Women have been kidnapped, assaulted and raped while waiting for a bus here. Bus drivers may not even have a two-way radio to report an emergency. Tell a security guard you just got robbed or assaulted and he may only say, There's nothing I



can do! Things like this happen all the time!

Of course, bus companies may feign ignorance about security problems at their terminals but remember, when ex-convicts are released from prison, oftentimes they are put on a bus! The passenger sitting next to you may be a hardened criminal and just released from prison. Drug dealers have even been known to use buses to move drugs from one city to another.

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 3/3/99

## **Dangerous New Tires**

You may have just bought new tires for your vehicle and they may look like they are in excellent, brand new condition but they may have already aged and have potentially become unsafe even before they are ever taken off the new tire rack at the tire store and put on your vehicle! Tires that were manufactured years ago do not have a "forever" shelf life and, like milk at the grocery store, the tire rubber may already be close to expiring and potentially unsafe before the rubber ever meets the road!

Before you purchase any tire look for the U.S. Department Of Transportation (DOT) serial number on each tire. Look for a long list of numbers on the tire but do not confuse the numbers with the tire size or tire inflation numbers. The last numbers on the DOT serial number will be the key you need to know to determine when the tire was actually manufactured. For example, if the last numbers in the serial number are "414" this means the tire was actually made on the 41st week of 1994. Any tire made over a few years ago may be suspect to be sold to you and put on your car as new!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 9/24/03

## **Deadly Auto Air Bag Deployment**

Air bags may save lives but they can also cause severe internal injuries and may be hazardous to children under the age of 14 who go unbuckled in their seats. An unbuckled child involved in an auto accident when the passenger side air bag deploys and inflates it may actually end up propelling a small child upward crashing the child's head into the roof of the car!

Critics charge automakers may possibly have known about the potential risk of auto air bag deployment on young children for over 20 years now but seemingly have never really made any grand effort to make air bags safer. Are automakers putting their financial bottom line ahead of passenger safety? Is it less costly to simply settle out of court on a few cases than it is to fix the problem. Some children have even been killed by decapitation due to an air bag incident!

A minor "fender bender" auto accident, which typically would not harm an adult, can end up killing a child or elderly person due to air bag deployment! In some cases claims have been made that the air bag deployed when they bumped into something while going less than 10 miles per hour! When an air bag deploys it does so at a rate of up to 200 miles per hour!

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 2/27/97

### **Deadly Auto Tire Rims and Athletic Shoes**

Those pretty, shiney, gold and silver, wire spoked car tire rims are actually getting some people killed! Car-jackers are killing people nowadays just for these pretty, but expensive, car tire rims!

People are also dying if they do not "give up" their costly athletic shoes or official logo sports jackets during hold-ups or robberies.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 11/25/95

### **Defective Vehicle Door Locks**

Personal injury attorneys and consumer advocates charge that the "type-3" door lock installed in over 30 million American-made cars on the road today may be defective! When these potentially defective door locks are involved in an accident the car door may fly open causing the occupant nearest the door to possibly be crushed by the impact or ejected from the vehicle on impact causing serious injury or death! In August of 2004 a leading U.S. automaker has been accused of installing defective door locks in SUV's which may allow car doors to open on impact or in rollover situations.

Why not recall all of the potentially defective door locks? To date, automakers have settled claims in the neighborhood of 100 million dollars due to court settlements concerning defective door locks. However, to recall all the potentially defective locks would cost nearly one billion dollars to fix the cars because recalling and fixing the locks is an admission they are defective which leads to even more lawsuits!

So, by comparison, what are a few lawsuits and a few lives lost or lives changed forever when a corporate conglomerate can save 900 million dollars simply fighting lawsuits as if the door locks are safe and not defective.

SUPPLEMENTAL SOURCE: CBS-TV 48 HOURS 12/12/96

## **Deathtrap Railroad Passenger Cars**

Even those who work for the railroad admit that the lead or front passenger car is called the "coffin car" when passenger trains use the locomotive engine to push the passenger cars from the rear instead of pulling the cars from the front. This is because when a passenger car is put out front and the locomotive is at the back of the train pushing the cars, if and when there is a collision between the front passenger car and some car or truck that gets stuck on the railroad tracks, the railroad passengers in the front car are the most likely to get seriously injured or killed in a collision.

In most every train accident involving vehicles that get stuck on the railroad tracks if the locomotive engine is pushing passenger cars instead of pulling them passengers in the front car get hurt most and most often. When the locomotive is pulling the passenger cars instead of pushing them the locomotive typically demolishes and disintegrates the vehicle that gets stuck on the tracks with few if any injuries to the railroad passengers riding in the passenger cars!

If you see a sign in a railroad passenger car that says "Quiet Area" this is a nice way of saying the seats being blocked off are potentially unsafe if there is a collision during your ride and that you are riding in a so-called "coffin" car, being pushed by the locomotive engine instead of being pulled to your destination by the locomotive so sit tight and keep your fingers crossed.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 12/1/05

## **DIY Auto Dent Repair**

Amateur do-it-yourselfers may find it difficult to get professional results with paintless dent repair kits as seen advertised on TV and elsewhere.. However, if you are willing to settle for a less than perfect repair a kit may be worth trying.

These kits may work best when used on dents 4 to 8 inches long that have no paint damage, are not creased or located near body lines and should not be used on re-painted or aluminum panels or risk damaging the finish.

Small dents or "dings" less than one square inch in size may be the hardest to see significant results when using one of these kits. The kits' repair instructions may also leave a lot to be desired too.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2004

## **Donating Cars To Charity**

Be aware that possibly only a small percentage of your car's worth will get donated to the charity! Most of the money derived from your donated vehicle may go into the pocket of the advertiser putting out the "donate your car to charity" advertisements!

Legally, these advertisers may get away with inflating expenses like towing, transporting and/or fixing up and repairing the vehicle to get it ready for re-sale which may skim most of the profits off the top of what the vehicle actually gets sold for possibly leaving very little money to go directly to the charity.

Furthermore, be careful you do not deduct too much off your taxes for donating your car to charity because the "blue book" value of your donated car may not be seen by the Internal Revenue Service (IRS) as the true value of the car especially if the car needed extensive repairs to get it ready for re-sale or if it had to be towed in to be donated in the first place!

SUPPLEMENTAL SOURCE: C-SPAN TV "WASHINGTON JOURNAL" TAXMAN, ARTHUR AUERBACH OF GOODMAN AND COMPANY 11/27/04

## **Donating Cars To Charity For Tax Deductions**

You may be led to believe that once your car, boat, motorcycle or recreational vehicle is re-sold, the proceeds from the sale then go to charity. In too many cases the charity may only receive up to 5% of the proceeds from the sale with 95% or more going to the owner/operator of the vehicle donation company. The advertisements you see for these organizations may only talk about the charitable causes you are donating to, but if you do not investigate on your own you may only be lining the pockets of shrewd business owners.

SUPPLEMENTAL SOURCE: ABC TV 20/20 4/12/99

## **Expiration Dates For New Auto Tires**

New tires that have been sitting on the shelf going unsold and unused but were manufactured six or more years ago may fail when finally put on the road! These new but aging tires may possibly contribute to accidents resulting in death to some vehicle drivers and their passengers!

Tires do age even when new and never used. Tires may need "use-by-dates" or new, unused tires over six years old should possibly be recalled and not sold at all. Furthermore, any tire over 10 years old should possibly be replaced.

Tires can dry with age possibly leading to tread separation. Also, tires may age differently too which depends on how and where they are used as well as the type of anti-aging compounds that are used to manufacture the tires.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2004

## **Ferraris**

Before buying one check the serial number on it with the manufacturer in Italy to make sure the exotic auto of your dreams is authentic! As with "fake" Rolex watches, there has been a rash of "phony" Ferraris being manufactured by "copycat" automakers and then sold to unsuspecting customers at full retail prices!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/14/95

## **Ferry Boat Safety**

The roll-on roll-off type of ferries for cars and trucks may just possibly be an accident waiting to happen! These large ships carry vehicles on the lower deck yet if only a moderate amount of water seeps on to the lower deck it could cause the whole ship to capsize in seconds! To complicate matters, the ferry companies may seem slow to correct potential safety problems possibly due to the high cost of fixing them. Are they blatantly ignoring warnings?

Many, if not most, ferries do not operate under the American flag but are registered to foreign companies which allows them NOT to have to comply with the highest safety standards acknowledged by critics of the ferry boat industry! Critics complain that U.S. ship safety standards are set too low allowing potentially unsafe ferries to continue operations.

If you use a ferry and the seas are a little rough you may be at a much higher risk of the ferry suddenly sinking.

## **Full Factory Equipped New Cars**

This is just a "positive" way for a salesperson to say the "negative". This means the car actually comes from the factory stripped down to the bare minimums with no optional equipment whatsoever!

## **Gas Pumps**

New hi-tech pumps can be electronically rigged to cheat customers out of up to 30% of their gasoline purchases. When rigged up the gas station owner/operator can simply push a button and turn on or turn off the gas-cheating system, especially useful if he thinks state gas pump auditors are on the premises!

However, most states do not even aggressively seek to find and punish gas pump crooks. Also troubling, too many pumps tested that were supposed to be selling high octane premium gas were actually pumping out low octane regular gas cheating customers out of premium gas purchases.

SUPPLEMENTAL SOURCE: ABC TV 20/20 5/10/00

## **Gas Station Employee Double Billing**

These employees, as well as convenience store clerks, have been accused of double-billing customers. It works like this. They can take a previous customer's credit card number then trace or forge the previous customer's signature on to a new credit card receipt. The next "cash" customer that walks into the store or station the employee then pockets the cash and bills the cash customer's purchase to the credit card customer's account!

When the employee's cash drawer is balanced at the end of the shift the pocketed cash is not missed because the cash drawer balances out. The trick is in picking out the right credit card customer the employee feels may be less likely to closely scrutinize their charge card bills at the end of the month. The rip-off is most successful when used against elderly customers or business accounts, like truck drivers.

## **Gen-3 Automobile Seat Belts**

Crash tests and some actual auto accidents have auto safety critics and family members of auto accident victims charging that automakers are too often using seatbelts that can come open during an accident possibly contributing to injuries and deaths! The problem with Gen-3 seatbelts is the button you push to release the belt is raised above or outside the button release apparatus.

This means the release button sticks up too high and can be accidentally activated or released too easily if it is hit or touched during an accident. Critics contend that safer seatbelts are made so the release button is down inside the button release apparatus so your finger essentially has to penetrate the button release apparatus to release the belt.

Next time you buy a car investigate whether or not the seatbelt release buttons are raised up outside or set down inside the button release apparatus.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/8/02

## **Global Navigation Positioning Systems (GPS)**

The most critical item when choosing a navigation system for your vehicle is finding out the date of the currently loaded map and how you can get updated data for mapping system. Too often a mapping system may be several years old when you buy the vehicle and, unfortunately, too often when you go to the navigation system manufacturer to update your mapping system the manufacturer may tell you your whole mapping system unit is obsolete and no longer supported leaving you with outdated navigation resources!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 2006

## **Grades Of Gasoline and Gas Stations**

Critics have even gone so far as to question if there is any REAL difference between all the grades of gas. Unless you are driving some high performance car, exotic or sports car most any regular unleaded gas may do despite all the advertised "hype" you see and hear concerning the performance values of different grades and brands of gas.

Regardless, some gas stations have even been accused of putting the same cheaper grade of gas in all their gas pumps while, of course, charging customers three different prices for the same regular unleaded gas!

Premium grade gas makes up to 25% of all gas sales yet maybe only 5% of all cars may even need premium gas! The discrepancy lies in the fact that too many people erroneously believe that high octane premium blends of gas possess properties that help prolong engine life, or claim it burns cleaner as well as provides more overall fuel economy and performance when it possibly may do none of these things!

Unless you are driving a sports car or high performance vehicle or are trying to get rid of engine "knocks and pings", you may not even need to use premium gas ever. If you innocently go into a full-service gas station for gas or go to a repair shop, the gas pump or shop attendant may wipe off your oil dipstick then tell you your car is low in oil. Then the oil can he uses to put oil in your car may already be empty so no oil goes into your car but you are charged for a quart or two anyway. This trick works best with women and elderly drivers.

The gas station or repair shop attendant may even go further if given the chance and squirt oil near your brake line and say your car is in need of a costly repair which their mechanic will be happy to perform for you right away.

Additionally, always check the price of gas that appears on the pump. The gas prices you see posted on the roadway sign may not be the price on the pump. You may even want to go to the extent sometimes to pump just one gallon of gas into your car, then before pumping in anymore, check to see if the gallon of gas price corresponds with the price on the pump.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 4/30/96 and HARD COPY TV NEWS 6/26/96

### **Grey Market Exotic Auto Sales**

Beware of any company anywhere offering to sell you any kind of exotic car, everything from a BMW to a Ferrari, for thousands of dollars less than you would have to pay anywhere in the U.S.! The reason "grey market" sellers sell exotics for less is because the cars may essentially be smuggled into the U.S. with fraudulent paperwork and the cars may not pass federal government safety or emission standards which can cost you a small fortune to get your new exotic car up to federal standards!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 7/29/02

### **Hackers Cracking Car Key Codes**

In just a few minutes thieves can crack security codes in wireless car ignition keys as well as in gas station wireless gas-payment tags all by simply using an inexpensive homemade decoder! Once the codes are "cracked" the thief can enter your car, start it, drive off and even fill it up with gas using someone else's wireless gas payment tag that has been decoded. Unfortunately, the gas payment tag can be decoded without you even being near a gas station. This kind of theft has not become a big problem....yet.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 20



## **High Gasoline Prices**

Why are prices escalating? Gas companies say it is everything from uncertainty in the Middle East to colder winters. However, if you listen to small, "independent" gas station owners and operators they may tell you the gas companies are raising the wholesale gas prices to gas stations trying to force the small independent gas station operators out of business by squeezing the profit margins so much that a small independent operator cannot survive!

Once the small independent operator is out of business there are less stations to compete meaning higher prices for everyone! One major gas company has already lost a half billion dollar lawsuit in favor of small gas station owners and operators who convinced a jury of a gas company conspiracy to drive out small independent gas stations which compete to keep gas prices low compared to company owned gas stations which keep prices higher than the independent stations.

## **Highway Traffic Guard Rails**

All across America guard rails have been installed improperly causing traffic deaths instead of possibly preventing them which is why they are there in the first place! Even when improperly installed guard rails have been discovered and repaired they have too often been found to be improperly repaired and installed again! State highway departments and agencies have been aware of this problem for years and years but the problems with guard rails persist. Critics charge that too many guard rail installers simply do not know how to properly install guard rails and are not given the proper instructions on how to do so!

If a guard rail is improperly installed when an out of control car hits the railing on the highway the car can be sliced in two like a piece of bread oftentimes killing the vehicle's driver and passengers! Guard rails are supposed to give way on impact to slow down an out of control vehicle instead of acting like a brick wall. Too many improperly installed guard rails actually end up spearing or slicing in two an out of control vehicle instead of deflecting the vehicle!

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 6/17/03

## **Imitation Replacement Auto Body Parts**

Too many insurance companies may push you toward accepting potentially less-than-preferred quality, less reliable and possibly less than safe replacement parts when repairing your vehicle after a car accident. Original Equipment Manufactured (OEM) parts may cost the insurance company twice or three times as much as imitation parts which may be made from less durable, offshore tin.

When overseas manufacturers copy or make a replacement auto body part, these parts may never even be tested for safety by U.S. government safety standards while OEM parts made in the U.S. are tested in new car crash tests. Concern about legal liability may be one very good reason why potential safety problems rarely ever surface concerning imitation replacement parts!

Consumers should not have to worry about potentially fragile, ill-fitting and possibly dangerous imitation replacement auto body parts. To date, the U.S. government has neither established safety standards for imitation parts nor labeled them so they can easily be identified and traced for recalls and product liability. Collision repair shops do not even have to disclose or get consent from car owners when they use imitation replacement parts!

Remember, imitation bumpers may shatter on impact, fenders may rust out and not even fit properly and a imitation hood may fly off your car and go through your windshield or crumple up and wrap around your car so badly while driving down the highway that your insurance company may declare your car is totaled!

Maybe consider trying to select an insurance company that will allow you to only use OEM parts. Many insurance companies will do so only if you insist on OEM parts. If they do not allow you to do this consider complaining to your state insurance commissioner.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 1999

## **Independent Auto Repair Garages**

New car dealerships may often be perceived as costing more to maintain and repair your car than may be necessary and all under the guise of "preventive maintenance". This means fixing something or replacing a part before it really needs fixing or replacing. Independent, family owned and operated repair garages may be less costly compared to national repair garage chains or new car dealerships.

Many car repair customers feel that mechanics working for dealerships and chains may tend to recommend a repair that is not always absolutely necessary and customers may also feel the independent garage owner or operator tends to do more satisfactory repairs too.

Many people simply trust the chains and dealerships for whatever reasons possibly due to their "slick" advertising and low cost promotional "come-ons". However, up to 1/3 of those responding to certain advertised promotional offers, especially those offering low "come-on" prices for repairs, may feel deceived and complain that the advertised price did not always include everything necessary to finish the repair.

Remember, if your brakes are squealing or squeaking this does not always mean you need new brakes. They may only be collecting dust which can simply be blown out, cleaned or lubricated.

Consequently, some mechanics may even recommend you get all new brake discs when you could possibly simply smooth out your existing brake discs. Beware of mechanics who recommend new parts or expensive repairs BEFORE your car's problem has been thoroughly inspected and diagnosed.

## **Killer Unlicensed Drivers**

People driving with no drivers license or a suspended drivers license contribute to up to 20% of all traffic deaths on roads and highways nationwide every year! This accounts for around 8000 deaths yearly! Often when a court judge tells someone not to drive the person leaves the courtroom, gets behind the wheel of a car and drives away!

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 11/13/03

## **Large Volume Car Dealers**

Large volume car dealers claim they save you more money compared to other dealers because they sell more cars than their competitors. They supposedly get cars at a lower cost then pass the savings on to you, the customer. However, the so-called large volume dealers may have larger overhead expenses including higher rent and marketing expenses, higher phone bills, a larger payroll for more employees and so on compared to their smaller volume competitors.

Consequently, the so-called large volume dealer may not be able to sell you a car at a lower cost afterall. Moreover, if a lower cost car is sold to you by a dealer that promotes itself as a large volume dealer you may end up getting charged more once you see the dealer's finance manager. It is this manager whose job it is to get every dime they can out of you after you agree on a car's price and agree to buy a car TODAY!

Off the record, many car dealers admit their advertisements may be essentially nothing more than "come-ons" just to try and get you on the car lot. Your knowledge of how car deals are done and your negotiating skills can make or break any deal no matter where you shop for a new or used car.

The finance manager will come across as the friendliest guy or gal on the car lot but watch out. Some have been accused of double-charging you for things you have already paid for like insurance coverage and other extras. Remember, it is their job to get your monthly payment as high as your credit limit can possibly handle then the finance manager will ask you to sign on the dotted line. Once you sign it is too late to do much about it either even in a court of law!. Always be suspicious if you agree on a monthly payment plan then return later to sign-off on the deal and find out your monthly payment cost has significantly increased due to some real or imagined problem with your credit! Always be willing to walk away from a deal.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 11/14/96 and 11/26/96 and CNBC-TV "THE MONEY CLUB" 1/7/97

## **Long-term Six Year Car Loans**

There are two big problems with financing a car for six years. Cars lose so much value so quickly that after just two to three years you may easily owe nearly twice as much on a six year loan as the car is even worth! In car lingo this means you are "upside down" in the loan which is not good when doing things like negotiating for a newer car or applying for credit and so forth.

Consider putting down a larger down payment if you feel like you need to finance a car for six years because it takes around four to four and a half years to even build up any equity in a car considering the way most car loans are structured. By making a larger down payment when the car is purchased, especially on a six year loan, if the car is stolen or wrecked and declared a total loss by the insurance company then you will less likely be forced to make car payments or pay-off a loan on a car you do not even have anymore compared to a standard four year car loan!

Also, car warranties often expire after three to four years so on a six year car loan you could face mounting car repair bills on top of having to continue making car payments. In fact, if you think you need a six year car loan you may be better off buying a pre-owned or used car and financing it over four years or less!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2004

## **New Car and Truck Battery Expiration**

Always look for the "freshest" battery when purchasing a new one since they tend to degrade if sitting on the shelf at the store too long without being recharged or used. The code to look for is usually stamped on the battery casing somewhere. In that code look for a letter like "A". "A" means the battery was manufactured in January. Then look for a number in that code like the number "3". This means the battery was made in 2003. So the battery was made in January 2003. Of course, the fresher the battery the better!

Also, look for the longest possible "free" warranty. The numbers to look for on the battery casing somewhere should look something like "24/84" for example, This means the battery will be replaced for free if anything goes wrong in 24 months after purchase. The "84" means the number of months the warranty is good for. The free replacement period is far more important than the total months the warranty is in place because after the "free replacement" period the battery replacement cost is prorated

and your reimbursement from the warranty potentially drops dramatically!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 2003

## **New Car Dealer Tricks Of The Trade**

Try to never pay more than \$500 over what a new domestic car may cost a dealer and not over \$1500 for an import. Negotiate up from the dead cost, which is what the dealer pays the car manufacturer AFTER factoring in any rebates and incentives the dealer may get from the manufacturer. To discover the dead cost, you will have to determine the dealer invoice, price incentives, and holdbacks which are the dealers manufacturer rebates for selling cars. Try calling Automotive News Magazine at 1-888-446-1422. Also try calling 1-800-288-1134 for the fighting chance, which can also be found at [www.fightingchance.com](http://www.fightingchance.com).

Try and never pay for, or at least seek to try and reduce the cost of add-on fees and options like a dealer advertising fund fee which is what the dealer pays to participate in his automotive groups advertising association. Also look for the fee called the wholesale financial reserve. This is the fee the dealer pays the manufacturer each month until the car is sold off the lot. Another fee is for window etching. This is when the dealer etches the vehicle identification number (VIN) on the cars windshield, but this can be done much cheaper by most any reputable garage mechanic.

Maybe even consider looking for a quota car which is the car a dealer needs to sell to make its quota for monthly sales in order to get a bonus offered by the manufacturer. In this case a dealer may sell a quota car at a loss or for no profit! It may be best to ask about a quota car around the middle to end of the month when sales quotas are more of a concern for the dealer. Dealer sales managers may be the only ones to ask concerning quota cars because sales people may not even be aware of quota levels at the dealership.

Make sure you ask for the drive away price, which is the final cost to you including all fees, taxes and options. However, there are other ways to get the best deals on a new car. For example, call the car manufacturer directly and ask about cash back programs because local dealers may be unaware of them. Or if you are in college or are a recent graduate within the past few years, you may qualify for a manufacturers rebate up to \$500. In addition, ask the manufacturer for a factory-to-consumer direct incentive. Tell the automaker the type of car you want and they may offer you a cash rebate or low financing. However, check around concerning financing because you may be able to find a lower interest rate from another source entirely, like from a credit union. Or better yet, ask your local car dealer about a customer loyalty rebate which can be worth a few hundred dollars if you already own or lease a car from a particular dealer you are seeking to buy a new car from. Also, if you plan on having future repairs or general services performed at the dealership, let the dealer know this upfront. It may warrant a few hundred dollar rebate since dealers make much of their profits on parts and repair services.

In addition, dealership salespeople may have a secret code you may want to break! The code tries to hide the REAL value of the car you are trading in and/or the profit the dealer is making on your particular car deal. The code is not standardized throughout the industry, so you may have to put your thinking cap on. Here is how it may work. Look for handwritten notes at the top of the paperwork you are asked to fill out. If you see alphabet letters scribbled on your trade-in appraisal, like for example, FJJJ, this may mean the dealer thinks your car is worth \$6000. The F stands for the 6th letter in the alphabet and the Js stand for zeros, which equals \$6000. The idea here is if you see notations like this, you may safely assume the dealer thinks your trade-in is worth something different from what is being offered to you. Be subtle, but this is your cue to try and get more for your trade-in. Always get your trade-in appraisal in writing. This keeps the dealer from offering you much less for it when your new car arrives if the new car you want is not on the lot when you make your final deal with the dealer.

Furthermore, consider ordering your new car direct from the factory instead going to a dealership car lot. This way you can possibly avoid costly options that too many dealership cars come loaded with. A dealership may likely accept a small profit from a factory order because it is a quick and easy sale, plus the dealer then does not have to pay the automaker for storing the new car on the dealers lot!

However, the flip side to this is if the dealer thinks you may opt to order from the factory, he may be willing to significantly cut the price of the cars on the lot more so than usual. Also, any rebates and incentives you get deducted from the price of a new car, always make sure they do not expire before you take delivery!

SUPPLEMENTAL SOURCE: BOTTOM LINE PERSONAL NEWSLETTER OCTOBER 1, 1999

## **New Car Dealer Warranty and Repairs**

Car servicing and repairs at new and used car dealerships may tend to be overpriced compared to a good mechanic's prices found at an independently owned and operated repair shop. It may be a good idea to avoid new and used car dealerships for repairs unless your nearby independently owned and operated repair shop is incapable of performing the work or repair.

If you leave your car overnight at some new and used car dealership repair shops, the mechanic may actually take your car home with him! Always check your car's odometer for the exact mileage on it before you leave your car overnight and also make sure you tell the repair shop owner or operator that you do not want the car to be test driven 10 or 20 miles either.

Some dealership service departments may even try to get you to sign a release stating it is alright for their repairman to extensively test drive your car after certain types of repairs. Anything they ask you to sign with loads of small, fine print you should consider amending it and write in somewhere on the contract what you want and expect.

Some customers have found evidence that their cars were used for the mechanic's own personal use by

finding evidence that children were in the car, children that were not yours, as well as evidence that the car was even used for "partying"! When confronted with the evidence and such accusations, dealer garage supervisors may even be so bold as to make excuses to possibly seemingly cover up what their mechanics may have done with your car while it was in the shop overnight!

Some garage supervisors have even said it may be customary to put hundreds of miles on your car test driving it after a repair! Some have even made the excuse that their mechanic's own car had broken down and he took your car home overnight to work on it at home!

These are some of the reasons why car dealerships rank right up there with politicians, lawyers, home remodelers and home builders when it comes to lack of credibility.

While getting your car serviced at some new car dealerships, if the auto mechanic notices something about to possibly go wrong that is not safety related, there may be little or no incentive to do a free major or minor repair under warranty when if he just waits a while maybe the car's owner will come back in later when the car is out of warranty!

This way what could have been a no charge repair now may turn into a very profitable overhaul or repair. This is one reason why you may want to find a good mechanic on your own instead of relying on a new car dealership mechanics.

On any repairs if you do not actually see the work being done it may not get done thoroughly, thoughtfully or may not even get done at all. If you are there watching just outside the repair area, mechanics may often more likely do a better job of servicing your vehicle, more thoroughly and will less likely sabotage your vehicle in order to get a more costly repair job out of you.

For a good mechanic never rely on advertisements and possibly consider avoiding new car dealership mechanics, used car dealer mechanics and even nationally advertised auto repair shops! Ask friends and neighbors for a good mechanic. One may typically be found in some of the smaller, independently owned and operated local repair shops in your area where the owner oversees all the work that is being done.

Also beware of mechanics that always recommend preventive maintenance repairs. They may be making a good living repairing things that do not absolutely need fixing!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 12/9/96

## **New Car Rollover Resistance Rating System**

The new rating system mainly only points out the difference between light trucks, like SUVs, and regular cars, like sedans, and critics charge, the new system only points out the obvious! Sedans are less likely to rollover than SUVs in sudden emergency driving situations. Unfortunately, for consumers,

this rating system is too simplistic, meaning it does NOT take into account how a vehicle handles in emergency situations caused by differences in tires, vehicle suspension design, steering response or if a vehicle even has an electronic stability control system on board.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2001

## **New Vehicle Original Paint Jobs**

They may fade, lose their brilliance and even begin peeling but if at any time during the life of your car and you are the original owner of the car, consumer advocates contend the problem may be due to a defective factory paint job done when the car was originally manufactured.

Too many vehicle owners are experiencing peeling paint jobs so it may be wise not to just roll-over and accept the poor paint job and instead complain to the automaker's manufacturer representative for the make and model of your particular car. You could possibly end up with a brand new paint job FREE!

Try not to let the dealership or manufacturer's rep fool you into believing the peeling paint is due to weather or something you did to cause the paint to go dull or start peeling, especially if you did nothing to cause the problem. This may just be the "company line" used to try and limit the number of free paint jobs they may have to give away!

Some car owners have even taken dealerships and automakers to court to get a new free paint job and have won!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 1/14/97

## **Peeling Auto Pain**

Possibly because some American automakers decided to leave out a "spray primer coating" when painting their new vehicles during the manufacturing process, it appears that too many car and truck buyers are experiencing peeling paint jobs AFTER the vehicles' warranty expired! The peeling paint problem is showing up way before the vehicles should ever start to peel paint.

Critics claim that too many vehicle buyers are having to take the automakers to court just to try and get their vehicles repainted! The automakers allegedly may have tried to cut painting costs which may have contributed to premature paint peeling.

Of course, too often the automaker may try and incinuate that the vehicle owner or weather conditions may be the primary contributing factor to any paint peeling problems but some auto paint experts tend to disagree.

To be sure, it may be wise to insist that the auto dealer you buy a new vehicle from puts in writing that



the particular vehicle you purchase had a spray primer used in the vehicle's manufacturing process. This primer helps prevent peeling paint. Better yet, ask the auto dealer to put in writing that the paint job is guaranteed for 10 years under normal care and weather conditions in your area. To date, the problem seems to occur in American-made models!

## **Pickup Truck Bumpers and SUV Brakes**

They may not be as crash-worthy as they may appear. Most do not even have the energy- absorbing materials built-in to withstand 5 mph crash tests! This means a small fender- bender may end up costing you thousands of dollars in body repairs and, to date, all pickup trucks, both foreign and domestic, may be suspect.

SUV's are allowed, by law, to have weaker braking systems compared to sedans. SUV's are classified as trucks. Consequently, the U.S. Department Of Transportation (DOT) allows them to emit more pollution into the atmosphere and guzzle more gas because they are in the truck class.

SUPPLEMENTAL SOURCES: NBC-TV NEWS 7/22/97 and WPLG-TV NEWS 12/12/97 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 4/8/98

## **Problems With First Year Newly Designed Car Models**

Despite all the media hype and the automakers' marketing campaigns, you may want to think twice about buying a newly designed model car during the first or second years when they come out. Auto-reliability surveys show that first and second year models may tend to have more problems compared to subsequent years of the same model. Consider waiting until the third year before buying a newly designed model. This gives the automaker a chance to work out the problems.

Even when buying a used car you may still want to avoid buying the first or second year model of a new or redesigned model. These particular models may continue to have more problems throughout their lives than later years of the same model.

Remember, third-year models, and sometimes even second-year models, may be dramatically improved so they experience fewer problems.

If you cannot wait and feel you must buy a first or second year model then at least improve your odds by buying from an automaker with a proven reliability record. Another idea is to look at non-first-year and non-second-year models manufactured by competing automakers which have models that have attributes similar to what you are looking for in a car.

## **Putting Nitrogen In Vehicle Tires**

If you are asked to pay for this service it may not be worth the cost. Nitrogen-filled tires lose less air less quickly but not enough to make it really worth the cost of paying for this type service.

## **Railroad Track Failure**

Track failure is happening approximately once every 24 hours causing train derailments and many trains are carrying hazardous materials, forcing nearby residents of towns everywhere across America to be evacuated!

Critics contend that too many railroads are putting profits ahead of needed repairs. Track inspectors say that if they work on too many track repairs this cuts into railroad company profits because it slows down or decreases the amount of goods that are carried over the tracks in a given period of time, thus creating less profits!

Railroad company track inspectors have also complained that even if they say a certain track needs repair, a railroad company management official may come along and say the track does not need immediate repair, which overrides the track inspectors track repair order! Of course, this could have devastating consequences if there is a train derailment.

The U.S. government oversees all railroad tracks in America but there are only 100 government track inspectors for the entire U.S.! Railroad companies are essentially left to police themselves and are left to try and follow federal rules and regulations on their own.

Railroad track company inspectors have been accused of writing up sloppy, erroneous track inspection reports which do not point out all of a specific tracks safety problems. If these erroneous reports are all that a U.S. government track inspector has to go by then there may be many more serious train rail repair problems than the federal government is being led to believe there is!

Critics charge there are not enough railroad company rail inspectors or federal inspectors to keep up with proper inspections, and since the inspectors paperwork too often may not even correspond to the amounts of repairs that are necessary to adequately fix the tracks they inspect, is this the deliberate falsification of records or simply sheer incompetence? You be the judge.

## **Railroads**

Independent investigators claim that railroad tracks all across America may be in such disrepair that they may be an accident waiting to happen! Hundreds of derailments a year may even go unreported by the news media!

Critics charge that the federal government agency in charge of track safety and politicians hungry for campaign contributions may possibly be in the "back pocket" of too many railroad industry lobbyists! Regardless, remember the government only employs around 50 railroad track safety inspectors to cover the entire USA!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 5/5/96

## **Re-Built Wrecks and “Lemon Laundering”**

A million cars are rolling over the road today that once were labeled by insurance companies as having been "totaled", meaning they were so badly damaged that they were only meant to be salvaged for spare parts! Instead, wrecked cars are being bought up at salvage auctions by auto re-builders and re-built then sold to unsuspecting car buyers as safe vehicles!

Consequently, some of these car buyers have been injured, killed and maimed driving re- built wrecks. Legally, these re-built wrecks do not even have to be re-built to meet the U.S. government's standards for safety!

The trick to selling a re-built wreck is "title laundering". The legal title of a "totaled" or totally wrecked car may be labeled as a "junked" car, "flood" car, or to be used for salvage use only. However, too many states essentially have loopholes which allow a wreck re-builder to be able to ship a wrecked auto across state lines. He then can get a new auto title in a different state which will NOT say anything about the past condition of the vehicle!

Furthermore, the wreck re-builder may even be able to get away with falsifying the damage he repaired on the wrecked auto. This way an unsuspecting used car buyer will think maybe only minor damages had been repaired.

A fraudulent auto re-builder may likely only make cosmetic repairs so the auto will look good to the untrained eye, even though the re-built wreck may have significant structural weaknesses which can be like riding in a potential "death trap!"

"Lemon laws" in your state may not even apply to leased vehicles. Unfortunately, these "lemons", as

well as used car "buy backs", which are cars bought back by dealers from unhappy customers, may be re-cycled then re-sold to other unsuspecting car buyers. Up to 88% of the car dealers re-selling "buy backs" and "lemons" may not even conform to state law requiring dealers to disclose to car buyers, before any type of sales agreements are ever signed, that the used cars they are purchasing were ever "buy backs"! At least 11 states in the U.S. do not even have laws forcing car dealers to disclose that certain cars being sold are "buy backs". Remember, the likely scenario for a "buy back" in the first place is when a car buyer has had so many problems with a particular car that the dealer was forced to buy back the car from the customer. Unhappy customers call "buy backs" "lemons!"

These "lemons" may be returned back to the automakers which in turn may end up dumping the vehicles back into the used car market only to be re-sold to other unsuspecting car buyers all without ever adequately letting the unsuspecting buyers know the vehicles' past repair history!

Unfortunately, for the unsuspecting car buyers these "lemons" may too often eventually end up on another car lot in some other part of the country being sold by a car wholesaler or some other middleman, like a "curbstoner" or at auction, and none of the middlemen may know of the car's past repair history before selling it to you!

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 5/1/98 and 7/17/98 and WFOR- TV NEWS 2/6/96

## **Re-Built Wrecked Cars**

It is very difficult to determine if a used car has been re-built after being totaled in an accident unless you get a good car mechanic to give the car a thorough going over BEFORE you buy it no matter which car dealer or seller is selling the vehicle. Insurance companies are essentially propping up car re-builders who may be selling poorly repaired vehicles to unsuspecting consumers!

Making matters worse, too many car re-builders are not even replacing the air bags in re-built wrecks with new ones as the air bag replacement may be a used, re-cycled air bag which may not even open properly on impact! Always demand a factory-fresh air bag replacement or risk death or serious injury later on if you have an accident in a used car.

Furthermore, the seat belts should also ALWAYS be replaced after a front-end car crash if the accident was at speeds over just 15 mph because the seat belts in use during even a minor crash may be permanently damaged in the crash and you would never know it by simply looking at the seat belts. Therefore demand the seat belts be replaced with factory-fresh seat belt replacements for your own safety and your loved ones in the future.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2002

## **Replacement Auto Windshields**

Many, if not most, technicians replacing windshields on cars may not be doing it properly, or even be aware of how to do it properly, possibly contributing to passenger injuries in auto accidents! When a wreck occurs, the windshield helps support the car roof and air bags. If the windshield pops out on impact, as may occur when a replacement windshield is improperly installed, passengers could be seriously injured. If a windshield is properly installed, under the same accident conditions, passengers may not be hardly injured at all.

Always make sure you see the companys and the installers certification for installing windshields which is no guarantee you will get a proper installation but it may help. Beware of asking your auto insurance agent where to go for installation because he may recommend someone who cuts corners and does it improperly just so it can be done cheap for the insurance company which will be paying the bill for installation.

Always make sure the installer wears gloves when handling the glass because the natural oil from hands may cause the adhesives not to bond or stick and in an auto accident, this is where the windshield may give way first!

Make sure you see the installer apply a hardener type of adhesive. If it is not applied, the windshield may pop-out in an auto accident which can even lead to the passengers being ejected from the car!

Also, you are not supposed to even drive the car for 10 hours after replacement installation. During a proper installation this is what it takes to allow the adhesives time to harden. If the installer says your car is ok to drive away too soon after installation, either he does not know proper installation techniques or he may just be plain careless!

SUPPLEMENTAL SOURCE: ABC TV 20/20 2/25/00

## **Road Raider Car Mechanics**

Some car mechanics look for unsuspecting tourists to try and talk them into getting unnecessary vehicle repairs The easiest targets are elderly tourists!

If an auto mechanic flags you down and gets you to pull over and stop for them on some highway or road and points to something wrong with your vehicle, consider never going with them to THEIR repair shop! If you do this is when the "con-job" may possibly begin.

These road raider mechanics have been known to take your car's parts out then re-sell them right back to you as new or re-built! If you ever need an immediate repair while on the road always watch the mechanic closely and never lose sight of the old parts being taken out of your vehicle. Then make sure he replaces the old parts with new or re-built parts.

Never leave your car unattended with a mechanic you are unfamiliar with, even when you are at home for that matter! Mechanics can easily make your alternator smoke which suggests you need a costly repair when you may not. A mechanic could then take out your old alternator, paint it with quick drying silver paint, re-install it and charge you for a brand new or re-built alternator!

A mechanic can poke a small hole in your radiator or tire and try and sell you a new one. He can squirt oil on one of your car's shock absorbers then attempt to sell you a new set of shocks! Simply dropping a stomach gas relief-type pill product into one of your car battery cells sets off an explosion that blows your car battery's caps off so you automatically need a whole new battery! Simply loosening a spark plug wire or spark plug can be a wide open opportunity to try and sell you on a full blown tune-up with new spark plug wires too!

Without close scrutiny and supervision on all your vehicle repairs wherever you may be, at home or away, and you may risk getting careless, "slipshod" workmanship at high inflated prices!

## **School Bus and Big Rig Truck Drivers**

A school bus driver and a commercial passenger bus driver can fail numerous drug tests for using illegal drugs and be fired from bus driving jobs for using drugs and still find ways to get a job with some bus companies!

In too many states you may only have to take a two hour training course and pay a couple hundred dollars to basically qualify and receive a commercial driver license (CDL) sanctioned by the state it is issued in! A national truckers association spokesman criticizes this practice as possibly irresponsible and careless on the part of any state licensing board.

The test-givers sponsored by the state may claim that the drivers applying for a CDL already know how to drive and are just qualifying for the license to enable them to drive commercially. However, in an undercover investigation, a driver being tested knew very little about driving a commercial truck before actually getting behind the wheel. To him the test did not seem lengthy enough or thorough enough to qualify him for a CDL.

Critics claim that possibly almost anyone with money in hand may end up qualifying for and receiving a CDL and thus be able to drive school buses, dump trucks, tanker trucks, even trucks hauling hazardous materials! In one survey of drivers involved in a serious or deadly accident while driving commercially, up to 50% of the truck drivers got their CDL from one of the state sponsored, quick

qualifying truck driving training sites being criticized as licensing potentially unqualified commercial truck drivers!

In too many cases, in fact, truck driving schools have been accused of paying-off state officials to allow possibly unqualified, oftentimes, non-english speaking immigrants to obtain their CDL. Testing officials have even been accused of allowing potentially unqualified immigrants to pass the tests by administering a doctored up test so it is virtually impossible to fail!

Certain truck driving schools have been accused of making political campaign contributions to possibly help ensure that their students get licensed by the state, maybe no matter if they are competently qualified to drive commercial trucks in the U.S. or not!

If you ever come face to face with a commercial truck driver and he cannot speak English, you may possibly be in front of an unqualified driver. Furthermore, up to 75% of the big rig 18-wheeler truck drivers surveyed said they lied about the amount of sleep they report to the U.S. governments Department Of Transportation (DOT). Even DOT officials admit they may too often do a poor job of inspecting all big rigs traveling U.S. highways! Could this possibly be why more accidents involving 18-wheelers seem to be happening today?

SUPPLEMENTAL SOURCES: ABC TV 20/20 2/19/99, NBC TV NEWS 2/23/99 & 5/13/99, WPLG TV NEWS 11/19/99

## **Seat-back Failures**

Many cars and vans have front seats what when struck from the rear in a collision the seat backs may fail causing serious injury and even death to the driver and passengers, especially when the people in the front seat are thrown into the rear seat of the vehicle, all due to seat-back failure!

Auto makers are meeting or exceeding government standards for seat safety yet maybe the standards have too often been set too low especially when older vehicles were first manufactured. Critics charge that seats could be made safer from rear-end collisions for just a few dollars more per vehicle!

Most safety concerns have always been geared toward front and side collisions with much less effort going toward rear-end collision safety measures.

Mini-vans may have the worst safety record when struck from the rear. Consider this when loading up the whole family in a mini-van.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 3/24/96

## **Seat-belted Passengers Auto Accidents**

If someone is NOT wearing a seat belt and/or if loose items are not secured in your car, like cell phones, luggage, even pets, and you are involved in an auto accident, the people or things not secured may become projectiles and possibly cause serious injury to other people in the vehicle! Thousands of people who are wearing seat belts are injured every year due to unsecured people or things during auto accidents.

If people and/or things go unsecured, and you are involved in an auto accident, your odds are 1 in 4 that you may be more likely to be injured in an accident due to the people or things that go unsecured and flying around in the vehicle. For example, a loose piece of luggage thrown from the back seat into the front seat, the force and speed at which this projectile may be thrown forward, may cut off your arm if it hits you right! Children have had their skulls fractured by flying cell phones too!

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 1/21/04

## **Self-Serve Car Wash**

Do not always count on more than about four minutes of wash time for approximately \$2. Also, the wax offered through the spray pump during the washing may be very "soft", meaning any wax shine achieved may be lost after the first good rain your car is exposed to, not to mention the smearing and smudging your windshield may get if your windshield wipers are turned on after the wash.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/12/97

## **Selling Used Cars In The Classifieds**

Place an advertisement in the classified section of your local newspaper, or anywhere else, to try and sell your car and someone may call you up offering to help you sell your car if you would just pay this person an "upfront" fee. This person may even offer you a "100% satisfaction money back guarantee" if he does not sell your car for you.

However, do not expect this person to sell your car and never expect to ever see the upfront fee you paid him!



## **Service Provider Consumer Complaints**

To date, topping the list of consumer complaints is used car sales especially the so-called "private sellers" of used cars. Second on the list is home improvement service providers followed by auto repairs. Fourth on the list is new car sales and leasing. Telemarketers come in fifth followed by mail fraud, then appliance repair and coming in eighth place is mail order products.

If the service person thinks you can afford to pay more for a repair he may try and charge you more. Always try to get at least 3 estimates and let each one know, in advance, that you are seeking estimates, meaning competitive bids, to get the work done.

This ploy hopefully will get the service provider to "sharpen his pencil" and come in with a rockbottom price estimate now rather than later. Never let the estimators know what price other estimates are coming in at until they give you their estimate. If you prefer to work with one of the estimators do not hesitate to tell him of a lower cost offered by another estimator and the estimator you prefer to work with may come-off his price and meet the lower priced estimate.

NEVER pay in full before a service is provided or risk not getting everything you expected. Typically, no legitimate service person will ask to be paid in full before a job is complete. In America, if you do pay in full upfront there may then be no real incentive to get the job done right, on time or even done at all.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/19/95

## **Small Damage Auto Collisions**

Accidentally tap someone's bumper causing very little damage and the person you hit may threaten to make an injury and/or damage claim even though no injury or damage was sustained or seemed to occur!

However, once the driver you hit leaves the scene of the accident nothing is really keeping him from going to an unreputable auto body shop and getting someone there to cause or create some "real" damage to his car so a claim can be made against your insurance company!

To combat this possible fraud consider always carrying a still photo camera, like a cheap disposable one, in your car and take pictures of any damage right after the accident occurs. Also, make sure to take a picture of the driver's license plate you hit. This way you have direct evidence and if the driver you hit is even remotely considering to try and "shakedown" or get money from you or your insurance company, his tone and demeanor may change once you start taking pictures at the scene of the accident especially if the damage is slight to none!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/3/97

## **Sport Utility Vehicle (SUV) Rollovers**

Many people feel SUVs are safer to drive because they are higher up off the ground and give drivers more visibility on the road, as well as being bigger and roomier. Too many auto salespeople even claim these vehicles ARE safer when trying to sell them to consumers.

However, anytime you raise the center of gravity on any vehicle you may have a rollover safety problem, making them unreasonably safe, safety engineering experts charge.

In fact, early SUVs were designed to be driven off-road and not necessarily by soccer-moms going 60 mph down the highway! Automakers have acknowledged a potential rollover safety problem in emergency situations and it is not always due to bad tires.

A hidden camera investigation has shown that auto salespeople do not always acknowledge a potential rollover problem with SUVs. Remember, up to 60% of the people who die in SUVs die from rollovers! The U.S. government now even has a rollover ratings system for all vehicles but automaker lobbyists initially killed the idea!

Government research indicates that SUVs may have an up to 30% chance of rollover in a single car emergency situation resulting in an accident and these statistics were taken with just a driver inside the vehicle and no one else! Many people buy SUVs to carry lots of people and stuff so what happens when you load them to capacity? Unfortunately, the more you load into a SUV the more top heavy it becomes, thus possibly raising your chance of a rollover to up to 40% in a single car emergency situation resulting in an accident.

Many SUV owners never may know that the more people and stuff you load into a SUV the more you raise your rollover potential in an emergency situation. In fact, on a hidden camera, one auto salesperson even claimed that the more you loaded up your SUV with cargo, including people, the less likely you would rollover in a single car emergency situation. According to government safety statistics, this may not be true.

Even in bad weather, SUVs do not always have better control and in a crash, SUVs are not always five times safer than regular passenger vehicles or minivans as auto salespeople may claim.

SUPPLEMENTAL SOURCES: NBC TV DATELINE 10/24/00 ABC TV 20/20 11/17/00 CONSUMER REPORTS MAGAZINE DECEMBER 2000

## **Sport Utility Vehicle (SUV) Bumpers**

These vehicles are advertised as being able to handle rough and tough road conditions but in too many SUVs built today if you bump into anything going only 5 mph it may cost you thousands of dollars in repairs. Auto safety experts complain that many SUV bumpers are not built to withstand small fender benders which contribute to more damage to the vehicle beyond and behind the bumper!

Unfortunately, since many claims are being to insurance companies to repair these unnecessary damages it only raises every driver's insurance premiums, even those who do not drive SUVs. Everyone pays for it. Not only do SUVs use more gasoline and pollute the environment more than regular passenger cars, now we also have to pay for them not even being built properly!

You would think the poorly constructed SUV bumpers would be more likely to be on American-made vehicles but the problem is also widespread on Japanese-made and other foreign made SUVs as well.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 11/28/03

## **Sport Utility Vehicle (SUV) Tires**

Tires produced for SUVs often have manufacturer codes imprinted on them. Off to the side of this code you may find the letters A, B or C. The letters A and B mean that this particular tire may be better suited for hotter climates and possibly better able to withstand more rugged conditions.

The tires coded with the letter C, may possibly NOT be well suited for hotter and more rugged climates. To date, most of the tires found to be defective, with the steel belts separating from the tire at high speeds contributing to SUV accidents, HAVE been coded with the letter C!

SUPPLEMENTAL SOURCE: CBS TV NEWS 9/21/00

## **Static Electricity and Exploding Gas Tanks**

When re-fueling your car at gas stations, women tend to set off more gas tank fires and subsequent explosions than men. It is all due to static electricity. If you get out of the car, when you slide across the car seat your body may create static electricity.

Here is how a fire and explosion may occur. If you start pumping gas into your car then decide to get back in your car and slide across the seat, then exit your car and soon thereafter touch the gas pump handle, if you do not touch something made of metal BEFORE you touch the gas station gas pump handle, the static electricity created by sliding across your car seat when you re-entered your car could

possibly ignite the gas fumes coming out of your gas tank where you are pumping gas into your car.

By touching something made of metal BEFORE you grab the gas pump handle may release the static electricity stored in your body, consequently lessening the chance of starting a static electricity fire when you touch the gas pump handle.

As you are pumping gas into your car, if a fire does ignite when you touch the gas pump handle, do not pull the gas pump nozzle out of your car's gas tank because gas will likely still be flowing out of the gas pump nozzle which could cause your whole car to explode in flames burning up your car and you!

SUPPLEMENTAL SOURCE: WTVJ-TV NEWS 11/12/02

## **Sudden Acceleration Automobiles**

Automakers claim that when vehicles suddenly take-off on you at full speed, scaring you half to death, it is YOU, the driver, in all likelihood that simply mistakenly hit the gas pedal instead of the brake! However, just try and convince the hundreds of drivers that have experienced sudden acceleration firsthand!

Automakers will not admit that some of their vehicles may have a potential sudden acceleration problem. So, if it happens to you, possibly expect the automaker to deny, deny, deny and fight you with all their unlimited resources before ever admitting any wrongdoing.

Remember, if they ever did admit there is a problem with some of their beloved vehicles they would have more lawsuits than they could ever afford. Consequently, it is only logical that the automaker may deny there is a problem and decide to fight you in court if you decide to bring a lawsuit against the automaker.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/29/97

## **Suspended and Unlicensed Drivers**

About 10% of all drivers on the road today may be driving with no license because of a poor driving record. Also, if you get caught driving with a suspended license too many states may treat the offense as a misdemeanor. Consequently, unlawful potentially reckless drivers continue to drive anyway!

Incidentally, those driving without a valid license tend to be involved in more accidents and fatal ones at that! Nothing ever seems to get done to try and correct the problem of suspended and/or unlicensed drivers either.

Remember, go into many drivers license bureaus today in many parts of the U.S. and you may find that many drivers cannot or do not speak or understand the english language clearly so how can they understand road signs? Or do they? Should it be mandatory to be able to speak and/or understand the english language when applying for a "permanent" U.S. drivers license?

SUPPLEMENTAL SOURCE: NBC-TV NEWS 7/31/97

### **SUV and Small Truck Back-Over Deaths**

On average, once EVERY week the driver of a SUV or small truck accidentally backs over and kills a small child! The driver's blind spot, when backing up one of these bigger than average passenger vehicles, is also much bigger than on regular size passenger cars.

The typical blind spot on an average size vehicle is up to about 10 feet behind the rear bumper but the blind spot on bigger vehicles is 15 to 30 feet from the rear bumper.

Many parents have backed over and killed their own children because of the blind spots on SUV's and small trucks. You may want to insist that your larger than average vehicle gets equipped with sensors that alert the driver of your car when someone or something is in the blind spot behind the rear bumper. Making matters worse, when a SUV has a rear window that is higher than average off the ground this also makes seeing things behind the vehicle harder.

When accidental "back-overs" involving young children occur, the driver of the vehicle most always swears he never saw anything in his rear view mirrors prior to backing up.

SUPPLEMENTAL SOURCE: CBS-TV NEWS 12/4/02

### **The Ins and Outs When Negotiating The Price On A Vehicle**

It's always best to try and pay off your old vehicle loan before you buy a new one. Rolling over the unpaid portion of an old loan will likely increase the amount of interest you pay possibly making you "upside down" on your new loan so you end up owing more than the new vehicle is even worth!

During a test drive do not even talk about the price of the vehicle with the salesperson. This way you will not get sales pressure during your test drive. Try to experience several road conditions during the test drive which could make a big difference in how well the car or truck "fits" you.

Never give your social security number to anyone at the dealership unless you are absolutely applying for a loan through the dealership and this includes signing anything that allows the dealer to run a credit check. Using your social security number a dealer can then run a credit check. Every time someone runs a credit check it can adversely affect your credit score at the credit bureaus. The more credit checks you run through the credit bureaus the more money you look like you need and the worse your credit score will be!

Know what your trade-in is worth before you buy the new vehicle. If you do not want to search through vehicle-pricing web sites or order Consumer Reports Used Car Price Reports then consider simply taking your old vehicle to a used car dealer and asking them what you can get in a straight-up sale.

When financing a car or truck loan through a dealership this offers the dealer too many opportunities to possibly bump up the interest rate you pay by several percentage points over and above the interest rate for which you could possibly normally qualify for! This is why it is critical that you compare interest rates before you go to the dealership. For example, check out vehicle loan interest rates with credit unions and banks.

Do not visit a dealership during some so-called special sales event solicited by direct mail. This event may be run by contracted specialists trained in sales techniques that increase a dealer's profit! Furthermore, walk out on a dealer if the salesperson tries to raise the price you negotiated by e-mail or phone.

Do not negotiate around a monthly payment. This gives the dealer too much room to raise the price of the vehicle especially if you have a trade-in or are financing through the dealer. Negotiate only around the total price of the car with all the extras added in. Negotiate the final price of the car before you negotiate the trade-in or financing terms.

Pay the down payment with a credit card if at all possible. This way if the dealer goes out of business before you can pick up the vehicle you can challenge the payment with the credit card issuer.

Do not sign any forms with items left blank. The dealer could then fill in the blanks and falsify too much information on your behalf! Do cross out extras in the contract that you have not agreed to pay for. Consider bringing a calculator with you if you are financing through the dealer so you can verify that the terms match the amount you've agreed to finance. A dealer can pad the monthly payment to add extras into the contract possibly without you even knowing you are paying for them!

Typically you do not need to buy the unnecessary extras like corrosion protection, paint sealant, fabric protection and window etching of the vehicle ID number. If you really do want these things you can likely get them done elsewhere for less. You typically also do not need to purchase an extended warranty on a car with a good reliability record. Research Consumer Reports Magazine for reliability records.

Do make sure the dealer pays off your old auto loan quickly if this is part of the deal because if the dealer goes out of business before doing so then you could be left with the responsibility for the payments due on the old loan on a vehicle the dealer no longer even has in his possession!

Moreover do not drive the vehicle home before the financial paperwork is completed because if the financing falls through you may end up having to sign new paperwork at less favorable terms thus ending up in buyer's remorse for you! Also do not take delivery of the vehicle if more work or repairs need to be performed on the vehicle like installing accessories. Again, if the dealer goes out of business in the interim you may find it difficult to even get the work done.

## **The Myth Of High Gasoline Prices**

Based on the rate of inflation automotive gas is cheaper now than it has ever been! In some cases bottled water and ice cream costs more per gallon than gasoline for your car but, by comparison, look at what it takes to even go out and retrieve and manufacture a gallon of gas by.

So why do we think gas prices are so high? It is because all you hear from the news media, and from politicians trying to get elected, is how high gas prices are!

Gas for cars in Europe is expensive because European governments put high taxes on it. Socialist European government taxes are high on everything because Europeans are not as productive as Americans! Why? They work less because the more you work in Europe the more the government takes away from you in higher taxes so there is less incentive to work more!

Remember, before the Reagan era in America taxes on the citizenry were as high as 90% meaning 90 cents out of every dollar you earned may go to the government! President Reagan reduced the tax burden on everyone to 25% to 30% tops!

A truly responsible price for a gallon of gas should be around \$5 a gallon and up if Americans really wanted to fund looking for alternative fuel sources as well as cut down on pollution.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/28/05

## **Tire Warranties**

Try collecting on one because it may get tricky. Tire dealers may "prorate" the price of a replacement

tire meaning the replacement may not be free as you may have expected. Prorating is done by multiplying the price of the replacement tire by the percentage of usable tread worn off the original tire.

However, the price quoted during the prorating is not always the actual "selling price" of the tire. In fact, the prorated price may be an inflated "list price" or even some arbitrary adjusted price seemingly pulled out of the air, a price that may be determined by the dealer instead of the tire manufacturer!

Remember, a typical warranty covers tire defects, not road hazards, like potholes. If a tire fails the dealer may try and blame the problem on you!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 1998

## **Transmissions, Mufflers, Batteries & Tires**

Transmission shops advertising low cost "tune-ups" may use this "come-on" just to try and get you into a high cost repair whether you need it or not. They are not in business to just do tune-ups! Shop mechanics may even try to "hard sell" you into getting a major repair but if your car is drivable you may want to seek a second opinion elsewhere.

Shop mechanics have been criticized for exerting undue pressure on customers to have more repair work done than may be absolutely necessary. If the mechanic drops the pan on the transmission and shows you the metal shavings in the transmission fluid and then says you need a costly repair, these shavings are a natural occurrence and your transmission may not need repair at all, particularly in an older transmission.

Some muffler shops may advertise a low "come-on" price but then try and add on a multitude of extra charges or they may advertise a low price on a muffler that applies only to certain types of vehicles!

Remember that independent muffler shops, those not affiliated with nationally advertised chains, may possibly be more likely to fix it right the first time and may also be less likely to try and pressure you into unnecessary repairs and extra charges.

Also, if your catalytic converter is rusty this may be alright and you may not need it replaced like the muffler mechanic may suggest. Typically, replacement of the catalytic converter may only be necessary if and when it leaks or stops working.

When purchasing a car battery always try and check for freshness. Any battery sitting on a shelf over 6 months may have permanently aged due to internal chemical changes! Any battery over 6 months old is not actually new anymore and should not be sold as new but at least one nationally advertised auto parts and repair shop has been "busted" and fined by the Federal Trade Commission (FTC) for selling old batteries as new!



For example,, if a battery has problems and is returned to the store it was purchased from, it can be pro-rated and the customer is sold a so-called new battery, less the amount he has used on the pro-rated battery, and the pro-rated battery may possibly then be re-charged and put back on the shelf for re-sale to an unsuspecting customer! This has happened too many times according to the FTC, with the store or repair shop selling charged-up, pro-rated, used batteries as new batteries and getting away with it.

By looking at a battery a consumer probably cannot tell old batteries from new ones unless you know the formula for possibly deciphering a car battery's freshness code stamped on the battery.

Look for this code before allowing the battery to be installed. If it says, for example, C3118 this may possibly mean the battery was made in march of 2003. The "C" stands for march because it is the third letter in the alphabet and march is the third month in the year. The "3" stands for 2003. The "118" is useless information to the consumer.

Moreover, always make sure the battery delivers at least 400 cold cranking amps. This is what most cars require to start-up every time. Some batteries sold deliver less than 400 cold cranking amps making tow truck drivers busier than ever with more calls coming in for breakdowns and dead batteries.

Tire manufacturers promote such ambiguous characteristics of their tires like brand name, "triple-action" or "ultra-high performance", all of which do not define much when it comes to picking out a safe, long-wearing tire.

Additionally, a tire maker may create brand name recognition for one of its best selling tires then turn around and use that brand name on all kinds of tires that may perform quite differently from the original best-seller!

## **Trucking Firms and Truck Rentals**

Trucking firms may knowingly or unknowingly be allowing unsafe, as well as stolen trucks on the roads and highways across America. Too many trucks and trailers stolen years ago have been found to be in use and hauling goods and materials without proper VIN or vehicle identification numbers.

Of course, truck owners and operators, when approached about their unsafe and/or potentially stolen vehicles, never readily admit to knowing anything about traveling around in trucks with bad brakes, tires, leaking fuel tanks and so forth, or in trucks with questionable VIN numbers.

Truck and van rentals, like those you haul or move things in, you may assume that you are getting a safe and reliable vehicle to travel in. However, some have been found to be in potentially dangerous shape to even be on the road. Too often these vehicles may have possible safety hazards. Up to 1/3, and maybe even more, of all truck and van rentals may not have been properly inspected or maintained! This includes possible tire, brake and steering problems.

Some independent inspectors claim that many rental trucks may be going around with balding tires, loose steering wheels, leaking fluids, missing windshield wipers and even sticking accelerators. Customers have been injured in rental truck mishaps due to improperly maintained vehicles!

Hidden cameras have even shown rental truck maintenance people and managers denying that their trucks are unsafe BEFORE ever checking out the customers' complaints firsthand!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 11/7/97 and WTVJ-TV NEWS 11/19/97

### **Underage All Terrain Vehicle Sales**

In an undercover camera investigation 9 out of 10 ATV dealership salespeople were willing to sell an adult-size ATV to parents for use by children under the age of 16 which is against the law! 30,000 children under the age of 16 are killed or injured every year due to riding adult-size ATV's and it may typically be the parents of these children allowing the tragedies to happen!

Of course, some shortsighted parents claim not enough information is getting out about how potentially unsafe it may be for a child under 16 to ride an adult-size ATV, even though new ATV's all have a big bold sticker right on the gas tank proclaiming no one under 16 should be operating this powerful vehicle. The biggest problem is not that the children are not big enough to operate an adult-size ATV, but their judgment skills may not have developed or matured enough to handle the safe operation of adult-size ATV's.

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 11/8/02

### **Unsafe 18-Wheeler Truck Drivers**

Up to 90% of the "big rigs" traveling the highways in America may be operating with significant safety violations! When caught, up to 50% of these trucks are in such poor condition that they are forced off the road by law enforcement!

Making matters worse, a truck driver driving an unsafe rig that gets involved in a serious accident which kills someone, and if it is the truck driver's fault, the truck driver may walk away a free man with only a traffic citation for careless driving even though the truck driver may possibly be guilty of manslaughter!

Furthermore, if the guilty truck driver leaves the state the crime was committed in he may be able to avoid prosecution altogether because the state may not go pick up the fleeing suspect to bring him back

to justice! We prosecute animal abuse offenders seemingly more often than we do truck drivers accused of manslaughter!

Lack of rest and faulty equipment seem to contribute to most accidents involving "big rig" trucks. However, point out a truck's faulty equipment to the truck driver and he may claim he never dreamed it was all that bad or that anything was even wrong at all.

Unfortunately, the truck drivers who claim they did not know their equipment is possibly unsafe may also be the ones who may not really care. They may also be the truck drivers who do not tend to fix many of their trucks' equipment problems until it actually breaks down, which by then may be too late to save a vehicular manslaughter victim's life!

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 5/23/95 and WSVN-TV NEWS 11/12/96

## **Unsafe Charter Buses**

Law enforcement officials have claimed that possibly up to 50% or more of the charter buses on the road today may be operating unsafely and continue to do so while the U.S. Department Of Transportation (DOT) appears to be tolerating the practice! Many accidents and deaths have occurred due to poor brakes, steering problems and bad tires. Guess who is in charge of safety inspections for private charter bus companies? It is not the government, but it is the bus companies conducting the inspections and grading themselves! This is kind of like taking a test then grading it yourself on the honor system! Even when DOT officials do show up once a year for on-site maintenance inspections, the charter bus company is called ahead of time and told to expect the government's DOT officials! Obviously, this allows bus companies the opportunity to clean up their act, so to speak, before DOT inspectors arrive on-site!

Since the bus companies are essentially conducting most of the bus maintenance inspections themselves, what company is going to put up to 50% of their own buses out of service if they are not 100% safe to operate?

Remember, charter buses carry tourists, sports teams and even school children on field trips and elsewhere! DOT has been criticized for having very weak bus safety rating procedures. DOT apparently seems to allow potentially unsafe buses on the road despite proven substandard bus maintenance!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 12/19/97

## **Used Auto Airbag Covers**

Purchase a car "used" and it may not even have an airbag installed, but instead the car's airbag may just be covered up with an airbag cover to make it appear as if it does, in fact, have an airbag when it really does not and you, the unsuspecting used car buyer, may never really know this until it is too late!

## **Used Rental Or Fleet Cars**

Up to 50% of these cars may be sold with illegally rolled-back odometers according to the U.S. Department Of Transportation (DOT). Of course, even if the odometer is correct, these cars may not have been well maintained and may likely have been operated under severe conditions by rental and lease drivers.

SUPPLEMENTAL SOURCE: BOTTOMLINE PERSONAL NEWSLETTER MAY 2001

## **Valet Vandals and Auto Burglaries**

Parking attendants do not have to have a valid drivers license to get a job parking cars! This may be one reason why many cars sustain damage when valet parked. Moreover, valets have been secretly videotaped rummaging through the vehicles they park and too often may take money from your vehicle if given the opportunity!

Also, thieves break into vehicles looking to steal the owner's auto insurance card if the owner is careless enough to leave it anywhere in the car. The gutsy thief can then pose as the owner of the burglarized vehicle and simply make a claim with the owner's car insurance company admitting fault and taking responsibility for a fictitious auto accident. The thief then also calls the same auto insurance company posing as an accident victim injured by the responsibility party and takes a damaged, stolen vehicle to the insurance company adjuster who issues a check to the thief for the damage!

Thieves know which auto insurance companies can be a "pushover" when it comes to making and collecting damage claims. What do you think many criminals learn while being imprisoned and rehabilitated with all the other crooks?

SUPPLEMENTAL SOURCES: WFOR-TV NEWS 10/30/97 and BOTTOM LINE PERSONAL NEWSLETTER DECEMBER 1997

## **Vehicle Anti-Theft Devices**

The electronic car tracking systems and steering wheel bar locks are only small obstacles to stopping thieves. The problem with the "tracker" is when it sends out a homing signal to be traced or tracked down, if you do not notice the theft soon after your car is stolen the car could be driven outside the tracking area in which case it cannot be tracked down!

The steering wheel bar lock or disk can easily be defeated with a few tools or a hacksaw in just a few seconds. The disk lock is also supposed to inhibit someone from stealing the driver-side air bag. If someone really wants your car your whole steering wheel can be unbolted from the steering column!

A more effective type of anti-theft device may be an alarm system with a hidden ignition "cut-off" or kill switch that automatically disables your car from being started at all once the alarm goes off. Make sure the kill switch is hidden well or a thief may find it, turn it back on and drive away.

Car alarms installed by professional installation shops may "botch" the job and damage your car, place alarm parts in places that could get damaged by heat from the car as well as mishandle the car alarm wiring.

"Control boxes" for the alarm may even be mounted where a thief could easily find it and disconnect the car alarm. Other complaints against car alarms are unnecessary false alarms and alarm malfunctions.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE JANUARY 1996 and FEBRUARY 1997

## **Vehicle Identification Number (VIN)**

When buying a new car why pay the dealer \$160 to etch the VIN on the windshield when you can get a simple to use, do-it-yourself kit to do it for just \$15 to \$30? You can find such a kit on the internet through [www.autotech.net](http://www.autotech.net) or try calling toll free 1-888-288-6382.

To get a kit, typically, all you do is send the company your VIN and in return it sends you back the stencil and an etching cream. Then you simply place the stencil on the windshield and brush on the cream and in 10 minutes later it is ready to go.

Do not buy the notion from the car dealer that only the dealer is allowed to do this procedure, this is simply not true, critics charge.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 2000

## **Vehicle Leasing “Traps”**

If possible it may be wise to lease a vehicle from a car dealer and/or automaker instead of a private leasing company because when it is time to turn your vehicle in, the dealer may give you more of a "break" on how much of the "wear and tear" deposit you get back, especially if you buy or lease another vehicle from the same dealer.

There are up to 30 or more ways for car dealers to potentially deceive car buyers! U.S. federal regulators try to curb widespread deception but salespeople for dealers may withhold information, make false or misleading claims about leasing obligations and even possibly engage in illegal "bait and switch" sales tactics concerning the exact models of cars being offered on an advertised deal, as well as confuse you about leasing terms of the sales contract.

Despite attempts at regulation, dealers may still be free to encode lease terms in confusing language and withhold key financing terms. Worst of all, dealers may not even be required to provide certain pertinent information until you are ready to sign a contract! Beware of "subvented" leases which are equivalent to the industry's "blue plate specials". Automakers, dealers and some leasing companies may offer low price leases on certain vehicles, yet only a few of the cars may be fully loaded with options at the advertised cut- rate or discounted terms! Remember, possibly 8 out of 10 salespeople may not even disclose terms of the lease beyond the monthly payment. Regardless, always tell the salesperson you will not be ready to buy until you can compare the terms with the dealer's competitors.

Here are some tricks dealers and leasing companies may try and play on unsuspecting vehicle buyers. Watch out for mileage limitations that get lowered when it comes time to sign the contract. Read each and every page carefully because unscrupulous car dealers have been known to "fan" the paperwork, exposing only the places they want you to sign! This essentially does not easily allow you to scrutinize what you are actually signing. Also, some car buyers have ended up leasing when they thought they were buying! Sales managers and sales reps know how to create confusion when it is time to sign the contract.

Always note every option because you may get charged for optional equipment on the car that is not actually included in the final price you thought you negotiated. To be sure try and compare the description of the car in the lease agreement to the window sticker description of the car you think you are buying.

**NEVER** pay upfront for the full cost of optional equipment just to get a certain lease price. Options should always be added to the selling price and made part of the lease payments.

Always look beyond the monthly payment when considering leasing. The "gross capitalized cost" is a fancy term for the auto's "purchase price". This is always negotiable no matter what the dealer tells you and always ask for any possible rebates or dealer incentives available at the time of the purchase.

The "capitalized cost reduction" is really the "down payment". Put down as little as possible on the front end of a lease.

The "money factor" or "lease rate" is the "interest paid". To determine the REAL interest rate multiply the money factor by 2400 which converts your approximate annual percentage rate. For example, .00310 x 2400 is 7.4% interest annually. Make sure you include the taxes into your monthly payment to make sure you can afford the payments.

It is also wise to add in the capitalized-cost reduction, acquisition fees, all the monthly payments and any disposition charges due when you return the vehicle at the end of the lease to figure out exactly what you will really end up spending for the auto over the life of the lease!

## **Vehicle Rust, Car Covers & Car Warm-up**

Rust begins inside out, Keeping your car in the garage may do as much or more to protect it than any amount of preventive maintenance when it comes to preserving the long term value and life the vehicle's parts.

Also, oil leaks and vibration due to malfunctioning parts, bad tires, unbalanced tires and/or poor roads may slowly destroy a car. Take care of these type problems early on or risk potential costly repairs later.

Car covers which cover up your entire car with a canvas or plastic type material may possibly do more harm than good by trapping moisture "in" maybe damaging the paint job more than if it was constantly exposed to the elements of day to day weather. If at all possible keeping your car clean on the outside may be a better investment than a car cover.

Additionally, in cold weather nothing may wear out your car's parts faster than letting it "warm-up" while it sits idling in park. This may contaminate the oil. Consider warming up the vehicle by taking it out on the road and letting it warm-up naturally instead of letting it "warm-up" idling in park.

## **Why Vehicle Gas Prices Vary From Station To Station**

There can be wide ranging differences in gas prices in your area even among gas stations that are owned by the same oil company. Why? Prices can be based on what the market can bear in your area kind of like worldwide prices for pharmaceutical drugs. Americans can afford to pay more so they will pay more. Charging what the market will bear is the root of capitalism and will never change unless there are socialistic price controls which cannot work either in the long run if you still want companies to constantly find and keep refining more and more oil for your gas-guzzling vehicles!

Furthermore, gas stations that sell a specific brand of gas typically are owned by the oil company then leased back to independent dealers or "jobbers" who agree to buy gas at somewhat set "wholesale contract prices". These dealers and jobbers also agree to only buy gas from the parent company. These dealers in turn may be forced to sell gas at higher prices simply because the gas costs at the contract

prices costs them more. However, independent gas station owners can shop around for the lowest gas prices when gas supplies are abundant then offer significant savings to the rest of us drivers.

If gas supplies become tight, prices typically rise everywhere and the big oil companies always supply their company stations first but at the likely lower "wholesale contract prices" which somewhat insulates the company owned stations from high gas price hikes. Scarce gas supplies pushes up market prices and independent gas station owners' costs.

Moreover, the big oil company gas station prices may also vary to according to "zone pricing" which is a practice that allows the big oil companies to adjust their "wholesale" contract prices to their dealers and jobbers according to the prevailing rates in the area where you live which helps keep their stations competitive and profitable against the independent gas station operators.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 2006

## **Wrecks Re-Built and Flood Cars**

Used cars may be wrecked, re-built and re-sold legally to unsuspecting buyers! A clean title and bill of health can even be acquired by the used car seller and the used car buyer may never know the car had been wrecked and/or "totaled" in an accident!

The only way to ever know a car's true condition is to have a good independent mechanic check it out before you buy.

A flood car is one that has been caught in a flood and underwater then salvaged and cleaned up for re-sale to unsuspecting car buyers and even used car dealers! Consequently, you cannot even trust that the title held by the used car dealer is legitimate, even though, by law, the title of a flood car is supposed to state that the car has been underwater.

In essence, you cannot trust what the used car dealer knows so you must inspect used vehicles thoroughly yourself or have a good mechanic do it. Check under the hood for corrosion and look for water lines indicating how high the water level may have reached during a flood. Also, check under the dashboard, seats and floor mats for signs of dirt and/or sand.



# **BUSINESS AND INDUSTRY**

## **Amtrak Commuter Trains**

This outfit loses hundreds of millions of dollars every year but the U.S. Congress keeps bailing them out year after year with subsidies for over 30 years now! It has cost U.S. taxpayers not millions but billions of dollars!

This has become one of the most excessive government pork barrel bail-out projects in U.S. history, critics charge. Critics go on to complain that this commuter train company in turn may possibly promise, off the record of course, to financially support the politicians who support Amtrak, and in return, the politicians should consider voting for continuing the pork barrel bail-out.

SUPPLEMENTAL SOURCE: NBC TV NEWS 5/3/01

## **Bad Science and The Chemical Industry**

Critics charge that we're letting the chemical industry get away with conducting a vast, potentially toxic experiment on society and allowing our children to be used as the guinea pigs! There is not a child born today in the U.S. that is free of synthetic chemicals. Critics also contend that we may be, in a sense, shooting ourselves first and then asking the important questions later, concerning the safety and harmful effects of the chemicals that surround us in our everyday living and work environments. In fact, the chemicals we use everyday are most often presumed to be safe, but are they? Similar to the tobacco industry, for 50 years the chemical industry has been accused by critics of downplaying key evidence concerning the possible harmful effects chemicals have on us.

For example, critics complain that in the production of chemicals, the industry possibly could have harmed its own chemical manufacturing employees, as well as potentially harming those who live in communities surrounding chemical plants! Unfortunately, the industry may possibly have known that independent scientific research concluded that chemical plant production could potentially have been harming chemical plant workers for decades! Making matters worse, the industry's own internal confidential documents show that they seemingly chose to keep the U.S. government, the media and its own chemical plant workers from finding out that workers could be overexposed to deadly diseases as a direct result of handling and working around chemicals at chemical plants!

However, when the government finally got involved and started looking into chemical plant related diseases, instead of admitting to some potential danger for its chemical plant employees, some of those in chemical plant management decided they needed scientific evidence to backup its own claims that chemical plant manufacturing, indeed, did NOT cause deadly diseases in its workers! So what happened next? Critics charge they HIRED researchers and doctors, conceivably sympathetic to the chemical industry's cause, to come out with scientific evidence that supported the industry's claim that chemical plant manufacturing did NOT lead to deadly diseases in its work force.

Scientists admit that it is very easy to manipulate scientific evidence to prove most anything you want to prove, so it is not surprising that the industrys own in-house, scientific research concluded that chemical plant manufacturing did not cause deadly diseases in its work force.

Next time you hear some spokesperson for most ANY industry claim that their manufacturing procedures or products have been scientifically proven to be safe to consume, handle and/or work with, will you always have complete confidence that the industry in question is being absolutely honest in its scientific conclusions?

SUPPLEMENTAL SOURCE: PBS-TV DOCUMENTARY TRADE SECRETS: THE CHEMICAL INDUSTRY 3/26/01

### **Be Your Own Boss Business Opportunities**

Before investing in any "work at home" or be-your-own-boss "biz opp" beware that just because you opt to invest in a business venture does not automatically mean you will be able to find work or be able to find outlets or shelf space for the merchandise you have agreed to try and sell. This goes for each and every kind of work-at-home scheme or be- your-own-boss business opportunity.

In fact, every work-at-home scheme is potentially, possibly and probably fraudulent, meaning the only person making any money is the person trying to get you to buy into the work-at-home scheme!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/8/97

### **Big Store Vacancies Hurt Smaller Stores**

Ever wonder why a big store in your local shopping center closes its doors, moves to a newer location nearby but the old store stands vacant for months, possibly years? Typically the largest and very popular store in a shopping center, or "anchor" store as it is called, is left vacant by the previous anchor store simply to "tie up" the lease and keep paying the rent on the big store space so no competitor of the anchor store can come in and "set up shop" to compete against their newer anchor store located nearby.

Unfortunately, leaving an anchor store vacant hurts the smaller stores' business in the shopping center since no new anchor store is allowed to come in, fill the space and attract customers back to the shopping center. This whole time consuming process may adversely affect consumers in the area as well as smaller store owners and operators.

## **Collection Agencies For Businesses**

If you are a business owner and a collection agency approaches you or if you seek the services of a collection agency to help you collect some bad debts owed you, the agencies have been known to "milk" high fees from business owners who may end up only collecting a very small percentage of the collectible debt!

If you do not get everything in writing and read the small, fine print of your contract with the collection agency, you risk not collecting what you may have anticipated.

## **Consignment Stores and Services**

They sell your merchandise for you for a fee or percentage of what the item(s) sell for. Beware of who you trust to sell your things for you!

They may sell your things and never tell you they were sold. They may also move away and take your things with them and never tell you they are moving! They may even sell your merchandise and be unwilling to pay you what they promised! You may even have to take legal action to ever get paid!

Remember, if you give them something like a boat or something that you still owe money on through the bank or some other money lender, YOU are still responsible for payments! If the consignment outfit turns out to be crooked or extremely "slow pay", the money lender will come after you for the balance of the loan! Meanwhile, the merchandise may be sold to someone else even without a clear title, which is illegal, but your merchandise could then disappear, the consignment company will have your cash from the sale of your item(s) and you may end up getting stuck paying off the loan and have no merchandise to sell to meet the money lender's demand for payment! Consignment deals are not always risk free as they may appear.

## **Corporate Arrogance and Power**

In light of court verdicts against the tobacco industry whereby CEO's, and scientists hired by the tobacco industry, possibly seemed to have withheld information concerning the effects of tobacco on consumers' health, as well as unethical practices by Wall Street brokerage firm stock analysts and corporate accountants, how in good conscience can the American justice system impose "stiff" prison sentences on non-violent, lower class "losers" in society but allow corporate criminals to get off with just a monetary fine?

Will Americans ever unite to form a "backlash" movement against corporate arrogance and power in a move to cleanup or shutdown corporate criminal behavior?

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SUMMER 1997

## **Corporate Attitudes and Consultants**

In days gone by, it was the typical Chief Executive Officer (CEO) of a corporation that acted more like a statesman whose responsibilities were that of balancing what was good for the corporation's employees, stockholders and the community in which the corporation resided.

However, going into the 21st Century this balancing act has changed greatly! Due to pressure from within and from Wall Street as well as worldwide competitive influences, now the financial bottomline of the company is what is most important! This "new attitude" held by too many CEO's today seems contrary to the needs of the employees and the community.

Employees are replaceable and the corporation can move from state to state, even country to country if necessary to improve the almighty financial condition of the corporation.

Corporations rule the world....not the President of the U.S. or world leaders like we may like to think. Corporations rule us through public relations and advertising which go to assure us that their products will help "make us whole" again.

However, consumption takes more and more money, a quest which just widens the gap between the "haves and have nots" thus separating ourselves, our family and our community. It ends up alienating us, creating social and spiritual emptiness and a downward spiral of deepening alienation.

Consultants hired by government, business and industry may be nothing more than scapegoats when things go wrong. Blaming the consultant allows management to elude responsibility. Anyway, consultants can be swayed, even pressured in ways to come to the same conclusions favoring the government agency, business or industry that hired them!

Consultants may just be "hired guns" to fool some segment of the public, media or a particular group of decision makers.

SUPPLEMENTAL SOURCES: ADBUSTERS MAGAZINE FALL 1995, SPRING 1996 and CNBC-TV "EQUAL TIME" 1/18/96

## **Corporate Crime Pays**

Every corporation may be involved in some level or degree of corporate crime. Greed works! American

corporations were founded in the 1800's and were created by the people, for the people. Each state had the power to grant corporate charters, as well as the power to be the final "authority" over what corporations could and could not do and how big they could become.

In the 1800's corporations were not allowed to participate in the political process or buy stock in other corporations! If a corporation acted improperly it could be dissolved by the state by simply having its charter revoked. The U.S. citizenry, in those days, were firmly in control of the state and corporate relationship, meaning the public and NOT the corporations were in control!

Back then a corporation's existence was a privilege, not a right! Citizens held the reins of power, and any corporation who abused its powers, corrupted, stole or polluted faced a dim future!

My how things have changed! Today, corporations buy and sell each other's stock. Lobbyists and legislators bankroll elections, control the public's airwaves and set our economic and cultural agendas while we, the people, have virtually lost all control over U.S. corporations.

Today, corporations have more rights than the citizenry! The U.S. government is tough on crime committed by individuals while corporate lawbreakers get off with a monetary fine and little or no jail time compared to individual non-corporate criminals! A "fine" to a corporation is simply the cost of doing business with all costs getting passed on to consumers anyway through higher prices and future generations will be left to pay the REAL costs like environmental devastation and possibly a diminished quality of life! Individual criminals who repeatedly break the law end up in jail but corporations, to date, are seldom held to the same standards.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SUMMER 1998

## **Corporate Good Cause Pretenders**

The "pretenders" are those businesses and industries that set out to portray themselves as doing good things in the public interest. Some may even create "bogus" citizen and consumer groups which may be "fronts" for major corporations or trade associations pretending to be operating in the public interest but instead may be intent on spreading potentially misleading information via the media using biased surveys and "slanted" public opinion polls.

These so-called "good-for-you" groups may primarily be interested in trying to influence and fight governmental regulation instead of promoting good health or dispensing valid, reliable scientific information. Very little can be done to protect consumers from these "pretenders".

These created "do-gooder" citizen and consumer groups who advertise, employ telemarketers and poll-takers, as well as mail solicitors who dispense and collect information, are too often never really scrutinized by the media or anyone else, and in many cases are not even required to identify sponsors of the citizen and consumer groups, advertisements and so on, or who funds the operations!

For example, when you see corporate conglomerate energy or oil company advertisements claiming "on the record" that they are environmentally responsible and dedicated to a clean environment, yet "off the record" they may stand accused of polluting the environment while lobbying legislators to vote against more regulations, even the Endangered Species Act, all because more government regulations may hinder industry growth and revenues.

The next time you see a "warm and fuzzy" nature advertisement conceivably twisting the truth and reality while saying and proving essentially nothing, ask the question. Are they really concerned global citizens or just pretending to be?

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1996

## **Corporate Tax Trickery**

U.S. multinational corporations escape from billions of dollars in U.S. taxes using a popular scheme called transfer pricing. Here's how it works. A U.S. parent corporation imports goods from essentially itself, from an offshore subsidiary branch of the parent corporation and all at highly inflated prices. For example, it will pay nearly \$1000 for a \$10 watch battery or \$5000 for a \$5 flashlight! A toothbrush, using the transfer scheme, can be imported for \$5000, a disposable razor for \$400 and a computer printer for \$175,000.

Then an arm of the parent U.S. corporation here in the U.S. exports goods to its sister outfits offshore at deep discounted prices. For example, a new bulldozer can be exported for \$500, exquisite diamonds can go for \$3 a carat, a bank ATM machine for \$35, a pre-fabricated metal building for \$1 and a military airplane can be exported for just \$20,000.

The net result is the parent corporation based here in the U.S. appears to bleed red ink (huge losses) due to the overpriced imports while the offshore branches of the U.S. parent corporation reaps windfall profits from cheap imports all safely out of the IRS reach!

SUPPLEMENTAL SOURCE: MOTHER JONES MAGAZINE APRIL 2002

## **Corporate Taxes and Intangible Taxes**

Corporate tax incentives or "tax breaks" are issued by the U.S. government as an investment of taxpayers' money used to get big business to create jobs in return for companies receiving big tax breaks. The problem is there may not really be much accountability or follow up on the government's part to make sure new jobs are even being created by those taking advantage of the tax incentives!

The only REAL and accountable tax incentive is NO TAXES! Time after time so-called tax incentives may be producing negative not positive results when considering what the tax incentives were meant to accomplish in the first place.

Legislators convince voters that the tax incentives help develop each state's and the nation's overall economy. The U.S. government sets priorities but too often may do a poor job following up to see if the goals are ever being met! It seems no one is really in control and no one is accountable to determine if taxpayer funds are being squandered or not.

Concerning state "intangible taxes" for people who invest in stocks and bonds, whenever the government tries to steal more of the taxpayers' money people will go to great lengths to avoid intangible taxes! For example, the annual state taxes collected by the government on personal stocks and bonds investments can possibly be avoided by shifting your financial portfolio to partnerships or trusts to other states or off shore overseas to other countries or states that do not collect these state investment taxes! Is it legal? This is questionable so consulting a good attorney is essential.

Another way to avoid taxes is in some states all you have to do is move your stocks and bonds portfolio to another state then within five days move the whole portfolio back to your home state. Again, is it legal? Consult an attorney. However, for many people it may be cheaper just to pay the state the intangible taxes it says you owe so you avoid any attorney fees but for others, who may be worth millions of dollars, it may save them thousands or hundreds of thousands of dollars!

The state and federal tax system's chief asset is its complexity. If the tax system ever gets simplified thousands of state and federal government employees could lose their jobs so where is the incentive to get the government to make the tax system any simpler?

The free market forces of supply and demand provide most of the services that are now being controlled by the government. Government policies and programs seem to hinder a healthy economy and may even end up failing in what they are intended to do anyway.

Society in the USA must organize around private property ownership, individual rights and voluntary cooperation with little or no government interference. The police and government regulators seem to do more to help just one class of people....THEIRS! This leads to higher costs and more discrimination for everyone else. If left unchecked government tends to spread like a cancer with seemingly unlimited authority until it influences most every aspect of our lives!

Guerilla capitalists, who operate on the "black market", have been driven underground by the U.S. government's attempt to control them. Politicians and tax-hungry bureaucrats are driving many citizens into the underground cash economy which some claim to be the REAL free market today! It is secrecy and privacy that sustain and maintain any underground economy.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 11/3/95 and 1/22/97



## **Corporations Under Investigation**

When under intense public scrutiny, corporations do not "sweat it". They simply "spin" an endless ruse when the "heat is on" because nothing can be allowed to get in the way of making money!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1997

## **Cost Of Doing Business and Consent Decrees**

Owners of businesses always get scared and "all shook up" when the Federal Trade Commission (FTC), Food And Drug Administration (FDA), Internal Revenue Service (IRS) or any other similar power-wielding arm of the U.S. government comes knocking on their door. Business, in general, is afraid to take on the "Big Brother" U.S. government and feel intimidated when it comes "a knocking".

Many businesses tend to just "roll-over", give in, and pay any necessary monetary fines or penalties the government doles out just to stay out of the courts and away from the news media, no matter if they are right or wrong, innocent or guilty!

The U.S. government scares us and there is no where else to turn to. Calling an attorney to help you fight the government is costly and too many attorneys too often recommend that you "roll-over" and pay the fines just to keep your costs down.

If you do decide to fight it out in court your attorney may not even know your business well enough to put up a good fight so, of course, the attorney may recommend that you "give-in" to the government's demands, thus follow the path of least resistance. This is not because of any guilt on the part of the business owners and operators but instead it may simply be easier and just too expensive to get justice these days. It may too often be less costly to accept the penalties assessed by the government and get back to doing business.

To fight for your rights today can easily bankrupt many smaller businesses in attorneys' fees alone! Is this how our forefathers meant justice to be played out? Today, to stay in business it helps to stay out of court and out of the newspapers, so to speak. The government's threats may not even hold up in a court battle but justice may not exist for those who cannot afford to fight for justice. To go against "Big Brother" most of us just cannot afford it.

When the government forces your business to sign-off on a consent decree due to fair trade violations, like using false or misleading advertising claims, your signature on this decree or document allows the government to levy fines against the business if it ever violates the government's standards for fair trade practices in the future.

What astute business owners know is that you do not have to sign the government's consent decree! Even attorneys may too often not even know this and may think the government will harass you even more if you do not sign it. However, this may not at all be true!

One alternative may be to NOT sign a consent decree and simply agree to comply with the government's requests. This way you may be able to avoid the government's federal fines and its wrath in the future.

If you do sign a consent decree you can be assured Big Brother will harass you because then it can be done legally and it can also be easier to penalize you with hefty fines. Without your signature on a consent decree the government cannot easily fine you but it can still easily harass you.

The better solution may be to refuse to sign a consent decree but agree wholeheartedly to comply with all of the government's requests, like voluntarily cleaning up advertising claims and whatever else Big Brother wants you to comply with.

One of the USA's most successful businessmen once stated, "Signing the government's consent decree for so-called questionable business practices was the worst business decision I ever made!" He regreted ever succumbing to the governments strong-arm tactics.

One big problem is that once you sign the government's consent decree it has you exactly where it wants you....in the palm of its hand, so to speak. By not signing it Big Brother may not have gained a solid position of power or leverage against you and your company.

## **Deep Discount Department Stores**

When they build these mega-stores in neighborhoods nationwide they claim it brings jobs to the area. They do but possibly at the expense of driving many "mom and pop" retailers out of business like neighborhood hardware stores, pharmacies, bookstores and others!

Local citizen protest groups often may initially try and fight the powerful real estate developers and big business interests but the citizenry typically can neither handle the risk of intimidation nor the costs of attorneys and fighting frivolous lawsuits! Too often the concerned citizen protest groups may find themselves getting slapped with lawsuits to scare and silence them and IT WORKS!

Critics contend that in small towns all across America the deep discount retailers have in essence wreaked financial havoc on small town economies providing too often only low paying jobs and driving out the true entrepreneurial spirit of "mom and pop" business ventures!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 1/8/96

## **Franchise Franchisee Protection**

Before buying into any franchise operation you **MUST** seek "territorial protection" **NOT** based on the population size of the area where the franchise is located. If you do not get the proper franchise protection and if the population around your location grows in size then the parent company of the franchise can sell another franchise just like yours near your franchise location practically right around the corner from yours! Of course, this may decrease your store traffic and revenues.

Possibly consider buying a franchise that is already up and running. This way you can avoid the "start up" fees which can be costly.

## **Going Out Of Business Sale**

When you see this advertised and that everything must go may only mean that everything that does not sell will go to other stores in the chain that are **NOT** going out of business! Consequently, the so-called bargain prices may not be such a bargain after all and may be nothing more than an advertised come-on to get you to purchase merchandise that is not actually at expected rock bottom, bargain prices.

SUPPLEMENTAL SOURCE: STORE MANAGER WHISTLEBLOWER JANUARY 2001

## **Going Out Of Business Sales**

They may not be "sales" at all but instead may possibly be deceptive, "rip-off" sales tactics disguised as a "going out of business" sale! There are state laws prohibiting phony sales such as these, but the laws are full of loopholes so most anyone can claim that his business is going out of business, then virtually open up somewhere else down the road or even, in some cases, at the exact same location!

The phony going out of business sale allows businessmen to advertise as if they are offering unbeatable, "here now gone later" bargains, which are simply being used to possibly dupe unsuspecting customers into purchasing merchandise they may not ordinarily purchase because they trust that the sale **REALLY IS** a sale when it actually may not be.

Furthermore, appraisals of the so-called going out of business sale bargains may reveal that the goods are actually being sold at two to three times over and above their true or real value! Basically, you may never be able to trust that a business is really going out of business these days because the exact same business may open up somewhere else for a few months then go out of business all over again, and do

the same thing over and over again all over the U.S. using different store or company names or possibly even the same store names.

Incidentally, the sales generated in this type of phony scheme may be "final", meaning they will accept no returns of the merchandise if and when you find out you were "ripped off" by inflated prices. This also means you may not be able to trust any certificates of authenticity or the salesperson's word when it comes to what the goods are made out of or how they are manufactured.

SUPPLEMENTAL SOURCE: MSNBC-TV NEWS WEEKEND MAGAZINE JUNE 1998

## **Invention and Patent Promoters**

Promoters may claim your idea(s) has solid promise just to entice you to pay their required hefty upfront fees to patent and/or market your idea! Their assistance in this effort may sometimes be highly questionable because the patent protection you receive from them may not really afford you much, if any, legal protection! Why?

Just because your invention is patentable there is no valid or reliable measure of future commercial success. A legal patent does not mean protection and only provides limited legal protection because it is relatively easy for a competitor to possibly find ways to "design around" any real legal patent protection! Also, foreign nations too often do not even recognize U.S. patent protection. In fact, foreign exchange students have even been caught taking product ideas back to their homeland and manufacturing them there with no royalties going to the American inventor or U.S. manufacturer! For example, computer products have been especially hard hit this way in the Far East! Consequently, registering your patent with the U.S. government provides no exclusive patent protection.

"Reputable" invention and patent promoters do not charge high fees in advance of services but only make their money collecting royalties AFTER your product is a success. Of course, there is never a guarantee of success despite what a promoter may insinuate.

Moreover, just because a promoter takes on your particular project does not mean he will ever admit to already greedily taking on similar projects and has simply neglected to tell you something similar has already been invented and patented.

Never ever trust some big company or manufacturer with your ideas for new products or services without first getting them to sign a "confidential disclosure agreement" to be approved by your attorney, NOT their attorney! This agreement shows they are serious about compensating you for your ideas if the product or service becomes marketable.

Remember, some of the biggest, money-making ideas and their inventors never made a dime off their big inventions because they trusted some big company to help them market their invention and the big companies ended up marketing the "stolen" invention ideas for themselves and never paid the real

inventors a dime!

If you do get something in writing, whoever you are dealing with, conceivably, cannot be trusted! Even if you do sue them in court for money damages, it may take you up to 25 years to even win a lawsuit and collect! Few attorneys will take on this type lawsuit and few inventors can sustain the legal costs involved in a court battle, especially when going up against giant corporate conglomerates.

If the big company representative "comes on" and acts like he is your best friend and always tells you not to worry and that you will be taken care of, this may be all the more reason to be suspicious, especially if you have nothing in writing from the corporate giant. Remember, big corporations tend to be ruthless when it comes to doing business. How do you think some of them became corporate giants....by being nice guys?

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 8/25/97 and ABC-TV 20/20 10/30/97

## **Inventor Services**

The ads and salespeople for these services may promise that you can possibly reap great financial rewards with your invention or idea for an invention, but beware if they ask you for ANY kind of "upfront" fee!

A "good" inventor service provider will take on most any project with merit on a "contingency fee" basis, meaning if any money is made off your invention, then you will make money, otherwise it should cost you little or nothing to see if your invention is even marketable.

An unscrupulous service provider may try and extract money from you "upfront" and may not even disclose to you the fact that many others, before you, may have had almost the same idea for an invention similar to yours and opt to take your money for services anyway, to patent it, make blueprints and market it!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 7/30/97

## **Legal Payola On Corporate-owned Radio Stations**

Today, many if not most broadcast radio stations in your area are likely to be owned by just a few huge corporate conglomerates instead of like in days long gone by when radio stations were owned by single families or much smaller corporations. This means the concentration of the so-called public-owned airwaves ends up in control of just a few corporate conglomerates known as the privileged few.

Remember, this is NOT what the U.S. government had in mind when it created the Federal

Communications Commission (FCC) to set rules and regulate the publicly owned airwaves, as well as make sure the American public always had access and not be shut out by corporate interests. What many critics once feared, concerning the loss of public access and control of the public airwaves by the privileged few, may now have become a reality in radio.

This loss of access is similar to what happened with small bookstores, small book publishers and even in grocery stores. The huge national bookstore chains virtually wiped out of business most all of the mom and pop small bookstores and now the corporate conglomerate bookstore chains ask book publishers to pay for shelf space, similar to grocery stores which require that product manufacturers buy shelf space if they want their food products on grocery store shelves and shelf space is not cheap! In fact, the cost is so prohibitive that many good food products, as well as books by unknown writers, book publishers, music artists and music producers, may never get on the shelves or played over the PUBLICLY-OWNED airwaves! BIG BUSINESS, run by the privileged few, has its way of limiting and controlling what we can see, read, hear and even eat! It seems like only those that can AFFORD access get access, like lobbyists for business interests paying-off our elected legislators in Washington, D.C. to have their issues heard and voted on in Congress, while the small business interests may essentially have little or no voice in many matters. Is the American public like sheep being led to slaughter, so-to-speak, not even realizing their fate along the way?

When radio was in its heyday during the 1950s and TV was just a fledgling enterprise, music record companies and music producers were able to pay-off radio station disc jockeys, and possibly station management, to get their records played over the public airwaves. This practice became known as payola and was outlawed.

Payola once allowed record companies to control what music the public would hear. The commercial interests of the privileged few could control Americas PUBLICLY- owned airwaves!

However, LEGAL payola exists today and, to date, the FCC has done little or nothing to stop it! Remember, the FCC was originally established to be the watchdog over the public airwaves and make sure the American public has access to the airwaves and not get abused by big business interests which use the public airwaves.

Today, this is how legal payola works. Independent middlemen called indies are allowed by a loophole in FCC rules and regulations to accept huge sums of money from music companies and music producers. In return the indies may essentially pay-off radio station owners and operators to get certain music selections and music groups played over and over on the radio.

This practice reduces the access to the public airwaves that many unknown music groups are supposed to be entitled to according to the rules and regulations of the FCC.

Radio stations admit this new payola practice continues because corporate-owned radio stations want and may NEED the money so whoever can keep paying-off radio stations with huge sums of money, (up to \$100,000 or more), can keep getting their music played over and over on the public airwaves! The little known artist, in reality, may have little or no chance to compete with big business interests!

Like TV publicly-owned airwaves, radio publicly-owned airwaves are now controlled by the privileged few and the American public does not even know it has lost control and access to the music, news and information it may be entitled to.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 5/24/02

## **Nursing Home Care Laws Not Being Enforced**

Twenty years after the passage of federal laws to clean up nursing homes in the U.S. and not a lot has changed possibly due to the influence of political campaign contributions from the nursing home industry! Token fines or no fines at all for improper nursing home resident care seem to be the norm to date. Good nursing homes are not abundant and questionable care is everywhere, especially at homes run by for-profit chains, and the laws for good nursing home care are not being enforced!

Based on inspection surveys, the not-for-profit homes may generally provide better care than for-profit homes and independently run homes may provide better care than homes owned by chains. Independently owned homes may tend to hire a larger staff of caregivers and nurses. The most glaring problems dealing with nursing home care seem to show up in small, for-profit chains of homes that operate in just one state.

Current laws state that a nursing home must hire enough staff to sufficiently meet the needs of the nursing home residents. Unfortunately, a nursing home with 200 residents can use the same size staff as a nursing home with only 20 residents and still meet the industry standards set down by law!

To find a good, humane, well-run nursing home may be difficult especially when a hospital tells you to find a place for your loved one in the next 24 hours which can be a typical scenario! However, you have rights! Under Medicare you can appeal the hospital's decision and extend the hospital stay for another two days to buy additional time to find an adequate home for your loved one.

To find the names of local nursing homes in your area try calling the Eldercare Locator at 1-800-677-1116 or consult the on-line nursing home quality care monitor at [ConsumerReports.org/nursinghomes](http://ConsumerReports.org/nursinghomes). From this on-line list of homes even if a home has received even one fine, no matter how small a fine, consider it a warning!

Check a nursing home's ownership. Ask when the last time ownership changed hands. Be aware if the facility is part of a large corporation that has split itself into smaller, limited-liability companies meaning if you have a problem with them you have less legal and monetary recourse if things go bad at the home for your loved one.

Ask about administrator turnover. If top level management has worked there for several years this may be a good sign. Frequent changes in top level positions may suggest instability which may translate into poor care. Talk to the administrators and feel out their philosophy of care and how well it is

communicated to staff members. Remember, good care begins with the facility's leadership. Do not depend on any U.S. government web sites to give you up to date information on existing nursing homes. They may be more likely to give you misleading and incomplete information. Visit the home at unexpected times especially between 9am-10am or at dinnertime to see how many residents are still in bed. Homes with too small a staff may not get residents out of bed until later in the day. At dinnertime if 75% of the residents are eating in their rooms this is not a good sign as most residents prefer to be out of bed and eat in the dining room. Ask the nurses aides how many residents they personally care for. Of course, the smaller number the better.

Read each home's Form 2567 which is the state inspection survey. This form should be readily accessible. If it is not or if you have trouble getting to see it consider running for the nearest exit. The facility may wish to hide damaging information, violations and problems. If they tell you the problems have been fixed it may or may not be true. However, a good inspection report is no guarantee of good care! It may only mean the state inspectors are not looking very hard.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2006

### **Office At Home I.R.S. Deduction**

Many taxpayers who legitimately qualify for this tax deduction each year do not take it because your tax preparer may tell you this particular deduction may trigger an I.R.S. audit and no taxpayer wants this even if you have absolutely nothing to hide. Why?

It is the I.R.S. auditor's job to find something when you get audited. Like any salesperson who needs to make a sale to impress the bosses, U.S government tax auditors may have quotas to fill too, meaning maybe they to are expected to extract a certain amount of money from as many taxpayers that come in front of them as possible.

Another "red flag" to possibly increase your chances for an audit is when you claim your expenses are around 35% of your gross income.

### **Pay Phone and Vending Machine Biz Opps**

If anyone ever offers you a pay phone route business opportunity beware that if you do invest you may lose your investment due to inferior equipment, poor management services, and phony company references who may be used to deceive you about how good the particular pay phone route and pay phone company really is!

The "bogus" references are called "singers" and are used simply to misrepresent the profit-making



potential of the pay phone company. Remember also that pay phone route companies that sponsor these type ventures may change their names so often that law enforcement is too often unable to catch up with them to prosecute all those who may defraud the investors!

Concerning vending machine business opportunities and vendor routes selling anything and everything under the sun, beware that if you do invest that you may get a visit from organized crime in your area letting you know that your presence is not welcome. Remember, organized crime involves itself in cash businesses and you may be asked to pay for protection or asked to leave. Consequently, you will lose your initial investment in the vending "biz opp".

If the vending machine or service route is not affected by organized crime you may still have to be aware of inflated and exaggerated claims of how much money you can make if you go into the business of selling food or merchandise through a vending machine or service route. Also beware of any references provided by the vending representative to sell you on this particular type of business opportunity. Too many references may have been "paid-off" to exaggerate the income potential of this business opportunity.

Incidentally, despite any promises do not expect much help from the vending machine or the service route supplier when it comes to giving you support and/or any expert advice. Once the salesperson has your money you may receive little if any support!

SUPPLEMENTAL SOURCES: HARD COPY TV NEWS 12/9/97 and CNBC-TV STEALS AND DEALS 9/11/97

## **Price Quotes Over The Telephone**

If a company refuses to give prices over the phone you can likely find that the company's competitor probably sells virtually the exact same product, or a reasonable facsimile of the product you are looking for, "for less" money!

## **Public Relations (PR) Firms**

PR firms "massage" the public's perceptions so that the public conceivably may never really know who is telling the truth! PR firms have been known to "trick" the public by creating so-called public service "grassroot organizations" which actually end up covertly working in the interest of the corporations, groups or governments they represent instead of working as a grassroots organization in the public interest!

If a company gets attacked by the news media for polluting the environment or endangering people with harmful products and services the company may go out and get a "hired gun", so to speak. It hires a PR firm which uses attorneys and other "spin doctors" to do the "dirty work" and try and drown out

the allegations against the company. For example, if South Africa had employed a good PR firm conceivably they may still have apartheid!

Remember when silicone breast implants received all the negative news coverage? The pro-silicone breast implant manufacturers actually successfully confused the public into thinking maybe silicone is no so bad afterall and may be getting a bad "rap". Well, you can thank PR firms for the confusion.

On the other hand, clients who hire PR firms are not always satisfied with the service the firms provide. For example, once you hire a PR firm and give it a hefty retainer fee to perform some type of PR services some clients have complained that they may hardly ever hear from the PR firm again!

Before hiring a PR firm always ask for references from known verifiable businesses that the firm claims it has represented. Also, check with your state's Attorney General's office for any complaints against the PR firm you may be interested in hiring to represent your company's or group's interest.

SUPPLEMENTAL SOURCES: ADBUSTERS MAGAZINE SPRING 1997 and SOUTH FLORIDA BUSINESS JOURNAL 10/4/96

## **Semiconductor Manufacturing**

In the clean rooms where computer microchips are made, workers wear protective clothing from head-to-toe but the garments do not protect workers from chemical fumes used in making the chips. Consequently, workers breathe and or come in contact with many toxic, cancer causing carcinogens.

Of course, manufacturing representatives claim their workers are only exposed to toxic substances within the limits set by U.S. government safety standards. Unfortunately, too many workers are getting sick and dying which raises questions about the validity and reliability of government safety standards as well as whether or not the workers employers knew of the toxic hazards and have so far failed to warn their own workers of them!

SUPPLEMENTAL SOURCE: MOTHER JONES MAGAZINE APRIL 2002

## **Small Business Administration Crooks**

The U.S. government lends taxpayer dollars to criminals as part of a federal program! It seems most anyone can apply and receive large sums of cash costing taxpayers millions of dollars yearly!

As usual there seems to be too little accountability in how and where tax dollars are spent. When you fill out the application form for one of these government loans to supposedly assist you in starting up a small business there is a "box" on the form to check-off if you have ever been convicted of a crime.

Even if you have a criminal record and you check the box as if you have no criminal record no one in

government may even check it out to see if you are telling the truth! The whole background-check process seems too often to possibly be based on the honor system and criminals everywhere are applying for small business government loans then simply walking away with hundreds of thousands of dollars "each" without ever even attempting or intending to set up and start a small business!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 10/1/97

## **Store Rent Leases For Small Businesses**

How a store's rent lease is written with the landlord may mean the difference between being profitable and not-so-profitable for the store owner. Many leases may be written to "gobble up" a small business owner's profit if the owner is not careful. Over the course of just a few years this store lease rent contract could have a crucial financial effect on the owner. Most every standard lease tends to favor the landlord so possibly consider getting an attorney specializing in contracts and landlord tenant litigation.

Landlords may often try to get tenants to pay ALL the costs of running and maintaining the property the store inhabits so negotiate any favorable changes BEFORE signing a landlord's lease. Beware of "pass throughs". This means all costs are passed on to the tenant!

"Pass through" clauses were originally designed to protect landlords from rising costs and tax increases, but today, landlords see them as pure profit potential! Every chance landlords get they may tend to try and pass all costs of doing business on to the tenant unless the tenant negotiates changes before signing a store lease.

## **Work At Home Business Opportunities**

Any kind of "biz-op" which allows you to "be your own boss", if the person selling you on the idea promises to help you get started and market this new business, do not always believe it. If you are required to invest thousands of dollars be ready to never make a dime and get little, if any, marketing help of any kind. All you may receive for your investment of time and money is a garage-full of product and lots of excuses why the product is not moving no matter what kind of product you have invested in! In fact, when you eventually start to complain do not be surprised if the person who sold you the biz-op may even stop returning your phone calls completely and may not even answer the door if you show up on his doorstep!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 8/8/03

**BUYER BEWARE**

## **Abdominal Exercise Equipment**

You have probably seen them advertised everywhere, especially on TV, but many of them may not be very efficient when using them alone at building that 6-pack of abs you saw advertised. To develop the well-defined, flatter, firmer perfect abs or "washboard-look" stomach muscles requires more than just one type of exercise that a piece of exercise equipment can typically offer.

Beware of ab-exercisers that are uncomfortable to use and may contribute to lower back pain in some users, especially those that provide no head or neck support, make you work your arms and shoulders more than your stomach or limits the kinds of exercises you can do.

Remember, to build the perfect abs it may not be necessary to buy a piece of exercise equipment at all. You may want to simply look into what it takes to do proper abdominal crunches on your own without the aid of any devices.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 1997

## **Air Conditioner Clean and Tune Service**

Some service people may hit you with a "low ball come-on" estimate to check out and/or service your home or business air conditioner then possibly pressure you into a major repair bill. A simple "clean and tune-up" may turn into a financial nightmare! The repair person may try and convince you your AC unit is unsafe and even needs replacing! Or he may try and trick you into believing your AC could be leaking toxic fumes, supposedly causing health or heart problems for anyone in the vicinity of the unit, when actually there may be nothing really wrong with your AC at all.

A repair person may even pour rusty water inside your AC unit then tell you the whole thing is rusted out and needs a major repair now! However, even if you watch most every move the service person makes while he is servicing the unit, he may still possibly be able to sabotage your AC unit to create a repair bill he thinks you can afford!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/29/97

## **Air Conditioning Repairmen**

Beware of the low price advertised come-on offering a complete 18-point checkup of your AC unit. A hidden camera investigation exposed that all 8 of the AC technicians who were called for the advertised 18-point checkup were either too incompetent to be servicing the AC used in the investigation or they were just plain unethical!

Every AC technician that showed up to service the AC used in the investigation said the unit had

significant problems and needed repairs or needed coolant or both, when, in fact, the AC did not need anything! The unit had been inspected and serviced by experts and was in tip top operating condition and full of coolant.

The easiest rip-off by AC technicians is to say your AC unit needs coolant added to it but even if it does need it, you never really know how many pounds they actually add and, typically, you pay per pound of coolant that is added.

The bottom line is you may be better off calling an AC technician when you have a definite AC problem and maybe forget about responding to low price advertised come-ons for the so-called 18-point checkup. Anyway, many of the AC technicians in the hidden camera investigation did not even perform a complete 18-point checkup to begin with but charged the homeowner the full advertised price, plus all of the unnecessary repairs! Also, when the owners of the AC repair companies were confronted with the hidden camera videotape of their workers shoddy service calls, only 1 in 8 of the companies bothered returning the homeowners money for the poor workmanship performed during the 18-point checkup.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 6/29/01

## **Authentic Collectibles Or Fakes**

Memorabilia, autographs, antiques, and other merchandise sold as collector's items may be way overpriced and tend to be sold mostly to novice, naive collectors who may gladly pay inflated prices. Most anyone buying collectibles from a TV show are typically not your most knowledgeable collectors.

The "stuff" sold on TV as collectibles may even be manufactured and not "vintage", meaning the items may not have much, if any, historical significance and be of questionable value, especially considering what you are being asked to pay for it. Remember, anything promoted and sold as "authentic" must come with a "certificate of authenticity".

However, complaints do arise from time to time concerning bogus certificates of authenticity as well as complaints about getting damaged purchased goods replaced promptly, slow shipping and costly shipping charges! Remember, too many so-called collectibles, especially those purchased from TV shows, tend to only have a slight chance of increasing in value anytime soon despite the shows' or sellers' claims!

Additionally, up to 70% of all "signed" or "autographed" items may be illegitimate fakes! How do you know if an autograph is real? You do not unless you got it IN PERSON from the person you are seeking an autograph from! Otherwise what you purchase elsewhere may be worthless!

You may never know if you bought a forged signature until you try and sell it. Before buying any collectible check out some reputable buying or pricing guides.

Even antique appraisers can be fooled as to an antique's true value! The only way to "hedge your bet" is to always buy from someone you know or from someone you absolutely know is reputable. Remember though that some of the fanciest storefronts in high-rent locations may house some of the most unreputable sellers of collectibles! Regardless, ALWAYS get a signed receipt from the seller of any collectible and be sure the seller's name and address are on it.

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 1/12/96

### **Bait and Switch Computer Prices**

Famous name brand computers being offered at "incredibly" low prices may not even exist because the store advertising the super low cost deals may never have the computer you want, then the salesperson will proceed to try and "switch" you to another significantly higher priced computer or "bait"! No matter how often you call and no matter how many times they promise you that you will get the low priced computer they advertised, you will likely never get it.

Making matters worse, the higher priced computer the salesperson tries to "switch" you to may be, what computer experts call, a "brandless mutt", meaning it may be made up of mixed parts and the cheapest possible components from various computers. In fact, the store owner/operators you buy the higher priced computer "mutt" from may be the same people who actually put the computer together, unlike legitimate computer stores who get their goods direct from legitimate computer manufacturers!.

In addition, the "brandless mutt" may actually perform below par compared to other computers in its class.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/27/02

### **Bathroom Toilet Tissue**

A roll of tissue these days may appear larger than they used to because the manufacturers are making the toilet paper roll "spools" with larger center holes. In fact, years ago you likely received 500 two-ply sheets on one roll while, today, you may be lucky to get 240 two-ply sheets per roll.

### **Beer Brewer Secrets**

Drinkers of some import beers are paying a higher price for status and image, about twice as much as they would for domestic beers, because large American brewers also produce some of the most popular import beers! Drinkers of imports may think they are getting a higher quality, better tasting product but think again.

One half of the regular, full calorie imports, that were taste tested, scored lower than the worst taste tested regular, full calorie domestic beer. Moreover, the 2 light imports that were taste tested scored the lowest of all of the 10 light beers tested! Overall, the better tasting beers were sometimes far less expensive than the worst tasting beers tested!

Also, light beers may not be as light as you would like to think. Some full calorie beers made by one beer brewer may actually have less calories than a light beer made by a different brewer!

Generally, beer from a keg on tap taste tested more flavorful and cleaner than beer in cans or bottles. Cleaner means tasting fresher and with fewer off-tastes. The taste testers taste tested 54 different beers and have a combined 20 years experience studying the science of beer, teaching about beer manufacturing, as well as tasting beer. Beer was sampled in blind taste tests. Taste tested were beers made by the Big Three, giant American brewers, and regional brewers from states like Texas and New York, as well as the makers of craft beer, which is brewed in small batches, usually with malted barley alone and not the grains that some of the larger brewers add to their brew.

Remember, some brewers subcontract out their brew-making. This means many beers are not made at breweries owned by the company named on the label! Also, big name, nationally advertised brewers may hide behind a beer name that sounds small but you will not find the big name brewer listed anywhere on the beers label!

Overall, you may want to consider only buying your favorite beer that was brewed within the past 4 months, but the born on date codes are not always easy to crack when trying to decipher when the beer was made! Most imports do not even have born on dates that can be deciphered!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2001

### **Bogus Cuban Cigars**

Beware if you think you are buying authentic Cuban-made cigars! There is a flourishing underground "knock-off" trade of non-Cuban cigars which have Cuban cigar bands placed on them and then are re-sold in Cuban cigar boxes!

SUPPLEMENTAL SOURCE: PAUL HARVEY RADIO NEWS COMMENTATOR 8/29/03

### **Bookstores Selling Book Shelf Space**

Big national chain bookstores have practically driven out of business all the smaller "mom and pop" bookstores similar to what happened to small hardware stores. Making matters worse, now that small book publishers have fewer outlets for selling books by unknown and non-mainstream authors, the big bookstore chains also ask that publishers pay for shelf space if they want to sell books. These events



have driven small book publishers out of business since neither they nor small unknown authors can afford to buy shelf space!

Selling shelf space is nothing new because grocery stores do the same thing. You could have the greatest food product on the planet but if you cannot afford shelf space your product may never be able to reach consumers!

Unless the public demands a particular product you may never see it. Consequently, only those with "deep pockets" (lots of money) may be able to get products to consumers. This means the person or company that invents a product may end up getting "shorted" on making big profits because to get their products to consumers they may have to give up most of the profits to the distributor who can afford to buy shelf space! Furthermore, once you do hook up with a distributor to get your product on the shelves in stores, you may find that the distributor gets paid quickly but may not pay you for months, maybe even over a year! This "slow pay" tactic eventually may get the book publisher, book author or producer of any product to settle for even less profit just to get paid!

## **Buying A Pearl Necklace**

Always get, IN WRITING, a money back guarantee just in case you are not satisfied with your purchase, then always get it appraised by an independent third party appraiser who has absolutely no interest in your buying decision! Why?

An undercover camera investigation revealed that pearl necklace salespeople may lie about the high quality of the pearls they sell, then when you try to sell the exact same pearls back to the exact same salespeople who sold them to you, then and only then will they show you all the flaws of the pearls they sold you as high quality, and worth no where near what you paid for them!

To the untrained eye, it may also be difficult to tell high quality pearls and fake pearls from mediocre quality pearls!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 11/1/01

## **Car Payment Packing**

Some car dealers may possibly try and do anything to get your monthly payments as high as possible. Salespeople may too often misquote and inflate monthly payments. For example, they may say a \$400 a month car payment for 5 years is a 9% interest rate, when, in fact, it is not and probably is higher than 9%! You would like to think you could trust the car dealers finance manager who computes the interest rate and monthly payments correctly but do not count on it. Moreover, make sure you see everything in writing, including the down payment, the correct amount of money you are borrowing and so forth. However, still the safest thing to do maybe is get an independent third party, like your bank, to correctly calculate your car dealers proposal BEFORE you sign on the dotted line.

Furthermore, beware of overpriced, costly options. They may significantly inflate your monthly car payments. If a salesperson says a particular option is free, odds are you cannot believe it.

SUPPLEMENTAL SOURCE: ABC TV 20/20 7/14/99

## **Carpet Cleaning Machines**

About 50% of the time carpet cleaning machines may do a less than adequate job of soil removal so before you spend hundreds of dollars on a "deep cleaning" machine try renting one first and see for yourself just how it feels and performs. Consider never buying one of these machines just to remove stains. These machines may not be as effective as simple stain removing methods of rinsing and blotting that you can do by hand or by using a wet/dry shop vacuum.

Aerosol foam rug cleaners may be the least effective way of cleaning heavy, ground-in dirt and stains. The cleansing foam may not be able to deep clean your rug or carpet. You may find the foam cleaning products may do no better than the worst-performing, costly, deep-cleaning carpet cleaning machines.

Cleaning a rug or carpet by hand using a store-bought stain remover may be your best bet at deep cleaning but be careful during the cleaning process not to damage the coloring of your carpet's fibers or the carpet itself.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 1997

## **Casket Purchases**

If you purchase a casket for a burial and you buy it from some Internet retailer or from a wholesale-to-the-public retailer like Direct Casket Inc. of Queens, New York, once the funeral home quotes you a price for funeral services, by law, the funeral home supposedly cannot raise the cost of its services just because you decided NOT to purchase a potentially overpriced casket from the funeral home!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/7/97

## **Celebrity Chef Cookbooks**

Too often there may be no time for detail to be put into a celebrity chef's recipes for a cookbook because the book too often must be published while the chef is still a hot, popular entity. Also remember a celebrity chef's and even a professional chef's oven and stove burners may heat differently from those you find in a typical home.

Even in many cookbooks that are bestsellers some recipes may not work due to flaws, everything from

missing instructions to sloppy copyediting errors by the book publisher to recipes that are better suited for preparing in professional kitchens, not yours! These type problems are widely acknowledged by cookbook publishers.

In fact, out of every dozen recipes tested by cookbook editors and publishers, possibly only about half of the recipes actually may work in the typical homemakers kitchen, as cooking is not an exact science.

Too many cookbooks are not even well-tested before they are published and sold to the public! However, testing recipes can cost a cookbook publisher \$15,000 per cookbook! So is it any wonder that possibly many cookbook recipes go untested?

Celebrity chefs caught selling their cookbooks with errors may blame the publisher and say they cannot read over every recipe before it gets published into a cookbook. Celebrity chefs may even rubberstamp their recipes for the publisher or give the ok to what the publishers copyeditor writes. However, if you spend lots of time and money cooking up a recipe from a celebrity cookbook you have a right to recipes that deliver the goods so-to-speak. So, look for a cookbook that is thoroughly tested for detail and accuracy like Julia Childs cookbooks. Beware of first printings of a cookbook too. Errors will be corrected in subsequent printings. The more detailed a recipe is in a cookbook, odds are the more likely the author may be guiding you step-by-step. When you see four recipes stacked on one page you may be getting shorted some very important and crucial information and instructions.

Instructions must be clear and somewhat easy to understand. If you find recipes that do not work in a cookbook do not ever hesitate to ask for your money back from the bookstore or publisher!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2001

## **CFL Compact Fluorescent Lights**

These new, environmentally friendly lights are supposed to replace the old, watt-hungry incandescent lights we have used for decades. Packaging information on many of the new CFL's claim an average of 8000 hours of light life yet too many of them may only get around half that amount!

This cut rate light life still offers a longer light life than the old incandescent light bulbs as well as overall long term energy cost savings. However, at up to \$5 a bulb if the CFL gives you only 4000 hours of light life, instead of the advertised 8000 hours, then the cost of buying some CFL's basically doubles!

## **Cheap Hummingbird Food Alternative**

Beware of overpriced, pre-packaged hummingbird food nectar. Its ingredients may essentially be nothing more than sucrose.

Consider substituting cane sugar from your supermarket! Simply boil water then mix-in cane sugar until it dissolves then put the liquid in your hummingbird feeder.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 1998

## **Chimney Sweeps**

Beware of their scare tactics if you hire them to clean out your chimney! Your chimney may only be a little dirty and in need of some repair, like needing a new liner, but this is not always a cause to tell you that your chimney is in a dangerous condition possibly trapping deadly gases which could poison you and your family if you do not get the so-called problem fixed immediately!

Incompetent cleaning and repair services may tend to prey on homeowners who are elderly and not seemingly knowledgeable. Furthermore, just because a chimney sweep climbs up on your roof does not always mean he will clean out your chimney. It may be wise to watch his every move and follow him around as much as possible.

Chimney sweeps should be certified by the National Association Of Chimney Sweeps and beware of advertisements with money saving coupons. A good cleaning by a reputable firm should only cost you around \$150.

SUPPLEMENTAL SOURCE: ABC TV 20/20 1/22/01

## **Collectable Coins Sold On TV and Elsewhere**

Buyer beware because the TV shopping network allowing sellers of coins to be sold on TV as collectibles may be offering coins that have very little more value than face value compared to the \$40 to \$100 or more the seller may be asking for coin collections of nickels, quarters, dimes and so forth!

It may be wise not to buy these type sets of collectible coins as investments but simply buy them to collect because it could a hundred years before they may be worth more than face value. For example, a collection of nickels selling for \$40, that only adds up to maybe \$2 in coins if you were to add up all the nickels in the collection, may currently only be worth around \$2 and five cents total! The same goes for any other coin collections as well that are sold on TV and elsewhere.

Even the TV shopping networks' management says they are NOT aware that the coin collectible vendors selling coins on their TV networks are offering the coin collections as investments but the

collections are supposedly only being offered as collectibles, similar to collecting baseball cards of players playing professional baseball, today, in 2006. However, by all the "hype" in the sales pitches on TV to viewers at home, some coin collection buyers at home may think they are buying coin collections as investments and not for mere amusement!

If you buy one of these coin collections go get it appraised by an independent and certified coin dealer and if you are not satisfied with the coin dealer's appraisal, typically, you have 30 days to return the coin collection to the TV shopping network for a full refund excluding shipping and handling costs which you, the buyer, will have to pay.

Also, the coin collections that supposedly are covered with a layer of gold or platinum to enhance their value may add only 2 to 3 cents of value to the "entire" coin collection, as that is how much gold or platinum may have actually been added to the "entire" coin collection, if, at times, any gold or platinum is even added at all!

Remember, TV shopping networks boast about how much product they sell but they do not boast about how much product gets returned which, for some categories of products, may be up to 50% returns because when a buyer receives the product at home it too often may turn out to be not exactly what the buyer expected.

**SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 5/12/06**

## **Colored Contact Eye Lenses**

Colored lenses changing your eye color do not always come in all shapes and sizes necessary to fit every shape and size eye. Unfortunately, people getting colored lenses without a prescription from their eye doctor increase their risk of getting faulty fitting lenses which can lead to serious eye infections as well as a disease which possibly could lead to loss of eyesight!

SUPPLEMENTAL SOURCE: U.S. Congressional Legislative Session 4/4/01

## **Commercial Ultrasound Portrait Studios**

These stores are typically found in shopping malls and strip centers and offer pregnant mothers pictures of their unborn babies for a fee. The problem is the people administering the ultrasound test to create the photographs of the unborn are NOT trained medical specialists! What too many pregnant mothers may not realize is the test could possibly harm the unborn child because of the sound waves being used to penetrate a pregnant mother's body to create the pictures!

The U.S. Food And Drug Administration (FDA) regulates ultrasound equipment but does not regulate who uses the equipment! Doctors complain this is an accident waiting to happen with potential harmful

consequences!

There is no absolutely safe ultrasound test so consumers should beware of any and all claims made by ultrasound portrait studio personnel as well as the advertisements being disseminated for these type stores.

SUPPLEMENTAL SOURCE: CBS-TV NEWS 11/4/04

## **Computer Software Salespeople**

They may sell you on purchasing an "upgraded" computer program yet neglect to tell you that if you do not also upgrade the memory of your whole computer system then the new, upgraded software may function too slowly to your liking.

This non-disclosure of information may just force you to end up spending even more money in upgrades, whereas if you had known this before, you may not have wanted to purchase any new software in the first place!

Furthermore, "bogus" software is being sold with famous brand names, like Windows, yet the software may not be exactly what you would expect it to be once you install it or use it with your computer. So, how can you be sure that your computer software is what it is supposed to be when you bought it?

Legitimate software always comes in a package and is not sold in pieces. The complete package, all in just one box, should contain everything, software, instructions and most importantly, a letter of authenticity!

Also, if the price it is being sold at is too good to be true, chances are you may be getting sold "bogus" software and once you load it into your computer, there is not much you can even do about it, so do not expect a store refund!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 12/2/97

## **Deceptive Bed Sheet Thread Counts and Fabrics**

You may be wasting your money paying more for a thread count over 400 because too many manufacturer thread counts may not even be accurate! For example, a so-called 1200 thread count bed sheet or pillowcase may, in reality, only add up to just over a 400 thread count even though you may be asked to pay a costly 1200 thread count price! Unless you know how to count threads you may likely never know what the true thread count is!

Furthermore, sheets labeled as "organic", "green" or "natural" are not regulated by the U.S. government meaning the materials used in the bed sheets may possibly be "grown" without pesticides but there are

no federal regulations or standards existing regarding the "processing" of the raw materials used. Consequently, many environmentally unfriendly chemicals may be used in the manufacturing process of bed sheets!

Traditional cotton is still the best choice for sheets because they are easy to care for, durable and comfortable. If you want a fabric that wrinkles less than traditional cotton consider buying a cotton polyester blend. Unfortunately, however, nationally advertised bedding store chains may too often sell sheets made of traditional cotton or trendy weaves and non-traditional fibers, like satin, sateen, modal or polyester, which may shrink dramatically, may be see-through or may not hold up under multiple washings no matter what the sheets and pillowcases are made of!

Too often sheets and pillowcases may not hold up or shred or fade so keep your store purchase receipts. When buying darker shades of sheets and pillowcases, especially those color coordinated with other bedding or accessories, consider buying an extra pair and keeping them brand new, unopened and in the original packaging. This way if the sheets you use noticeably fade you can return them to the store and show them what they should look like when new to demonstrate how much they faded.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2005

## **Disposable Digital Camcorders**

They may be sold by drugstore chain stores and elsewhere and they may cost way less compared to regular inexpensive camcorders but expect a trade-off.

The audio may sound fine and the camcorder may be easy to use but the video quality may not be acceptable to what you would expect or what you would normally be used to seeing. Consider buying the cheapest camcorder you can find, approximately around \$200, before buying a disposable camcorder.

Consumers who buy disposable camcorders may be desperate to capture a moment or have no other options.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 2005

## **DIY Rental Moving Vans**

Always consider trying to negotiate a better deal than what the rental van company first offers you. At least try for free extra mileage, a two-wheel dolly for moving boxes and anything else you can think of to get thrown-in to a "package deal" that would regularly be an "add-on" charge to the cost of a typical rental deal.

Of course, get the costs of all the optional add-ons BEFORE you begin negotiating your package deal

or risk not knowing what typically comes free at no charge and that which the company usually charges extra for!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/3/97

### **Dust Mite Allergy Control Devices**

Advertisements and the literature for air purifiers claim their devices control or reduce dust mites up to 99% of the time but this may be misleading according to one of the world's leading dust mite experts.

Microscopic dust mites do not typically travel in the air so an air purifier may do little, if anything, to control dust mite fecal matter on the ground which is what causes allergies in the first place!

The claim in the ads may be accurate if dust mites travelled mostly by air but they do not! To really control dust mites you may want to try more conventional ways of control like covering bed clothes with linens that cannot easily be penetrated.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/15/97

### **Energy Saver Light Bulbs**

The manufacturers may exaggerate claims of how much energy they save and how many watts they put out. They may be nothing more than lower wattage bulbs claiming to put out a higher wattage than they actually do!

### **Estate Planners**

Incompetent, greedy and unscrupulous so-called financial professionals have been accused of charging costly fees to set up essentially ineffective living trusts and wills. Some crooked estate planners may even use their services as a foothold to help get their clients' bank account numbers, as well as get them to sign over their assets to the care of the estate planner!

Anyone can call himself an estate planner! Possibly up to 1/2 of all living trusts set up by estate planners may be "botched" and may cause their owners significant legal problems when the trust is eventually activated!

Watch out for professionals charging you "retainer" or "trustee fees" while you are still living and they are not even managing your assets for you!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 1997



## **Extended Warranty Loophole when Purchasing Appliances**

### Extended Warranty Loophole When Purchasing Appliances

An extended warranty may not cover problems caused by normal wear and tear so for appliances you may not want to purchase this type warranty. The store selling this type warranty may make five times more profit on the warranty than the profit they make on selling appliances and electronics!

Around 20% of consumers for appliances and electronics buy an extended warranty possibly needlessly because these products typically may not break down during the extended warranty period, typically three years. If the product does need repair it typically may cost less to fix it than what you paid for the extended warranty. For all major appliances it is not recommended you purchase an extended warranty.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2007

## **False Bottoms On Products**

A large product container may have a false or hollowed-out bottom so the container "looks like" it is filled up with product when actually there is more packaging than product!

Furthermore, how do you even know if a product's contents weigh what the label says it weighs? Chances are it may not.

## **Flea Market Merchandise**

Flea markets may be outlets for counterfeit and/or stolen merchandise, especially designer apparel and accessories. In the "underground" counterfeit goods business it may be hard to tell the real designer label goods from the counterfeit goods! One of the easiest ways possible for counterfeit and/or stolen goods to reach the public may be through flea markets!

## **Food Preparation Cutting Sheets**

These disposables are placed on your cutting board when preparing and cutting raw meats, fruits, vegetables, as well as other messy foods and they supposedly will absorb any germ mess left behind and reduce the amount of cleanup afterwards. Unfortunately, when tested the knives used cut through the cutting sheets allowing foods to leak on to your cutting board and your countertop. So do not count on this product to always absorb the germs and leaky mess.

Also, the cutting sheets may only measure around 9 inches by 12 inches meaning they may be too small for many food preparation jobs. You may do better investing in a good reusable cutting board instead of these costly cutting sheets!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2003

## **Fracture-filled Gemstones**

The "cracks" often found in rubys and emeralds may actually get filled with plastic by a jeweler, virtually erasing the crack with an invisible substance which then allows the precious stones to be appraised and sold for much more than they are actually worth! Many, if not most, jewelry salespeople and even appraisers may not even know they are possibly selling or misrepresenting the quality of the stones to customers as if the gemstones are "all natural" WITHOUT cracks!

Even if jewelry appraisers could tell if a stone had been artificially filled or fracture-filled it may not be in the appraiser's best interest to go around saying, "The stones are over-valued", even though consumers may be paying way too much for certain retailers' stones.

You can count on that few, if any, jewelry salespeople will readily admit they may be selling fracture-filled gems! Up to 70% of all rubys and emeralds may possibly be fracture-filled according to one of the world's most reknown gemologists. Unless you do chemical lab tests on every stone, even a typical storefront gem appraiser can be fooled because "cracks" may not be detectable unless the lab tests are done!

Consequently, how can you protect yourself? Even some of the most respectable, reputable stores specializing in selling gems may be selling "cracked then filled stones" as CRACK-FREE, and all natural, even though their salespeople either do not know or will not admit it. Of course, store management blames their gem suppliers for selling their stores fracture-filled stones when confronted with evidence that they are selling fracture-filled stones as fracture-free! This excuse simply does not "wash"! Critics are seeking to reform the ruby and emerald industry.

Consumers should always be informed that the stone(s) you are buying is not fracture-filled, but you may not be able to do anything about it if and when cracks do start to appear!

Sometimes the artificially-filled cracks may not appear until the consumer goes to have the stone or stones put into another setting. This process tends to put stress on the stone possibly making the cracks start to show up. If a crack shows up in your gemstone your only recourse may be to have the cracks re-filled which may cost you a few hundred dollars!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 11/21/97

## **Front Door Security Devices**

Most any typical door can be caved-in even if the door has a bar-type or handle security device used to secure it from the inside of the door. In fact, your whole door can be completely caved-in fairly easily with the security bar-type device still intact and on the job while the thieves walk in right over it!

Remember, any door security device is only as good as the door you put it on! Consequently, beware of letting these "on-the-inside-of-the-door" bar or handle type security devices give you a false sense of security.

## **Fundraising Charities**

Similar to too many animal welfare charities, beware that too many fundraising charities, including those well known for fundraising to try and cure well known diseases like cancer and heart, may actually use up to 90% of the funds raised through donations for marketing and overhead costs to raise even more money for the charity! This means maybe only 10% or less may even go to actually seeking a cure for the human disease!

Too often the salaries paid to the fundraiser executives are huge compared to what the average American earns each year. However, this mentality finds its way all the way down the fundraising food chain meaning the person on the street you see with a bucket collecting for donations these donation collectors may keep for themselves up to 50% to 75% or more of what they collect!

SUPPLEMENTAL SOURCE: FROM THE BOOK TITLED "KNOCKOUT" BY SUZANNE SOMERS DECEMBER 2009

## **Genuine Native American Jewelry**

When tourists travel to the American Southwest they oftentimes seek out genuine, native American-made merchandise, especially jewelry. However, up to 40% of the merchandise sold as "genuine" may be cheap imports from the Far East or even locally-made imitations!

The gemstones may be plastic and the silver settings may be mostly made up of lead if you are not careful. Also, do not always expect the salesperson, no matter who it is, to always be able to tell you or even know if his merchandise IS authentic or imitation!

Even the native Indians may be selling-out their own people by selling overpriced imitation jewelry as authentic!

Typically, "authentic" jewelry will have some kind of personal stamp, initials or signature on the back of the item. The only way to be sure your purchase is authentic is to insist on receiving a certificate of

authenticity, but this may even be "bogus" if you do not make sure it states the exact tribe that made the jewelry, exactly what the jewelry is made of, and especially make sure you get the piece of jewelry's appraised value IN WRITING!

If the seller will not provide all of these things then buyer beware! Once you receive an all-encompassing certificate of authenticity, it is also wise to ask about the seller's return policy if you find out the goods you bought are not authentic.

Too often if a seller sells you a cheap imitation as if it is authentic, he may blame the person who sold him the merchandise, or say it was all an honest mistake on the seller's part or say nothing at all, especially if you are buying a somewhat expensive piece of jewelry. Never let a store's famous name, its location or a smooth-talking salesperson possibly fool you or convince you otherwise.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 8/18/98

### **Gold Coins From Shipwrecks**

They may be sold at over-valued, inflated prices and still not be genuine shipwreck coins! They may be "fakes"! So, before you buy have any coins thoroughly appraised by an independent, reputable coin appraiser and make sure there is an adequate return policy if you find out the coins are not what you expected after having them appraised. Also, never completely trust a certificate of authenticity from the coin dealer whose job it is to sell the coins.

SUPPLEMENTAL SOURCE: WPLG-TV NEWS 5/1/98

### **Gold Jewelry Sold Underweight**

In an undercover camera investigation too often the gold jewelry sold by small retailers in malls, flea markets and elsewhere may be mislabeled as 14 karat gold when, in fact, it may be much less than 14 karat! Jewelers blame the jewelry manufacturers for selling them underweight gold jewelry but there is no good excuse to turn around and re-sell the underweight gold to unsuspecting consumers!

The only solution to buying gold jewelry is "know thy jeweler" but even jewelers of reputable, highly respected national jewelry store chains may too often knowingly or unknowingly misrepresent the diamonds and jewelry they sell.

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 7/16/04

### **Good and Bad Attorneys and Bill Padding**

Many lawyers may tend to "pad the bill" or even lie about the amount of time spent on your case, as

well as lie about expenses they incur on your case and freely admit to making up excuses why they did not do something they were supposed to take care of on your case, like missing deadlines, court appearances and possibly any other duties linked to your case!

Bill padding can significantly increase your case costs even after you thought all anticipated fees had been negotiated! Beware of getting charged extra for photocopying, faxes, word processing documents, secretaries, even the attorney's meals. Always double-check your lawyer bills carefully and protest if necessary.

The toughest thing to do is finding a good attorney. Try to find one that allows you to negotiate your fee with them so that it is tied to your case's results. A good attorney should accept this "results-oriented" fee basis.

Never simply accept what an attorney tells you his fees are. Talk to him, negotiate what you can afford and how much you are willing to spend "totally" on your case "before" he begins working for you.

Try only to pay for what an attorney gets done for you, not the number of hours he "says" he spends on your case because you will never really know how much time he actually spends.

Moreover, beware of choosing an attorney from an advertisement. The only expertise you know he has is that he possesses the ability to produce an ad which is no indicator or example of his expertise at legal representation!

SUPPLEMENTAL SOURCES: the book: YOUR ATTORNEY ON A SHORT LEASH BY A. AZRIELI and BOTTOMLINE PERSONAL NEWSLETTER FEBRUARY 1997

## **Hair Restoration Products**

Many of the products being sold on TV, radio and elsewhere may be essentially nothing more than what is already available for sale over-the-counter at less than half the cost or more! Of course, the newly touted products may have an ingredient or two that is not in cheaper over-the-counter products but these ingredients' effectiveness have not yet been clinically proven and accepted by the Food And Drug Administration (FDA).

Also, what these products do not tell you is that when they do a clinical trial to try and prove their products' effectiveness, the sample size or number of people they use in their study may be extremely small, like maybe only around 10 people! From this small sample of product users they want you to automatically believe their product will work for you. In reality, what they may really be doing is using the potentially hand-picked, small sample of people just to be able to say in their advertising that some huge percentage of people used in their so-called clinical trial were successful, like a 90% to 95% success rate!

In addition, what some of the testimonials do not tell you in their advertisements is that they also may

have had hair transplant surgery, even though they may want you to believe that the hair restoration product is what gave them their new found hair!

This is similar to a weight loss commercial testimonial that says he lost weight eating some sub-sandwiches, yet if you look at the fine print on the ad you will see the diet also included exercise as well as a complete low calorie diet plan! It may not have been just sub-sandwiches alone that contributed solely to the testimonial's weight loss!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/10/03

## **Health Food Products, Creams and Lotions**

Vitamins, pills, supplements, food and drinks can get away with making questionable claims like being "fat free" or "energy boosters" when they may, in fact, not be.

Pills, creams and lotions may also claim they have Food And Drug Administration (FDA) approval when the manufacturers of these products may be using the FDA's name inappropriately and maybe even illegally just to try and build up a product's credibility with consumers! Manufacturers may feel they can promote a product a certain way, make a lot of money then get out before ever getting caught by the slow moving FDA which happens more often than you may think.

Women's body stretch-mark creams and firming-up creams may cost you a small fortune just for some possible fleeting, temporary benefits all based on questionable claims. Any positive effects experienced by the use of these type products may only last a few hours contrary to what the manufacturer may like you to believe.

Any advertisements using product testimonials from so-called satisfied consumers may likely have small, fine print somewhere in the ad stating the product may or may not work for you like it did for the person doing the testimonial in the advertisement. If it is over-the-counter salespeople extolling product claims and benefits as if they have used the products themselves then there is no accountability whatsoever and it now becomes a case of buyer beware!

Incidentally, skin rejuvenation product lines, like alpha-hydroxy acid based formulas found in some of the over-the-counter women's skin rejuvenating products, may cause burning sensations after use.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 4/2/97

## **Hearing Aid Sales Come-ons**

Many hearing aids may be poorly constructed and may not operate satisfactorily. Even "bogus" warranties are floating around and so-called "money back guarantees", in some cases, may bring the buyer of a hearing aid little or no refund at all.

Before buying a hearing aid consider getting at least 2 or 3 independent but competent medical opinions to ensure you even need a hearing aid! A hearing aid may not even fix your particular hearing problem.

Unscrupulous salespeople have been known to sell a hearing aid to most anyone no matter if the customer really needs a hearing aid or not!

Additionally, low "come-on" sales prices in advertisements may just be a way to get you on the phone or in the door allowing salespeople a chance to try and sell you on a higher priced model.

### **Hearing Enhancers**

These type devices like you see advertised on TV, in magazines and elsewhere for just \$29.95 do not expect these inexpensive contraptions to help people who are hard of hearing or hearing impaired as the advertisements may seem to suggest. What they may likely not tell you is the device may only help those who already have good hearing hear more hard-to-hear sounds like whispering

### **Heat Detection Fire Alarms**

Beware of any sales pitch for heat detectors because smoke detectors may be more important to have in your home compared to the effectiveness of heat detectors. Maybe consider never solely relying on heat detectors in your home. If anything use them in conjunction with smoke detectors if you have any doubt.

Some salespeople for heat detectors may even claim that smoke detectors may cause cancer but critics contend that a glow-in-the-dark wrist watch may have more of a chance of causing cancer than the radioactive elements found in a smoke detector.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 7/27/99

### **Hidden Debit Card Charges**

When using your bank debit card if you charge more than your bank account has funds in it to cover the overcharge or "overdraft", every time you charge something on your debit card you may get hit with an up to \$30 fee for EVERY overcharge or "overdraft"! Consequently, you may not even want to carry bank overdraft protection on your debit card which automatically allows overcharges to be accepted by the bank up to a certain amount. This way you cannot get hit with \$30 fees for every overcharge.

Also, if you overcharge your debit card too much and do not get your bank account straightened out in a certain amount of time you may be charged up to \$5 a day plus interest on the balance owed to the bank for all overcharges which could amount to a whopping 900% interest!

Banks love debit card users because they can make so much more money off these type consumers compared to regular credit cardholders. Banks make the least money off credit cardholders who pay off their balance "in full" every month.

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 4/29/05

## **Home Smoke Detectors**

Buyer beware of the advertisements for these devices because the most common type of smoke detector sold today may NOT give you enough time to escape deadly smoke!

If the smoke is so thick that you cannot see, the "ionization"-type smoke detector still may NOT activate or go off! The common ionization smoke detector may take twice as long to go off compared to "photo-electric"-type detectors.

However, photo-electric detectors may react slower to flames compared to the ionization type device, so which is best? Smoke is more likely to kill you or render you unconscious in a fire compared to flames.

Both the ionization and photo-electric detector meet government safety standards which may only mean these standards are possibly set too low! Consider investing in a smoke and flame double or dual-type detector, but these dual detectors, and even the photo-electric detector by itself, may possibly be hard to find.

Furthermore,, also beware that the labels on the boxes of many smoke detectors may make it hard, if not impossible, to determine whether or not the detector is an ionization or photo-electric smoke detector until you open the box and look inside.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 12/20/96

## **Hotel Room Energy Surcharge Fees**

Get a room price quote and it may not reflect an up to \$5 or more PER DAY charge to your room bill to cover rising energy costs! If you want to complain when checking out it may be too late to get them to waive the charge. Deal with this issue BEFORE you officially reserve the room.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 2001



## **How Retailers Dodge Implied Product Warranties**

A manufacturer's "implied warranty" means by selling you a piece of merchandise a retailer automatically gives you, the consumer, an "unwritten" assurance or warranty that the item or product bought performs as it is supposed to do or if it malfunctions or fails within an unreasonably short amount of time for that type of product and the price, the retailer is obligated to correct the problem no matter what the retailer's return policy says. This, of course, does not mean a product should last forever but most states give a consumer up to 4 years to discover a problem present in an item at the time it was sold!

Retailers can dodge this obligation of an implied warranty only if they conspicuously inform customers generally in writing that they disclaim the implied warranty or mark a product "sold as is" or "sold with all faults". Some states do not recognize these retailer disclaimers.

Online retailers are often big believers in disclaimers and nearly every agreement surveyed allowed the online retailer to slither out of the implied warranty, for example, by declaring that all items are "sold as is". Consequently, you may find a lower price for a product online but you may be giving up some legal protections.

When shopping online do not pay by cash, money order or wire transfer and do not do business with a web site if it does not list the owner's name, address, phone numbers or if it is full of spelling errors. When in doubt, check out message boards and shopping-comparison sites such as Shopping.com for ratings and other user feedback on Web retailers.

If you ever have an unresolved problem with a product feel free to take your complaint to the retailer's manager or go straight to the manufacturer if necessary. Be polite but stand firm and assert your rights. Politely let those involved know you will go all the way to the Better Business Bureau ([www.bbb.org](http://www.bbb.org)) or to the state Attorney General's Office ([www.naag.org](http://www.naag.org)) if need be. Always keep records of all conversations with management, dates and times you discussed your concerns and with whom you were speaking. Also keep the original paperwork and make copies of it if you need to send it anywhere.

Brick-and-mortar stores used to be a reliable contact point between consumers and manufacturers but not always anymore. More and more retailers are becoming less and less willing to take responsibility if a product goes bad. In some states it is still illegal for a retailer to tell you to take your complaint to the manufacturer!

Better yet, maybe consumers should only consider doing business with merchants who still treat consumers better and more fairly like in the good 'ole days.

**SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 2006**

## **How-to Money Making Gimmicks**

You see these things advertised everywhere especially on TV. It may be buying and selling real estate, stock market trading or anything promising a money back guarantee if you are not completely satisfied. Too often you may only be entitled to a partial refund once all the "restrictions" are applied on a money back guarantee! Of course, always use a credit card to pay for these type services or you may never be able to get satisfaction on a so-called money back guarantee.

Remember, simply showing you how to do something like acquire a skill or buying and selling something does not mean YOU will be successful doing it. Too often there are many roadblocks to success in these "how to" money making gimmicks!

It is easy to exaggerate how easy it is to succeed at selling something without clearly disclosing the true success rates for those folks buying into the "how to" sales gimmick. The testimonials used may either be "fakes" or may be the most successful case histories or exceptions and not necessarily the norm like they may come across or appear to be.

Additionally, beware of companies selling you on the idea of selling their product in stores and you can use their displays and their materials and their store routes, so essentially all you have to do is make contact with the stores on the route and simply fill orders! If you invest your hard earned dollars here you may get stuck with lots of product, materials and product displays and not be able to sell the stuff to any stores. Also, you may never be able to even get the product seller to respond to you after you give them your money!

"Networking" sales gimmicks has always been a popular entrepreneurial enterprise for selling goods and services. However, if you join the "network" and cannot sell their stuff you most likely will lose out and again possibly get stuck with a lot of product or loss of investment of time and money. Some people do make good money networking but many many others may not.

Some of these "dreamweaver" companies have even been challenged in court with lawsuits and have had to pay monetary settlements to unhappy customers who bought the "how to" services and felt they were victims of unfair trade practices!

## **Lawn and Garden Water Hoses**

Beware of deceptive package labeling and hype (exaggeration)! The labeling on the outside of the package may suggest things like heavy duty, professional, contractor and unconditional lifetime warranty yet on the inside of the package it may say this hose is intended for normal lawn and garden use only, at best, light commercial use.

Making matters worse, they then may even proceed to tell you that the hose should be stored in the shade in summer, drained when not in use and stored indoors in winter!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2002

### **Long Distance Phone Call Operators**

If you pick up a phone and dial "O" for operator, if the operator asks, "Which long distance carrier do you wish to be connected to?", be careful how you respond! If you say, "I don't care" or "It doesn't matter" or "Anyone is ok" or "Anybody" or "Whoever", these are all names of ACTUAL long distance phone companies created just for this reason!

Unsuspecting phone users will automatically be connected with these strange sounding but legitimate long distance phone carriers but you may be charged twice as much or more for the call compared to typical long distance carriers like you are probably familiar with using!

Unless you really do not care which carrier you end up using you may want to specify the long distance carrier you wish to use or possibly expect to pay higher than normal long distance phone charges on your upcoming phone bill for an innocent call in which you told the operator, "It doesn't matter which long distance carrier you connect me with."

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 8/18/96 and MIAMI HERALD NEWSPAPER 4/16/97

### **Lottery Clubs**

They begin as groups of people pooling their money to increase their chances at winning the "big prize" but this once innocent endeavor has evolved into a big, for-profit enterprise that has essentially gone unregulated! When you give a lottery club your credit card number, personal check or cash you are being asked to trust someone you may barely know with the "promise" that you will get paid if and when the so-called club wins all or part of a lottery prize!

Do you really need someone else to buy lottery tickets for you? Remember, the lottery club makes money no matter if you win or lose! Some consumer complaints have been registered stating that unauthorized credit card charges have been applied to their accounts by a lottery club. These clubs are legal but state lottery officials do not recommend you go out and join one.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/21/97

### **Low Priced Cashmere Apparel Bargains**

These days due to the demand for low-priced sweaters low-priced cashmere apparel may not be a bargain. Cheaper priced cashmere garments may not be pure cashmere at all and may contain wool and other lower grade, adulterated fibers even though the garment label may say "100% cashmere!"

Around 10% of the cashmere garments tested contained a blend of fibers, like wool, that is hard to distinguish from cashmere yet the garment labels said "100% cashmere". Expensive cashmere garments are tightly knit from multiple-ply strands or fibers whereas cheap cashmere garments may be knit from two-ply or single-ply yarn which may wear poorly, and "pills" or unravels and comes apart easily.

The lower the price on the cashmere garment the better odds of getting a poorer quality garment. Excellent cashmere garments cost around \$300 or more but some decent two-ply or single-ply garments you can get for \$100. Look for PRE-HOLIDAY specials!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2004

## **Mattress Toppers**

These foam or feather-filled toppers are used to improve a too-hard bed. The so-called memory foam may look great when advertised but may make you feel like you are sinking in quicksand.

A feather-filled topper may look lumpy and may shift overnight as you sleep on it. Odor may also be an issue with a foam topper as some may have a rubber or chemical scent even after it airs out for a day or two. Also, before you buy make sure your existing sheets will even fit your mattress plus the topper.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2007

## **Man-Made Diamonds**

They are now being manufactured so close to the real thing that not even good, reputable jewelers can tell the fakes from real diamonds. So, what will stop some not-so-reputable jewelers from substituting real diamonds with fake ones, or selling fake ones to you at real diamond prices? Nothing!

SUPPLEMENTAL SOURCE: WTVJ TV NEWS 8/19/99

## **Mattresses**

Mattress manufacturers may make virtually the exact same mattress with 10 different names for 10 different mattress retailers resulting in confusion when the consumer tries to shop around for the best deal on a particular type mattress. The consumer may never really realize that they are basically looking at the same mattress in 10 different stores and all at 10 different prices!

The same mattress may sell for \$500 up to \$1000 and for such a wide gap in price, the only significant difference between the mattresses may be the material they are covered with! The same mattress made

by the same manufacturer and made with 10 different names made to look like 10 different styles, the only significant difference between them is that they have 10 different mattress covers. Consequently, virtually the same mattress can then be sold for up to twice as much as its counterpart sitting right next to it!

The mattress retailer figures that if consumers are naive enough to buy the same mattress for twice the price, then why not sell it to them? Consumers have been buying into this manufacturing and marketing gimmick for decades!

If most mattresses are basically the same, then what is really important is the "coil count" and the mattress warranty. If mattresses are essentially the same and the only difference is the cover, and maybe a little padding, then it is subsequently marketed to make the consumer "feel" like there really is a significant difference?

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS

### **Mini Sewing Machines As Seen On TV**

You may want to save your money and buy a REAL sewing machine made for more heavy duty jobs. With the "minis" you may have trouble repairing a zipper, doing an invisible hemstitch, doing decorative designs, stitching pant legs and you may find the machine stalling at the seams! Also, expect some possible difficulty when trying to thread the needle or when replacing the needle.

Additionally, you may experience some difficulty sewing a proper hem on jeans, and some "minis" may only be able to manage sewing a hem that is "puckered" especially on lightweight fabrics like silk.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2003

### **Moist, "Feel Good" Toilet Paper Products**

Not only do they cost more than regular toilet paper but they may also not be too good for the environment or your plumbing! They may be labeled "flushable" but this does not mean that all moist toilet paper products always readily disintegrate even after months of sitting in your plumbing pipes, septic tanks and/or sewers.

Unfortunately, to date, there are no government regulatory standards for personal hygiene items that go through the sewers. Package labeling may claim these type products are safe for septic tanks and sewers but since they may not disintegrate quickly like regular toilet paper these "moist" products may possibly accumulate, clog and cause problems.

Moist toilet paper may even be stronger than many paper towel products but this strength may possibly

lead to clogged plumbing!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 2002

## **Money-Finders**

You may be contacted by someone claiming that you have money coming to you or that is owed to you, and for a fee, this so-called money-finder will help you collect it. There may be legitimate money-finders but if they ask for a fee in advance of performing the service do not pay it. However, if they ask for a percentage of what they may help you collect this is acceptable but only pay it once you have actually collected the full amount owed to you.

To cut out this "middleman" service provider you may try contacting all the state and city governments in the areas where you have lived over the years as well as all the banks you have had accounts with and you may find out where the money you are owed is coming from.

Once you have exhausted all these possibilities and you fail to find out where the money is you are owed then you may want to hire the services of money-finders if you can determine that they are reputable. Remember, if you pay a fee up front before the services are provided you risk getting nothing in return!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 4/7/97

## **Moving Brokers Found On-Line**

These brokers, or middlemen, offer to find you the lowest price to move your belongings from one location to another but they may not do what they claim they can do so beware! Hiring a moving broker may connect you with an incompetent moving company, one which may get a lot of consumer complaints.

There is NO guarantee that a moving broker found online will NOT connect you with a rogue moving company, the kind that has been known to give you a low-ball price to move then jack up the price once he has your belongings then hold your possessions hostage until you pay the higher rate!

Even honest moving brokers found online may be of little use because they may not ask you enough questions to adequately get you a fair, accurate price for your move. Whenever you move ask the mover for references and call the Better Business Bureau as well as local and state consumer agencies to see if the moving company has any complaints against them. Unfortunately, too many movers change their company names often so the new company name will not show up with any complaints!

Get referrals from friends, neighbors and/or real estate agents. Also, always get at least three estimates from movers that you feel are the most professional and reliable. Furthermore, call the Federal Motor Carrier Safety Administration (FMCSA) at 1-888-368-7238 to check out a moving company's complaint history.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 2005

## **New Or Used Goods and Merchandise**

The merchandise you buy as new may be used! One tip-off to used products being sold as new may be if the product packaging or advertisement for it lists the product as "refurbished" or "re-conditioned".

Always inspect product packaging and packaging content materials and see if the UPC code on the package has an "X" marked on it or if labels look as if they have been torn off the packaging.

Also look for incomplete package contents like a missing product warranty card. Even if a product looks as if it is new but everything else seems alright, you still may want to consider taking the product back to the store you purchased it from and exchange it for another one.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 4/10/97

## **Non Battery Flashlights**

The kind of flashlight that never needs batteries and works by simply shaking it may not live up to your expectations as advertised.. If you have not used it for a while you may have to shake it vigorously for up to 2 minutes just to get a not-so-brilliant, barely satisfactory, beam of light compared to a conventional battery operated flashlight.

The beam of light from a "shakeable" flashlight may also have to be renewed every few minutes by re-shaking the unit for a minute or so. You may be better off sticking with battery operated flashlights compared to the shakeable variety.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 2003

## **Odds Of Needing Extended Warranty**

Your odds of needing to use it may make it rarely a good investment especially since most big-ticket items are usually made very dependable and reliable nowadays. So few extended warranties are ever used that retailers selling them reap windfall profits, even for products that likely may need repair like projection TVs. The cost of an extended warranty on a projection TV may typically run about the same as the repair cost on the TV.

There are two exceptions though. When buying an expensive treadmill that has a standard warranty of less than 2 years on parts and a year on labor consider a two year extended warranty.

On laptop computers consider a one to three year extension of the standard one year warranty that

comes with the unit but try and buy the extended warranty from the product manufacturer so you automatically get extended technical support too! Also, if you travel with the laptop a lot you may want to consider screen and accidental-damage insurance too.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2003

## **Once-a-year Pest Control**

This sales pitch to get you to purchase this type of pest control agreement does not automatically mean that the once-a-year pest control treatment is so effective that you will not see bugs for a year as advertisements may seem to suggest. It may only mean that if you do see pests at any time during the year the pest control company will come out and re-treat at no cost to you.

It may be cheaper to call an exterminator only when you need one without agreeing to any kind of contract with a pest control company.

Some pest control companies, which offer this once-a-year type of service, do not always perform the work in a timely fashion or may not even fulfill the service contract at all! Some companies have also been accused of sloppy workmanship and of using diluted, weak chemicals too!

## **Operator Service Pay Phones**

Commonly called an "OSP", it may be costlier to use an OSP when making long distance phone calls compared to the long distance carrier you may be used to using. To bypass the OSP simply dial "O", for the operator, on the pay phone and ask to be connected to the long distance carrier you are used to using, something many pay phone users forget they should be able to do on most any pay phone in the USA.

The Federal Communications Commission (FCC) states that all pay phones across America should allow callers to be able to dial an operator who can connect you, the caller, with the long distance carrier of your choice.

You may know you are using an OSP when you try using a phone card and you keep getting a message saying, "Your call cannot be completed as dialed." This may mean the vendor that owns this particular pay phone is actually blocking your call, in essence, trying to force you to use the OSP long distance carrier instead of your own!

An OSP may cost you up to \$7 to \$15 per minute! Why can an OSP be so costly? It may be owned and operated by long distance phone companies NOT affiliated with the well known, giant, corporate conglomerate long distance phone carriers like AT&T, for example.



## **Ordering Products By Phone Pitfalls**

When ordering any products by phone if you are not pleased with the "initial" order purchased consider sending it back for a refund without seeking to have your order fulfilled satisfactorily because if you continue letting the mail order company keep trying to get your order right, time after time, especially on high priced, "big ticket" items, the mail order company may actually come to believe it did everything possible it could to please you. Consequently, the company can even successfully use this against you in a court of law if the unsatisfactory purchase transaction eventually ends up in court to get straightened out.

After the mail order company has tried time and time again to satisfactorily fill your order and you are still unsatisfied you may never get a refund because if this case did end up in court the judge may actually side with the mail order company declaring the company tried everything in its power to satisfy you and you, the customer, may end up looking like the unreasonable party involved in the purchase transaction. Consequently, you may not be entitled to any refund at all from the mail order company!

Also, mail order companies may add a "re-stocking fee" everytime you return a piece of merchandise for refund or exchange so know what the re-stocking fee amount may cost you each and every time BEFORE you ever order a product.

Consequently, always use a credit card for phone order purchases. It is your only insurance against unscrupulous mail order companies. If a mail order company does not take credit cards....BEWARE! If the mail order company cannot get your initial order right the first time consider getting a refund and run!

Another mail order pitfall is the "cancel at any time" sales pitch which may mean even if you do cancel you may still keep receiving shipments and charges on your credit card. Of course, the mail order company may simply hope you will continue paying the bill and not send the merchandise back even though you may actually have NOT ordered the merchandise or did NOT want the goods sent to you.

If you do not return the unwanted or unordered merchandise the mail order company will eventually send bill collectors coming after you for "non-payment". However, critics charge that supposedly, by law, you are not required to even return merchandise that you did not order but be careful, if you somehow agreed to joining some type of club, association or whatever you may be obligated to pay the bill. Incidentally, mail order companies may also employ their own bill collectors to back up some of their more unsavory selling policies and practices.

## **Out-of-State Moving Companies**

As many or more complaints are generated to your state and local consumer rights boards concerning moving companies than are generated concerning car dealers! There are federal and state laws protecting consumers from getting overcharged and having your possessions held hostage in storage but no one is enforcing the laws!

This means if you get ripped-off by a moving company promising a low-ball estimate to move you then you find that the movers want a lot more money after they pack up your things and/or move you, you will get little or no help from local police or from local and state government officials because since 1995 the moving industry has had no oversight board to protect consumers! Congress eliminated the department and moving company lobbyists continue to fight tougher laws giving the states the right to actively protect consumers saying it would hurt moving companies if they had to comply with each and every state's differing consumer protection laws.

Consequently, if you have a complaint the police will not help you because your complaint is considered a contractual dispute, not a criminal matter in most cases.

Your only hope is to ask a mover to come by your house for an estimate "before" you move and a reputable mover may only be found with your local Better Business Bureau (BBB).

Movers can change their company names overnight so they may look like they have no complaints against them which is why your local BBB may possibly be your only source for "good" information concerning recent complaints against moving companies.

Once the movers have your possessions on their truck their "mister nice guy" attitude may turn surly and angry as they start asking for more money saying things like, "Your stuff weighs more than you told us it would" or "Your stuff is taking up a lot more room in cubic feet than was first estimated".

This may typically be just "double-talk" setting you up for getting charged more money because the mover's original "low ball" estimate to move you was just a "come-on" price to get you to hire them for the move!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 1/17/03

## **Over-the-counter Teeth Whiteners**

Beware of over-using these type products as they may possibly harm your teeth enamel and gums! ALWAYS closely and carefully follow directions on the product label or risk dental problems.

Incidentally, extensive or long-term use of antibiotics like tetracycline and minocycline have been known to possibly contribute to staining teeth enamel.

SUPPLEMENTAL SOURCE: CBS-TV NEWS 8/5/04

## **People Who Do Repair Work**

Too often if repair people think they can get away with it they may possibly hit you with as many

charges as they think you can afford. Even if you catch repair people "price gouging" their comeback may be, "Oh, it's just customary preventive maintenance." Women and the elderly are often easier targets to get "taken", so to speak. Always try and watch any repair or service being performed if possible. If you cannot, at least watch the repair person performing any service for you until you get a firm estimate on fixing the repair.

However, if you do not watch the repair being performed, and even act like you understand the service being performed, there may still be ample opportunity to sabotage the job even under your watchful eye to try and get more money out of you! If you do not absolutely trust or know your repair person try and never take your eyes off repair people, in general, and the service they are performing, or possibly risk ending up with more damage than you had before you even called them.

If you cannot watch the repair being performed never be surprised is the problem suddenly escalates into some newly discovered problem that will need immediate attention and, of course, may cost you more money!

## **Persian Rug Dealers**

In one survey 13 out of 14 dealers misrepresented the antique and so-called handcrafted rugs they were selling, and unsuspecting customers may never really know the difference between good and poor quality!

Too often the price you pay may be twice what the rug is actually worth! Dealers may say the rug is a silk, handcrafted, antique heirloom of vegetable dye, when it may actually be cotton and machine-made just recently, but made to look like an aged antique!

If you spit on a cloth and rub it over the rug and the dye comes off on the cloth then the rug is NOT vegetable dyed, meaning the rug is not a pure persian rug. Also, if you burn one of the rug fibers and it burns up instead of crystalizing, then the rug is not made of silk, but probably is cotton being passed-off as silk!

A legitimate rug dealer will gladly let you return a rug that may not be exactly what the dealer represented the rug to be while other dealers may not be so honorable or reputable! Beware of certificates of authenticity too. Like jewelers, rug dealers too often may not even be able to tell good quality merchandise from not-so-good merchandise!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 4/15/98

## **Pest Control Noise Makers**

These noise-making contraptions may be relatively ineffective. They supposedly rid your business or residence of rodents, small animals or any other pesky pests, by chasing them away with some kind of

noise or sound that only the pests can hear.

No one can absolutely prove if these devices work or not. Actually, pests could conceivably learn to like the noise or get used to it, eventually to the point of not even noticing it.

## **Positive On-Line Reviews**

To play it safe suspect that any on-line review you see raving about how good a place is to visit or stay at, or any positive on-line review for any product or service, could possibly have actually been planted NOT by a satisfied customer but instead by a company representative of the product or service being reviewed!

It is not uncommon for companies to write positive reviews about their own companies and post it on-line. A company could also ask their friends or close customers to do the same so that the positive review definitely looks like it comes from an outside "objective" source. An old saying may apply to positive on-line reviews of anything under the sun and this is, believe half of what you see and nothing that you hear.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/4/08

## **Pre-paid Telephone Cards**

Up to 50% of the phone cards surveyed may not deliver the full amount of time promised! To date, the phone card industry goes unregulated so "rates charged per minute" may be higher than those you thought were advertised or promised. Also, some minutes you thought you still had on the card may disappear!

You may lose minutes to calls that do not go through or calls that do not get connected when you dialed a number. You may even lose minutes on some cards if the card goes unused for a month. Some cards have gone out of business before you can use up all the time you already paid for!

If you try calling the customer service phone number provided to you by the phone card company you may find an unceasing, unnerving "busy signal" or find the number has been disconnected. One reason a phone card company may be short-lived is because it may not pay their own phone bills or may have disputes with their long distance phone carrier service provider leaving phone cardholders without working pre-paid phone cards!

A \$.50 cent per minute rate on pre-paid phone cards may not be all that uncommon. Always ask the retailer selling pre-paid phone cards if it will give refunds for unsatisfactory service. Also beware of a phone card with an exposed or uncovered personal identification (PIN) number because then anyone can get hold of your PIN number and use your phone card.

Furthermore, a low rate per minute may be a sign of potential poor service or no service at all. Look for full disclosure in writing concerning surcharges, monthly fees, per minute charges or any other costs involved and check for an expiration date. Make sure the customer service phone number is toll free. If it is not you may not want to purchase the pre-paid phone card at all.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 4/15/97

## **Pre-paid Funeral Plans**

Pre-paid plans are unregulated by the government, so beware! Funeral homes which offer these type plans may try and tempt you to purchase one, supposedly, in order to lock-in a price now to avoid higher costs later, but critics charge, these plans may be charging you top-dollar, not to mention other possible contractual problems you may learn of decades later when you need to activate the plan! Actually, pre-paid plans may be doing more to help bail out funeral homes, many of which may be desperate for cash due to financial problems and the increasing demand from the public for cheaper, simpler funerals!

Some funeral homes are even taking the money from their customers pre-paid funeral plans trust accounts and using the money to pay their bills, then replacing the money with IOUs, which should be illegal in all states, but it is not, which brings up the question. Will your pre-paid funeral plan be guaranteed to be solvent in the future when you may need it decades later?

You may want to stay away from a pre-paid plan as too many of them may not allow you to cancel and get your money back or it may not allow you to transfer it to another funeral home if you move away, without having to pay a significant penalty. Remember, the funeral home will collect interest on your money in a trust fund for as long as you do not need to activate your plan, which could be decades. Of course, you will likely never see a dime of this interest income either if you decide to cancel your pre-paid plan.

Remember, you may end up paying top dollar for a pre-paid funeral plan while there may be a better way to plan in advance. For example, consider taking the same amount of money you would pay for a pre-paid plan and consider buying a bank CD, where you get to keep the interest income that accrues year after year. This may be an especially wise move because too many consumers of pre-paid plans have found that when they do eventually need to activate the plan, they may find out that some very important part of the funeral service was accidentally left out of the original pre-paid plan contract and they end up having to pay significantly more money just to get the things they need. like an upgraded casket, limo service, music at the service and MUCH MORE!

If you do opt for a pre-paid plan, the big funeral home chains may tend to charge you more, on average up to \$1300 more, than smaller, independent funeral homes, or better yet, small local funeral homes may charge even less than the smaller, independent funeral homes!

## **Pre-paid Phone Calling Card Pitfalls**

When buying a card at a retail outlet only buy cards from companies you know you can trust, like major long distance telephone carriers. Also, prices vary from retail store to retail store on the exact same prepaid calling card. If you do not know the company selling the card consider only buying a card offering minutes in small denominations to try it out first or risk getting ripped off.

Watch out that some cards charge you in 3 minute minimum increments charging you for busy signals and ring time too, while a good card only charges you when your call is actually connected!

When re-charging minutes to an existing calling card make sure the cost per minute is the same as it was when you originally purchased the prepaid card as some cards charge higher per minute re-charge rates! In addition, ask about a re-charging fee too.

NEVER buy a card that does not have the issuer's name or logo on it. The biggest problem with prepaid calling cards are hidden charges such as connection charges per call, minimum charges per call, taxes, maintenance fees, start-up charges, activation fees to re-charge minutes to an existing card for re-use, as well as other hidden surcharges that may never be "clearly" revealed at the point of purchase or on the card's literature.

Other problems include short-term expiration dates, card company issuers who go out of business making your card worthless, cards that have toll free customer service numbers that are always busy or never answered and cards that have shelf packaging that exposes the personal ID number meaning anyone can copy down the ID number and use the minutes even before you buy it!

If you purchase a card online, over the phone or by mail you may get hit with shipping and handling charges. Moreover, "virtual cards" sold online for which there is no physical card to ship to you may have processing fees.

Always try and find out the "issuing" card company's refund policy which will be different from the the retailer or vendor you purchase the card from. If you have problems your only hope may be to contact your state's public service commission or its consumer hotline but do not expect to find satisfaction guaranteed.

## **Product Purchases Cancer**

"Think before you buy pink" is the slogan of one critic who charges that too many companies are labeling their products with "pink labels" to signify that if you buy this pink labeled product then some of the purchase price will go to cancer research! This is a noble idea but what consumers may not know is that only maybe one cent to ten cents of the product purchase price may go to cancer charities! Is this cashing-in on Americans' goodwill?

Instead of buying pink labeled products or any product claiming to donate proceeds from the purchase price to a charitable cause, maybe consider sending a check directly to the charity. This way ALL your hard earned dollars will unmistakably go to the charitable cause instead of only maybe a few pennies!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 10/17/02

## **Products and Services Selling Short**

In one survey, 25% of the parking meters tested ran fast or shorted people out of minutes that possibly led to costly parking meter citations!

Drug stores have been fined by the U.S. government for dispensing only one half of the pills prescribed by physicians then telling customers to return later for the rest of their pills. If the customer does not return later, the drug stores have been accused of billing the U.S. governments health care programs full price as if they had filled the prescription 100%. If they did not completely fill prescriptions the full amount prescribed and if the customer never returned for the rest of his prescription, of course, the drug store may have simply pocketed the money or the difference between short-filling prescriptions and then overcharging the government for completely filled prescriptions.

In canned products 25% of the weight in a can may come from some liquid or water. Products, to date, are not required to list their drained weight!

Cereal companies are not required by law to list vanishing nutrients. This means the nutrient label on the box can be wrong or off by up to 20% to allow for natural variations in food processing! Also, if a cereal contains no fiber the company is not required to list this fact anywhere on the label.

Cans of coffee used to be one pound but now it is not uncommon to see 12 ounce cans even though the can size has not noticeably changed from the days when it used to contain one pound of coffee!

Furthermore, if a product name implies it contains some whole or healthy ingredient you desire or feel is good for you, but if you look on the ingredients label on the package you may find out the ingredient(s) you thought was in the product may not even exist in the product! A name for a product does not always mean whatever is in the name is actually an ingredient in the product you are purchasing. It could be flavored so you think you are eating or drinking the real thing when you are

not! This flavoring rip-off is perfectly legal in food processing advertising and on package labels.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE FEBRUARY 2000 ABC TV  
20/20 7/13/01

## **Products Offering Rebates**

Too often the rebate check you expect to receive may never arrive. Of course, the company cops out maybe saying they received an overwhelming response and misplaced your rebate request. However, do not always believe this is the true reason.

A company offering product rebates may hire an outside firm to fulfill their rebate obligations which is a recipe for a customer service disaster because the outside firm seemingly may not really care or know what happened to your rebate request and so the finger pointing begins. You then are left frustrated and powerless.

Another complaint is too many companies seem to change the rebate rules or do not clearly specify what disqualifies your rebate request, like omitting your E-mail address or most anything else so they can deny paying you the rebate!

Unless you have the time or energy to harass the company to send you the rebate you may never see it! Some rebate offers have confusing terms, conditions or involve lengthy, inflexible and expensive service contracts, which all may act to offset any rebate savings. Additionally, if the rebate offer company has no phone number to deal with rebate customers you may never have a chance to get your rebate.

If you pay too little for the product or the total you purchased at the time you bought the product was too little, this may also disqualify you for a rebate! Also, many rebate offers may have already expired so check the rebate coupon carefully and always closely follow the rebate instructions or risk not receiving a rebate. Keep track of all dates of when you send in your rebate request and keep copies of everything you send in then call or write the company if your rebate check never arrives. Good luck!

SUPPLEMENTAL SOURCE: PC WORLD MAGAZINE SEPTEMBER 2001

## **Products To Help The Hearing Impaired**

Beware of products advertised especially on TV or through mail order that possibly suggest the use of these products may help people hard of hearing or hearing impaired hear better. In reality, these products may ONLY help people who are NOT hearing impaired hear harder-to-hear sounds, like whispering, which unfortunately may give a false sense of hope to people who purchase these type products who are hard of hearing or hearing impaired!

Too many advertisers use "lawyer language" to sell products meaning what you think you understood



after viewing an advertisement may not be exactly what the advertiser meant! Too many words in too many advertisements may have too many meanings or "double meanings" so as always it is buyer beware!

## **Professional Builders Associations**

So-called "master builders" who belong to, are promoted and are sponsored by the association may not be thoroughly checked out or evaluated by the association. This is significant if you are relying on an association's recommendations when planning on building a home.

Consequently, are builders associations acting more like a public relations firm pointing out the "positives" while hiding the "negatives" concerning certain so-called master builders? On another note, do building inspectors get too friendly with home builders and land developers potentially overlooking some structural problems in the buildings designed and built by so-called master builders? You be the judge concerning the operations and practices of Big Business endeavors.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 2/28/97

## **Professional Shoppers**

A "pro" can be arrested and have to plead his case in front of a court judge simply because he got caught "logging" or writing down prices in certain retail stores. This practice enables the "pro" shopper to "comparison shop". This sounds like a harmless practice but some retailers may take it very seriously, maybe too seriously some would contend.

Retailers are famous for claiming in their advertisements that they offer the lowest prices on their goods and services. To make sure, a "professional shopper" may go around to different stores comparing the prices on the exact same merchandise. Some of these "pros" even publish their findings which is what some retailers have a problem with, even though they should not IF they, in fact, really do have the lowest prices.

If certain retail stores catch you "logging" or documenting their prices they may actually ask you to leave the store immediately. If you do not they can and do call the police and can actually have you arrested for trespassing and even claim you are interrupting other sales in their store.

And you thought when stores claimed to have the lowest prices, it meant shop and compare, but in reality it may not!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 3/2/97

## **Purchasing Extended Warranties On Computers**

For most brand new computers odds are you will not need to purchase an extended warranty. If you do buy an extended warranty you may have to send your computer away for a repair which may take at least a week. The cost of the extended warranty may typically cost about what a typical repair would cost at a computer repair shop meaning you may be better off to simply wait for the computer to break then seek out a reputable repair service, preferably one that is certified to do warranty repairs on your type computer.

Also check with your credit card company because purchasing a computer on certain brand-name credit cards may automatically give you a full year of extra warranty coverage over and above what the computer manufacturer may already be giving you.

However, if you buy a new computer that only offers a 90-day warranty you may want to make sure you get some type of extended warranty coverage if it comes with less than a year warranty. This includes any brand of refurbished computer too.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 2006

## **Rapid Tax Refunds**

When a tax preparer promises to get you an immediate tax refund, the tax preparation service is allowed, by law, to charge you a fee for the rapid tax refund and can charge you any amount he so chooses for this rapid refund service! The fees could be extremely high and vary greatly among tax preparers, so shop and compare.

Up to a billion dollars a year may be getting siphoned out of taxpayers pockets due to these potentially exorbitant tax preparation fees charged when you request an immediate or rapid tax refund!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 3/4/02

## **Reconditioned Mattresses**

They may possibly be harmful to your health! "Re-conditioned" is just another name for "used"! Why would anyone buy a so-called re-conditioned re-built mattress? You may never really know what is going on INSIDE of it! It may have fungi and bacteria growing inside from urine and possibly everything else imaginable that can land on a mattress! The bedbugs and bacteria may breed and come out to haunt you and your loved ones. Especially vulnerable are children and the elderly.

Some states require that all secondhand or re-built, re-conditioned mattresses be sterilized. However, in one survey, mattresses purchased in several states, then examined, were still found to be loaded with all kinds of bacteria and contamination even after being re-conditioned!

The mattress dealers, of course, blame the mattress processors who re-condition and re-built used mattresses. These processors then turn around and claim they are complying with the state's standards concerning mattress re-conditioning.. Are standards set too low or are there just too few state mattress inspectors to enforce the state's laws regarding the re-conditioning and re-sale of used mattresses? Most states actually have no laws regarding re-conditioned mattresses so it is buyer beware.

Ever seen a mattress lying on the street or abandoned in front of a house or apartment complex? These may end up being re-conditioned and re-sold to the unsuspecting public as if they are like-new. Some may only have a new cover placed on the outside but still be teeming with potentially harmful bacteria, fungi and pests because the mattress processor in charge of re-conditioning did a poor job of making the used mattress like-new!

Remember, when buying a re-conditioned mattress, the "old" mattress underneath is out of sight and cannot be seen so an unsuspecting consumer may never really know what he is getting!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/11/96

### **Security Window Film**

Some salespeople of this type product may talk a good game or sales pitch and may virtually guarantee that their particular type of window film will stop most any object from bursting through your window during a bad storm or hurricane, but in many cases maybe you should not completely count on it.

The impressive video a salesperson may show you to sell their window film product will likely show objects smashing into the film covered window, and maybe even show two-by-four pieces of lumber, as well as other objects smashing into it. However, the kind of window film used in the video may not be of the same thickness that will end up on your windows!

This means you may not have as good of protection as that you saw portrayed in the sales video. The salesperson may not even "pitch" you on the thickest, most durable window film figuring you, the consumer, cannot afford or will not buy the best window film so why potentially "scare off" a sale with too high of a price?

The idea of any sales pitch is too often to "size up" what the customer can afford to spend TODAY and make sure whatever they do is sell the customer something TODAY!

SUPPLEMENTAL SOURCE: WPEC-TV NEWS 11/11/95

### **Sellers Cost To Consumers**

The number of ways that repairmen and any other sellers of products and services have to hide costs to consumers is unlimited so beware of any and all things you agree to before you buy!

## **Service For A Fee**

With many services, especially those for big ticket items, ALWAYS get a written contract tying payments to progress on the job. Also, paying in full BEFORE the job is complete is to risk NOT getting exactly what you expected or ordered.

## **Short-filled and Shrinking Products**

Too many product containers, including those containing liquids too or anything else imaginable, may come up "short" missing an ounce or so compared to what the product label claims the container actually weighs or contains!

Short-filled containers can result in windfall profits for food processors and product manufacturers, many of whom have been caught by the U.S. government cheating consumers by short-filling product containers!

Concerning shrinking product sizes, instead of raising prices, manufacturers may decrease the size, number and weight of products without consumers really ever being aware of it. These days expect everything from fewer paper towels to a roll to smaller sheets to fewer ounces of product in containers!

SUPPLEMENTAL SOURCES: CBS-TV NEWS 7/17/97 and ABC-TV 20/20 11/7/97

## **Silver and Gold Coins Sold On TV**

Coins sold on TV or elsewhere in advertisements to the general public may only be worth 1/3 of what you actually end up paying for them when you respond to the ad, regardless of how they are promoted or presented in a sales pitch. A knowledgeable coin buyer looking for a good deal on coins may not tend to buy them from advertisements aimed at the general public!

## **Soaps and Antibacterial Soaps**

Soaps advertised as removing disease-causing germs may actually wash away the normal "flora" produced by the skin for protection against germs so consider combating germs by NOT using antibacterial soaps!

Rubbing your hands together with any regular non-antibacterial soap and water may be best compared to using antibacterial soaps, especially in fighting germs caused by the common cold!

Antibacterial soaps may even chap or chafe hands causing "cracks" in skin which may allow bacteria to

enter your body. Antibacterial soaps may also give the faulty impression that you may not need to wash your hands as often. Antibacterial soaps may be best for high-risk users who may be more susceptible to infection.

Thoroughly scrubbing and rubbing hands together in warm water with most any kind of regular soap may be the best habit to follow. Washing with water only and no soap may do little to rid your hands of germs and always wash used hand towels and face cloths regularly to break down bacteria built up in the woven material.

Medical professionals may only be washing their hands up to 50% of the time when on the job which may contribute to deadly infections in patients! Up to 1/2 of all patient infections may possibly be attributable to the dirty hands of medical practitioners which could conceivably be avoided if only they would wash their hands more often!

However, regular soap claims can also be deceiving. Soaps claiming to "moisturize" may be overrated because all soaps tend to dry out the skin. Any true moisturizing effects may actually be washed off with the water and rubbed off on the towel. Soap marketers are experts at careful exaggeration and the use of pecuniary logic, meaning stating something as if it were true but it is not really meant to be believed!

"Unscented" soap may still have a fragrance even though it sounds as if it does not. "Pure and natural" soap may still have preservatives and any confusion over advertised claims that would not cause harm to the user will not likely ever be investigated by the government.

Advertised claims may be promises without substance to back them up. Consequently, beware of claims like "deep cleaning", "invigorating", "beautifying" and a host of others which are all unregulated cosmetic terms created to appeal to your senses to make you feel like you may be getting more than just plain soap.

Also beware of catchy phrases like "soft feeling", "refreshing" as well as "energy of body" and "clarity of mind". Gimmicky marketing terms suggest you can buy inner and outer beauty in a bar of soap.

Many soap claims are more for show than effect. Claims that soaps contain aloe, if the aloe ingredient is not at the top of the list on the ingredients label then there may not even be much of it in the soap and so the soap may be no better than a soap with no aloe in it.

"Dermatologist tested" sounds official yet most skin products are evaluated by a dermatologist. "No animal testing" is an unregulated claim that may mean the manufacturer is hiring outside contractors to do the animal testing just so animal activists will stop picketing the manufacturer! Unfortunately, most ingredients in anything cosmetic, perfumes and so forth, may needlessly be tested on animals!

The "glycerine" soaps may absorb more water than most soaps so they may not last as long as non-glycerine soaps and, of course, fancy-smelling, exotic sounding boutique soaps may not likely buy you more cleanliness either. Incidentally, liquid soaps may just be less messy and cost more than regular bars of soap.

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 1/5/97 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 4/23/97 and CONSUMER REPORTS MAGAZINE NOVEMBER 1995

## **Special Low Cost Deals On Internet Services**

Lowball prices and impressive high speed numbers may not always be what they seem. The small, fine print, as usual, may leave you with a bigger bill than expected or not so good of an internet service!

Some plans, especially for DSL and fiber service may have early-termination fees when you get free installation or equipment. Moreover, make sure the download and upload speeds are what you are expecting so make sure you test those speeds during any trial period.

Also beware that once a phone company installs fiber you may not be able to revert back to DSL. Before signing any contract find out the policy and costs on converting from DSL to fiber.

Most small, fine print may hide taxes and other fees you did not anticipate or some that were not clearly specified in the advertised price. You may even get charged a fee if the free personal Web page that comes with your service gets too much traffic! Consequently, ask the provider to list all the one-time, recurring and special charges including taxes and fees. Better yet, ask to see a sample bill.

The advertisement said that "free" items are available like a printer or wireless router but you may not qualify or be eligible so always ask about your eligibility BEFORE signing up.

Some lowball cost promotions may require you to set up all the equipment yourself so if this is the case you had better be technologically savvy. Find out early on exactly what you will need to do or possibly pay the price later.

Some advertised special prices are only available if you order online. If so, review the FAQ or frequently asked questions, minimum system requirements and small, fine print terms and conditions. Furthermore, look for asterisks and footnote numbers which are a sign that there is definitely more you should know before signing up and never hesitate to try and negotiate a better deal.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2007

## **Sunglasses**

The cheap ones, like those selling for \$5 or less, may actually block out more of the sun's harmful rays compared to "designer" sunglasses selling for over \$100. To help tell if your sunglasses are possibly blocking out harmful rays, when you look in a mirror through them and you cannot see your eyes behind them then you may have a pair that is adequately blocking out the sun's harmful rays.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 7/4/97

## **Surge Protectors**

They are supposed to protect your electrical appliances and electronics, like computers, from electrical "shocks" or power surges but not every device that looks like a surge protector or surge suppressor actually works like one! A true surge protector must carry the U.S. government regulated "UL" symbol and even display this symbol on the packaging, However, just because the packaging shows pictures of computers and other appliances being plugged into the so-called surge protector does NOT mean the device IS a surge protector! In fact, it may be nothing more than a fancy extension cord with no real surge protection capability at all. A "look-like" surge protector may be marketed, named and packaged to make it sound like, look like and sell like a true surge protector when it is anything but a true surge protector!

A true surge protector MUST be labeled with the standard "UL 1449" symbol on it which officially means the device will provide real surge protection.

## **Theme Park Discount Ticket Brokers**

Beware that the tickets you may spend hundreds of dollars on, at the local discount ticket booths you see operating on the side of the road or elsewhere just outside of theme parks, may be worthless no matter what the ticket broker selling them tells you, and the broker is NOT obligated to give you any of your money back if the tickets are declined by theme park employees!

It is illegal to re-sell multi-day theme park tickets because they cannot be transferred and used by anyone other than the person who originally bought the tickets. If theme park management even thinks you are trying to enter the park on re-sold discounted tickets you will be publicly embarrassed and escorted out of the park by security cops like a common criminal no matter who you are or how many kids you have with you!

Of course, ticket brokers will not even admit that you could have problems getting in the park with their illegal discounted tickets. Since most of the discount ticket customers are from out of town, they may not even think to ask if the tickets are illegal because they see these discount ticket booths all over the place on the highways leading to theme parks and will likely just assume they are legal operations.

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 5/3/01

## **Therapeutic Pillows**

If you are looking for a pillow to help you or a loved one stop snoring do not always believe the

questionable claims made in some advertisements that the pillow being advertised can help you stop snoring. Odds are you may end up with an overpriced pillow and still face snoring problems.

Also, of the hundred or so different pillows for sale making therapeutic claims maybe only 10% of them may actually do what the advertisement or package label claims they can possibly do for you! In addition, expensive pillows may perform no better than medium priced or cheaper brands of pillows!

Whatever pillow you buy make sure there is a good return policy so if you do not like it you can still return it for a refund or at least be able to exchange it for another one.

SUPPLEMENTAL SOURCE: CBS-TV THE MORNING SHOW 10/7/04

### **Tobacco Tar and Nicotine Measurements**

Many smokers believe that "light" and "ultra-lite" cigarettes are somewhat safer to smoke because of their so-called lower levels of potentially bad-for-you ingredients compared to full-strength brands of cigarettes. However, it may all depend on HOW you smoke and not necessarily what the cigarette is supposedly made up of!

For example, intensely puffing or sucking on a so-called "light" brand, or by covering up the holes in "light" cigarettes' filter holes, holes which normally are there to dilute the smoke you consume, may actually give the smoker just as much tar, nicotine and other toxins as full-strength cigarettes!

Basically, there may be no such thing as a safe smoke despite lower ratings of tar and nicotine measurements per cigarette. The tar and nicotine measuring system needs to be revamped to reflect the varied ways people smoke a cigarette and possibly not rely so much on the so-called contents of tobacco used in cigarettes.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 9/10/97

### **Vanity Products Of All Types**

With teeth whiteners you may find out AFTER you have purchased the do-it-yourself product or teeth whitening service from a dentist that after your get whitened, even if state-of-the-art laser technology is used to do it, to keep your teeth white you may still have to cut down on smoking, drinking tea, coffee or consuming anything else that may re-stain your teeth. To keep your teeth white possibly expect to have to go through the teeth whitening process all over again and again and again.

Mouthwash advertisements may claim that the product has been "clinically proven" to be the only ones that loosen plaque when used along with brushing your teeth. However, these particular mouthwash products may just happen to be the ONLY mouthwashes spending the money to even test the plaque-removing capabilities of a particular mouthwash meaning ALL mouthwashes, IF TESTED, could possibly produce the same so-called plaque-loosening results!



Furthermore, on any of these type plaque reducing ads you see on TV especially, the ads are almost always "legally qualified" meaning attorney language or small, fine print on the ad or on the screen will appear somewhere stating something like "to get rid of plaque you still need to brush and floss regularly" but remember, if you do this regularly you may not even need a special mouthwash to begin with! Regularly rinsing your mouth out with water can possibly do about the same job as any so-called plaque-loosening mouthwash.

A hair shampoo myth is that marketers sell you on the idea that their shampoos and conditioners can "revitalize" and "rejuvenate" your hair yet, remember, the hair on your head is already dead and literally cannot be brought back to life!

Plant extracts and exotic ingredients in shampoo and hair conditioner products are not necessarily any better than the chemicals they are mixed in with. Since the oils and extracts are typically in the product in such small amounts then they may provide little more to the product than fragrance!

Washing your hair twice, as many on-the-bottle instructions may suggest you should consider doing, is likely unnecessary unless your hair is very dirty. Washing your hair twice may just get you to end up using twice as much product requiring you to go out and buy it more often!

When buying razors "cartridge" razors may shave closer than "disposables" and electric razors with rotary heads may give you a closer shave compared to other electric razors.

Breathing in nail polish "toluene" fumes can be hazardous to your health especially if you are around these fumes regularly unless you are around toluene-free nail polish. Overexposure to toluene fumes may be more toxic than exposure to asbestos! Incidentally, no matter if it is cheap or expensive nail polish most all nail polishes tend to hold their color and not fade as some salespeople may NOT like you to believe when they try to sell you costlier nail polishes.

Acne medications advertised on TV may not get rid of more extreme, hard to manage cases of acne. Even over-the-counter acne medications and soaps containing natural-sounding, exotic ingredients, oils and/or fragrances may actually aggravate acne instead of helping get rid of it.

Concerning women's clothing, like pants and shirts, some women can shop in the boys department and save up to 50% on the exact same name brand clothing. Like laundry cleaners, women's clothing is automatically priced more expensively than men and boys clothing on essentially the exact same merchandise.

Incidentally, stair climber and rowing machine exercise equipment may aggravate some knee and back problems.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 7/14/96 and 3/17/97 and 4/2/97 and CONSUMER REPORTS MAGAZINE OCTOBER 1995 and DECEMBER 1996

## **Vending Machine Sales Routes**

Usually the best locations are already taken if someone tries to "sell you" on this type of business venture. Consequently, you may end up getting stuck holding vending machines loaded with vending machine product. This type business may never be as easy as the vending machine seller may make it all sound!

Also, since vending machine sales is an all cash business it get very territorial amongst route owners and operators! If you do find a good location you may find your machines getting vandalized essentially warning you to get out fast. You may want to consider heeding the warning or you may get a visit from a group of not-so-ethical businessmen.

In some parts of the country there possibly may be an organized crime influence operating around vending machine routes that you may want to investigate thoroughly BEFORE you get involved in this type of business activity.

## **Warranties Secret Implied and Recalls**

A secret warranty is when a manufacturer may admit "internally" within the company that they may have a problem with a particular product and even agree to fix any and all problem units "if and when" they come to the attention of the manufacturer! However, the secret is the manufacturer may not readily go out of its way to inform or alert the products' consumers about the problem, unless of course, it is a safety hazard, in which case, by law, the manufacturer must alert consumers.

In the case of an implied warranty, legally, any product sold has to be "fit for the use for which it is intended." If the product does NOT do what is implied in the product's advertising, or on the packaging, or by the salesperson representing the product seller, then you can legally challenge the product seller and/or manufacturer in a court of law, if necessary, and you may win the case if the product in question cannot stand up to its implied warranty claims.

If a product you bought needs repair and is out of warranty consider calling up the dealer, retailer and/or manufacturer first to see if the manufacturer has a recall out for the product. If so it may cost little or nothing to get the product fixed.

This is why sometimes it can be a good thing to send back to the manufacturer the warranty card that comes with the product. If there ever is a product recall you may be notified. Without the warranty card being registered with the manufacturer you may never know of a recall. The drawback to sending in the warranty card is you may end up on a junk mail list!

When trying to get a product repaired for little or no cost to you when the warranty has already expired, if you feel slighted by a product retailer or dealer feel free to ask to speak to the product manufacturer's representative who may allow the repair at little or no charge to you! If you succeed here the manufacturer, dealer or retailer would chalk it up to doing an act of good public relations.

Remember, only safety recalls have to be made public, any other recall you may only hear about through a news story, by word of mouth, in a consumer news magazine or elsewhere.

Furthermore, costly "extended" warranties may not cover the parts most likely to break! Buying an extended warranty may be like betting on a long shot. Chances are you may never need it. Consequently, try negotiating the price of the extended warranty. Offer 1/2 or 1/3 the price they are asking for it. If this does not work ask to speak to the sales supervisor or manager to try and negotiate a better price for an extended warranty if you feel you need one.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/13/96

### **Wasted Space In Product Packaging**

For example, these days candy bars come in bigger packages than they used to but the actual candy bar itself may be smaller than it used to, all just to fool consumers into believing there may actually be more product for your money instead of less.

Of course, nothing is more blatant than the wasted air space in potato chip packages. The bag is maybe half full if you are lucky and the rest of the bag is blown up with air to make it seem like the bag is full of chips.

Wasted space is often utilized by product manufacturers so they do not have to continue raising prices especially in highly competitive product categories!

Ever picked up a product and heard it rattling around inside the box? If so, then it probably is a good candidate for wasted space. Adhesive bandages that are used to patch up injuries like cuts and scrapes, the box they come in may contain half as many bandages as the container could actually hold and may even contain fewer bandages than they used to so prices can be controlled and product manufacturers can stay competitive.

One of the biggest culprits for wasted space may be deodorant sticks. Maybe only about 1/3 of the whole tube contains deodorant while the other two-thirds of the container may be nothing but air!

### **Water Resistant To 100 Feet Watches**

Water-resistant does not mean waterproof! So read the fine print in the timepiece warranty carefully. You may be surprised to learn the watch warranty does not cover any failure to function due to misuse which may include immersion underwater!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 1998

## **Water Testing Services**

The potential "rip-off" begins when someone comes to your house unexpectedly or even if you call-in someone to test your tap water, when you provide a sample of your tap water the individual doing the testing may actually switch containers on you when you are not looking showing you water that is contaminated and questionable for consuming. Of course, after seeing this you may allow the water tester to do further testing for a fee of \$20 to \$50. After you get back more results on your water test, just by coincidence, you can probably expect a high pressure sales pitch sometime soon from a water filter salesperson!

Some water testers "fronting" for water filter companies have even been so bold as to go door-to-door unannounced and ask that they be allowed to test your water as part of a city-wide water survey of your neighborhood water supply. Of course, if you allow them into or around your home beware of their possible tricks leading eventually to high pressure sales tactics!

## **Waterproof Sunscreens, Lotions and Sun Blocks**

When you see an ad or package label touting the product as waterproof, it does not mean waterproof but only means water resistant! To date, there is also no such thing as a total sun block, all day protection or waterproof sunscreens or lotions. These are simply misleading advertising claims using pecuniary logic, meaning claims spoken as if they are true but not really meant to be believed!

Additionally, there is no long-term hard evidence proving that using any type of sunscreen prevents the deadliest of skin cancer known as melanoma. Possibly the best cancer prevention is to wear protective clothing when outside plus limit your exposure to the sun's rays on bright as well as on cloudy days.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 6/13/99

## **Weaker Or Expensive Fake Perfumes**

If you want the REAL thing consider investigating the company selling the perfume before you buy it.

Why is it that some fragrances seem to "smell" longer or last longer than others even though they are supposedly the exact same fragrance? American-made fragrances may use synthetic alcohol called SD-30. Any fragrance containing this may not have as longlasting a smell when you wear it compared to the exact same European-made fragrances which do not typically use SD-30.

Also, the shelf-life of any fragrance may only be 2 years so beware of "discontinued" brands.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/30/96

## **Children & Family Concerns**

## **Adoption Doctored Birth Certificates**

Parents can acquire babies born in the U.S. for cash! This illegal adoption process simply requires a corrupted doctor and couples who desperately want a newborn baby.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 10/22/97

## **America's Children As Future Debtors**

Too many young adults in the U.S. may not even realize that credit cards are a form of borrowing complete with high interest rates that accrue on top of the debt! However, guess who furnishes secondary schools of education with FREE personal finance study materials? It is the credit card companies, stock brokerages, banks and other financial institutions, which critics charge, send messages in the free finance study materials that promote bad spending habits!

Students in junior and high schools should be taught good spending habits BEFORE they are allowed to graduate yet there does not seem to be too much help on the way as "instant credit" is easier than ever to get.

Personal finance courses are not even taught in American high schools, unlike in Japan, where these type courses are mandatory for junior and high school students!

At least one leading U.S. credit card company even suggests that it may be alright to spend 20% of your net income, after expenses, to pay-off credit card bills, which critics charge is bad advice.

Too many U.S. junior and high schools may have no money for independently produced personal finance study materials so all they may have to rely on are the FREE study materials handed out by banks, investment brokerages, insurance and credit card companies which may rarely offer objective information or sound financial advice to students!

One leading credit card company suggests that you may only need to pay your monthly installment payment on time without even mentioning the best strategy which is to pay more than the minimum payment required, or better yet, carry no balance at all and pay-off the entire bill at the end of every month. If you cannot pay-off the entire bill at the end of each month then you are spending more than you can afford!

At least one stock market investment firm may even allow students to trade stocks on a "whim" as well as borrow money to buy stocks on margin which would make a sound financial investor blush!

Banks may produce "slick" videos for students concerning borrowing money but make no mention of borrowing money from less costly lenders like credit unions.

Junior and high schools should be ad-free zones where students can learn about personal finance

without commercial pressures. Unfortunately, for most students in the U.S. the only consumer education they may receive is at home in front of a TV set and their strongest desires may stem from TV advertisements. Students may need help in dissecting advertising and America's commercial culture. Too many students may actually believe you can tell how good a product is by who the advertiser is and how much and where the product or service is advertised!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 1997

## **Baby Identity Theft**

If you get a letter saying you automatically qualify for a free valuable gift, courtesy of some well-known baby food manufacturer....beware!

To get your free gift all you have to do is send in your baby's social security number, date of birth and one of the parent's social security numbers. However, what you may get in return is nothing because thieves likely run this scheme and will end up using your baby's ID numbers to set up charge card accounts then systematically ruin your and your newborn's credit which may take years to clean up and get corrected with banks, vendors and credit bureaus.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/25/97

## **Baby Nurses, Nannies and Sitters**

Baby nurse services advertise that they help new mothers with newborns in your home but may not employ nurses or anyone certified in health care at all.

Too many parents with children too young to communicate or speak have found that their so-called best choice for a sitter or nanny was absolutely the wrong choice!

In a test, parents allowed the videotaping of their sitters in action using hidden cameras. Half of the parents fired their sitters after the experiment. Parents found not loving, caring child supervision but found abuse and neglect instead, in too many cases, and would not have believed it if they had not witnessed it on videotape!

Carefully selected babysitters and nannies, with seemingly outstanding references, thoroughly checked out backgrounds and after being extensively interviewed by the parents, have been caught on camera slapping, dragging, tying up even eating the child's food instead of feeding it to the child at feeding time!

Even unannounced, surprise return visits to the home by the parents when the sitter or nanny least expects it may not reveal any problems, but secret videotaping did!

Beware of agencies who supposedly place qualified nannies and sitters "with references" in your home! Agencies with questionably low placement fees may possibly be creating their own lists of references and work histories for the sitters and nannies they employ or represent!

Unscrupulous agencies may possibly end up putting someone in your home with your precious child who has questionable character, values, work history and background! Expect to pay at least up to \$3000 or more to locate a well-qualified nanny through a reputable agency and up to \$400 a week or more to employ a reputable one! Anything less and you may be getting less-than-thoroughly-screened help.

Always ask to see the "screening" application that nannies and sitters have to fill out when you go through an agency. If it is just one page instead of many pages that the prospective nanny has to fill out then you may not be getting a professionally placed employee that has been thoroughly or adequately screened!

When in doubt make sure the placement service is a valid member of a legitimate professional association like the International Nannies Association or the Alliance For Professional Nannies.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 3/5/96

### **Backyard Swing Set Death Traps**

Beware of buying a certain type of swing set for children. The potentially deadly swing set to consider staying away from is the kind that has the monkey bars across the top of the swing set.

Children traversing the monkey bars' horizontal ladder across the top of the swing set have fallen and severely lacerated themselves on the swing below. Some children, after falling off the monkey bars, have even hung themselves and died in the chain that attaches to the swing!

To date, thousands of these type swing sets can be found in backyards nationwide!

### **Basketball Babies**

Major sportswear and athletic shoe companies may recruit 8, 9 and 10-year old promising young sports players to wear their merchandise and logos all in hopes of keeping them loyal to the company in the future. Critics feel this may possibly corrupt the values of young people while selling sneakers and other goods at the same time.

These companies claim they are helping out typically disadvantaged children but are they at the same time encouraging some questionable educational values? Critics charge the companies may seem more interested in the exposure for their merchandise, the creation of brand loyalty and the kids' ability to play sports over and above them getting an education which many believe will be much more important in the long run since only maybe one in 10,000 players ever even make it into professional sports!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 10/26/97



## **B. B. Guns**

These popular guns, typically bought by parents for their young boys most often around Christmas time, can be pumped up over the maximum amount recommended and can then fire a BB with as much force as a 38 caliber pistol! Consequently, a BB gun purchase may be risky business if you do not want your child to possess this kind of firepower!

Another problem is that too many children feel the gun is empty of BBs when it may not be, and too often kids start firing the weapon at each other during careless child's play! Even if you do not hear a BB rattling around in the bullet compartment of the gun, do not be fooled into a false sense of security. A lone BB may be lodged inside, only to come loose and creep into the firing chamber. Children have been killed or permanently paralyzed by shots in the back due to this particular type of careless mishap!

SUPPLEMENTAL SOURCE: ABC TV 20/20 11/24/00

## **Bullying In Schools**

Up to 30% of all children in schools may be the victims of bullying! Even 30% of all children may have participated in bullying and too many schools' policy seems to be "deliberate indifference" to complaints from parents when the only policy should instead be "zero tolerance". Remember, when children go on shooting rampages the incidents too often have been linked to bullying meaning those doing the shooting have been the victims of bullying!

SUPPLEMENTAL SOURCE: CBS TV NEWS 9/19/03

## **Chaperoned Spring Break Vacations For High School Students**

If you think you can adequately chaperone underage high school students in Mexico or anywhere else during spring break, then think again! Moms who do go along to chaperone high school students find out the kids too often may sneak around, get drunk and engage in raunchy sexual acts anyway, even with a Mom not too far away! In fact, when some students do drink too much alcohol, the kids may still be somewhat unwilling to call a chaperone for help for fear of getting in trouble! Remember, when something does get out of control, this is the primary reason a chaperone is even around in the first place on these spring break vacations!

Moreover, do not believe the hotel managers, nightclub and booze cruise employees who may tell you they always watch out for tipsy underage drinkers and will do everything possible to make sure no one takes advantage of the students during spring break vacations. Unfortunately, undercover cameras expose that these same so-called supervisors at hotels, clubs and on cruises may possibly be the ones

actually allowing most everyone to drink as much as they like, for as long as they like, and also may end up touching drunken underage women students on their breasts and buttocks during organized events like dance contests and wet t-shirt contests!

These hotel, club and cruise ship employees may even encourage nudity and raunchy sexual acts if the girls are to win the contest even though they will officially say they discourage sexual acts and any potentially deviant behavior.

Girls who get drunk and out of control may find themselves surrounded by young men, even 40-year old men, who will try and grope the girls over all parts of their bodies. When a young girl gets too drunk she may start to lose her inhibitions, which men may see as encouraging them to make EVEN MORE overt sexual advances toward the drunken underage women students, and all with so-called adult Mom chaperones on standby, not too far away from the action!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 5/7/02

## **Child Abuse Charges**

The U.S. justice system may do whatever it takes to protect any possible victims of child abuse from parents, even if it means taking children away from parents that are completely innocent of any and all child abuse charges!

If a child gets bruised or hurt somehow and not even severely hurt, a doctor may determine that the injury is a result of possible child abuse which draws state and local law enforcement authorities in to judge the situation.

Right there on the spot, possibly every child in the immediate family can be taken away from the parents and put into foster care while the case is under investigation. Parents have lost their businesses, jobs, homes and essentially may lose their sanity when this happens!

Remember, the U.S. Constitution does not apply when it comes to potential child abuse, meaning the parents may be presumed guilty until proven innocent, basically leaving them few, if any, rights! So, has the pendulum swung too far to try and protect children from abuse giving local and state authorities too much power in too many suspected child abuse cases? Is the "long arm of the law" stripping innocent citizens of their rights and due process under the law?

Doctors who think that a child may be abused may not even have any real expertise at determining abuse from accidental injury. Never count on an authority's opinion here if you KNOW you are innocent! Before the situation gets out of hand call in your own specialist, if necessary, to determine the cause of your child's injury and potentially save yourself months of agony in dealing with possibly incompetent social workers and questionable doctors' opinions.

Consequently, if you are ever accused of child abuse, even if you are found innocent and are innocent

of any and all charges, your name will still be listed with the state as a possible child abuser until your child is 28 years old! God forbid if anything ever happens to your child and there are no witnesses and the injury looks even the least bit suspicious. Under U.S. law you could be arrested, lose your children almost immediately to the state and be branded a child abuser in your community and by the media even if you did absolutely nothing wrong!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 12/11/97

### **Child Care Centers**

Up to 75% of them may go unlicensed! This means parents may not be able to count on that every child care center has had all the appropriate background checks for child care center employees, as well as for the owners and operators of the centers! Those caring for your precious children may not even know emergency life saving techniques, like CPR, and may have never taken any child care courses to obtain a child care center license!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 10/21/97

### **Child Rearing And Moral Crisis**

Nowadays parents are, on average, spending up to 40% less "quality" time with their children than in the past! Today, parents are working longer hours for less pay, traveling farther to and from work and just do not have as much spare time as they used to. Consequently, children end up watching more and more TV and spending more time on their own.

With fewer and fewer positive role models being exhibited by the mainstream media in American culture today, along with the questionable values and morals being exhibited via the airwaves on radio, TV and the Internet, is it any wonder why there is a "value" and "moral" crisis spreading throughout America? The latest survey of adult males 20 years of age indicate that they see the actors and actresses in pornographic films as their role models!

Child rearing today is very stressful. Mothers hooked up to stress tests may too often never realize just how much stress and strain they are putting on their vital organs in day to day child rearing.

SUPPLEMENTAL SOURCE: C-SPAN TV NEWS INTERVIEW WITH NOAM CHOMSKY 10/14/95  
and CNN-TV NEWS 2/25/03

### **Child Support Payments and Alimony**

If the parent responsible for paying child support and alimony does NOT pay on time or in full, it is the

responsibility of the parent receiving payments to file a contempt of court claim to receive payments. The state government may not keep up with what is going on in your particular case, so YOU have to!

In fact, if the parent making payments stops paying and if that person's employer does NOT notify the state that there has been a change in income being taken out of that parent's paycheck to pay toward child support and alimony, then the employer is actually held responsible for making the payments! However, the parent receiving payments must first go to the local courthouse, and for a few dollars, file a contempt of court claim against the employer if you want to attempt to continue to receive payments.

## **Children and Power Windows In Cars**

Foreign automakers have safety devices built-in electric car windows so if a hand, head or most any object gets in the way of the power window as it is being raised, the power window essentially "feels" the obstruction and the window will automatically not close all the way. Upon feeling the obstruction the power window will then automatically lower itself to a safe position and the vehicle occupant is uninjured.

However, American automakers' power windows, to date, generally do not have this safety feature! Consequently, every child that has died due to a power window mishap it occurred in an American-made car! In American-made autos that have power windows children are actually getting decapitated! Making matters worse, American-made autos manufactured for sale overseas have the same safety features as foreign-made autos sold in the U.S., so it seems to critics that American automakers may value the safety of children overseas more than they value the safety of American children here at home!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 8/19/03

## **Children Facing Systematic Desensitization**

Dumbed down by a lifetime of violent TV and film images without context, too many children may possibly be growing up thinking it may be cool to kill indiscriminately and without remorse. Like new recruits in military boot camp, violent TV and films may be conditioning some young people to accept destructive values, violence and death as a way of life! Media violence seems to be systematically brutalizing and desensitizing viewers possibly putting forth a whole new set of ugly values.

During World War II the Japanese supposedly trained many of its combat soldiers to kill and enjoy it! This was achieved by classical conditioning. A few Japanese soldiers were chosen to bayonet a Chinese prisoner to death while the rest of the regiment was encouraged to cheer them on during the violent act. Afterward, all of the soldiers would be treated to a feast of food, women and song. Do this enough and soon the soldiers quickly learn to associate committing acts of violence with pleasure!

Remember, the murder rate in America may be declining , possibly because of advances in medicine

which is saving more lives! The simplest theory contends that violence viewed over and over and over may possibly help contribute to violent behavior in some people.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE-SPRING 1999

### **Children's Ear Surgery**

Around 25% of the operations to cure infection in childrens' ears may be unnecessary, potentially even leading to hearing loss. Surprisingly, in about 30% of these type surgeries the risks are about equal to the benefits and it can be an expensive "out-of-pocket" medical procedure!

Watchful waiting or the use of antibiotics are possible viable alternatives but when a doctor suggests surgery, if there is time, consider maybe getting 3 or 4 other medical opinions and/or evaluations from other ear surgeons, or possibly risk racking up large medical bills with potentially disappointing surgical results!

### **Commercial Culture and Sexualized Children**

The consumptive nature of America's commercial culture is driven by the adults who are in charge of creating and contributing to the social mores in the U.S. via fashion, music lyrics, TV programming and so on. Critics charge, these same adults in charge are exploiting our children for their own conscious or unconscious sexual fantasies. No way you say?

Not too long ago underage teens and children running around displaying lots of flesh in the clothes they wear, doing sexual looking dance moves in public, on TV and in movies, even doing sexual looking cheerleading routines, and so on, these acts would have been taboo and forbidden. Today, too many parents may not see the significance and the potential of others sexually fantasizing about their children and underage teens who choose to look and act sexual in public, on TV and in movies. Some would contend that some parents may even be unconsciously participating in this sexual fantasy!

Now that homosexual marriage, even though it may never be legalized in every state in the U.S. it will, in fact, some day be considered as acceptable normal behavior by most U.S. citizens. This is why the polygamists cannot wait their turn at turning what was once taboo into normal acceptable behavior.

In the future the list goes on and on as to what other once taboo, forbidden behavior has the potential of becoming normal and acceptable, for example, religious animal sacrifice followed by bestiality followed by having sex with children. Impossible you say?

This is why some citizens are against allowing behavior that was once taboo to become acceptable normal behavior. The bottom line is allowing children and underage teens to act sexual in public, on TV and in movies, can contribute to the sexual fantasies of adults and can be considered just one step away from getting the public to start accepting the idea that having sex with children and underage teens is normal acceptable behavior.

If you cannot believe this, the way things are going in America right now in 2008 do you know what the world and America's culture will be like in the year 2500 or 2100 or even 2050 for that matter?

If and when what was once taboo and forbidden becomes acceptable normal behavior, remember the era when and where it may have all started. To illustrate this era, in 2006 and 2007, a worldwide U.S. national cable TV network got some fairly famous Hollywood movie stars and created and produced a very popular, highly rated, award winning TV show about a polygamist and all his wives that showed all their joys and sorrows in day to day life.

At the time, the American public acted surprised that this famous cable TV network would stoop so low as to make a TV show and series about the life of a polygamist. The TV network came out with an advertisement promoting the show. This "promo" was created to get viewers to hopefully tune-in and watch and they did watch because the idea of this show was so controversial.

The polygamist TV show "promo" advertisement went something like this. "The star of the TV show, (the polygamist,) is a guy you will love to hate at first...until you get to know him." What Hollywood is basically telling you is that controversial behavior is taboo and may be forbidden at first until your senses get pounded and pounded with it day after day, year after year, until you become conditioned not to be alarmed by it anymore and you eventually start to learn to accept it as acceptable normal behavior, very similar to how American culture has become conditioned to accepting violence as acceptable normal behavior!

## **Consumerism and The Children**

Our children are the "cash crop" for advertisers! Despite all of our many more possessions and conveniences today, there seems to be more discontent among children and within families than ever before!

Kids today, in America, may not feel they are worthy unless they HAVE the latest, greatest gadgets and material trappings, at least so it seems. If the whole world consumed as much as the USA does, this could be a potential environmental and global disaster!

The overuse of the earth's natural resources today will be felt by the grandchildren of tomorrow. The USA should set a better example of what the "good life" is, or in the future the so-called good life, as

we know it, may not even exist!

Up until the 20th Century, to be a consumer was a "bad thing", but as materialism took hold, happiness today then became defined by how much you can consume, and how many consumer goods you can accumulate. Our psyche is manipulated by advertisers and used against consumers to stimulate unnecessary desires and spending.

No one ever really questions if consuming twice as much as we actually need is really good or not. Meanwhile, we still only elect politicians who promise to grow the size of the U.S. economy. Over-consumption is and will be the mother of all our environmental problems!

If the economy is "up", then why does much of the citizenry feel "down?" The "endless, shameless consumptive" standard of living in America has been confused with "quality of life" and promoted irresponsibly, unethically, and possibly even immorally by marketers. Hopefully, today's pre-teens will be tomorrow's anti-materialistic revolutionaries! Economic stability will HAVE to replace economic expansion someday. It has to IF planet Earth's resources are to survive long term and into the year 3000.

SUPPLEMENTAL SOURCE: PBS-TV "AFFLUENCE" 9/15/97

## **Counterfeiting Kids**

Juvenile gangs are getting into counterfeiting U.S. currency, making \$100s, \$50s and 20 dollar bills using home computer programs and software. The fake bills look almost as good as the real thing but lack the security stripes, seals and so forth found on legitimate bills.

The counterfeiters use the fake bills to party, buy goods and services and pay their bills passing the bad bills on to whoever will accept them. If a clerk or cashier is busy behind the counter he or she may accept the phony money without hesitation.

Juvenile youths know too that if they get caught with the funny money they will likely do no time in adult jails, they will simply be sent to juvenile hall. In fact, juvenile hall is where many counterfeiters learned their counterfeiting trade by taking computer classes!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/27/02

## **Crayons and Sickness**

Some may be linked to serious illness in children even to the degree of possibly causing or contributing to learning disabilities if eaten because of certain crayons' high lead content. Safe crayons have the federal consumer safety seal on the box.

Crayons made outside the U.S. do not have to be federally certified and may contain high levels of

lead!

## **Crib Death Protection Products**

Up to 3000 infants die each year due to Sudden Infant Death Syndrome (SIDS). Products marketed to help prevent SIDS may be advertising misleading claims and offering a false sense of security. Products claiming to reduce the carbon monoxide around a baby's face while it is sleeping on its stomach may not do so!

Also, there is no hard scientific evidence to support these type products claims that they help prevent SIDS. Critics claim parents may not need to buy any product to help prevent SIDS as the product manufacturers may possibly too often be preying off the fears of concerned parents.

SUPPLEMENTAL SOURCE: ABC TV 20/20 3/16/00

## **Day Care Center Staff**

The staff at a day care center is a parent's top priority but this is where center management may likely cut corners on staff training costs and staff wages. When looking into a center for your child you may want to consider staff training, their temperament and staff employment turnover.

Many states require no training to be a day care center worker and too many people with a criminal background may become day care center employees!

Always try and make sure the center is licensed and ask to talk to other parents who use the center for their children. Also, never hesitate to ask questions of the staff face to face.

When it comes to day care center wages, remember that day care center staffers may earn no more money than fast food restaurant workers.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 1/31/97

## **Defective Baby Cribs & Crib Deaths In Hotels & Motels**

There are statistics detailing crib deaths in the home due to defective cribs, but no statistics are available on crib deaths due to defective cribs in hotels and motels. Not surprisingly, up to 80% of the hotels investigated across America have cribs and play yards which violate federal safety guidelines! Just as disturbing, only 14 out of over 250 hotel chains in the U.S. even signed on to participate in the Safe Crib Initiative which set out to promote crib safety. Critics are now bitterly disappointed and now



more fearful than ever!

Very few of the national hotel chains investigated were found to be exempt from crib safety problems. In fact, most all of those investigated were found to have crib safety violations!

Beware of adult size bed sheets and pillows placed in cribs. If you use these, your child could get tangled up or wrapped up in them and suffocate! They are not supposed to be used in baby cribs.

Also look for missing screws in cribs, cracked legs, wobbly structures and loose hardware which could cause the crib to collapse unexpectedly or pinch your child's fingers or toes.

Moreover, by paying more for a hotel room does NOT always mean you will find a safer crib! After receiving complaints about crib safety, most all national hotel chains reported that their cribs meet all U.S. government safety standards despite all the problems found in the undercover camera investigation. So, are the federal safety standards for hotel cribs set too low? Do we need stricter laws? Critics complain that too many hotel and motel chains could possibly be playing Russian roulette with the lives of their patrons' children!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 5/15/01

### **Door-to-door Child Molester Preachers**

Any unsolicited preacher-type person or persons coming to your door may have a criminal record as a child molester and the church he represents may KNOW of his criminal past! So beware that while he may be praying with you that he may possibly be looking to prey upon your child!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 5/28/02

### **Electric Power Lines**

The invisible electro-magnetic field around those massive-looking, towering high power lines you see lined up in vacant fields all around America are considered by some to possibly cause or contribute to childhood cancer in certain susceptible children despite the U.S. government's findings that it cannot find conclusive evidence linking power line electro-magnetic fields and cancer.

The problem is the existing evidence is neither conclusive nor does it say there is absolutely positively no possible link! The 17 year study conducted simply states researchers could not absolutely positively find a link. This does not mean, however, that a link between power lines and cancer does not exist.

If you plan to buy a home near high power lines you may want to have the house tested first to see just how powerful the electro-magnetic field is in the area. Any home with electro-magnetic test results at a

level of 5 or over should possibly be concerned!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/31/96

## **Foreign Adoptions**

Some foreign-born children overseas put up for adoption for Americans to adopt may possibly have been kidnapped from their natural mothers then actually sold by foreign doctors through legitimate foreign hospitals to unsuspecting Americans!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 7/27/97

## **Girl Cheerleading Injuries**

These days up to 20,000 girl students are injured yearly doing organized cheerleading stunts at schools everywhere! The girls perform their cheerleading stunts under the direction of so-called coaches but up to 70% of the coaches may not even be certified to be cheerleading coaches because the demand for cheerleading coaches is so great that most coaches may have not taken the course to become certified cheerleading coaches!

Too many girls have died or ended up paralyzed in wheelchairs after falling or being dropped while doing cheerleading stunts. If your child participates try and make sure the cheerleading team has "spotters" on the team who can possibly help ensure the stunts are performed safely as well as make sure the coach is at least certified in cheerleading training.

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 2/4/04

## **High Priced Sneakers VS. Low Priced Sneakers**

At least one famous professional basketball player is putting his name on super low priced sneakers and the sneakers are just as good compared to any high priced \$100 to \$200 sneakers according to sneaker manufacturer critics!

No sneaker will make you run faster or jump higher so if low priced sneakers and high priced sneakers are made or constructed virtually the same, except for maybe a little leather, a fancy logo and fancy shoe box being the only major difference, then why would anyone pay for high priced sneakers? High priced sneakers have become a fashion statement and families who can least afford paying for them get hit the hardest. This is why children have been killed just for their high priced sneakers!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/23/07

## **Hotel and Motel Baby Cribs**

They may not always be safe so you may want to consider not even letting your baby be put in any crib offered by a hotel or motel. Some of the cribs offered may barely be structurally held together in all the right places, they may have torn mattresses and/or have faulty working parts and pieces even though they may look to be in perfect shape and functioning condition!

Too big or fluffy pillows can actually contribute to strangulation of a child. Only 2 states, to date, even regulate hotel and motel cribs! Critics charge that when confronted on camera about crib problems too many national hotel chains' employees and management personnel appear to come across as possibly more interested in protecting their own employers' interests from a public relations angle than they conceivably care about the absolute safety precautions taken on behalf of their guests' infants!

SUPPLEMENTAL SOURCE: WPLG-TV NEWS 5/1/98

## **Hostess Job Opportunities Overseas**

If you think a good job as a "hostess" in a club awaits you in some foreign land and all you have to do is talk to male customers and allow them to drink themselves silly with no sexual contact allowed, it all may sound harmless enough but think again. Females have disappeared and been found dead after they took this kind of job, especially females of western cultures.

One private investigator and former law enforcement officer, hired by a missing female's family, discovered that some cults and or gangland type individuals try and lure away Western culture females then drug them then sexually abuse them! The women wake up not really knowing what may have happened to them! In other cases the hostesses have been drugged then tortured to death in sadomasochistic rituals and the torture was put all on videotape! Some of the videotapes have even been found with some of the missing females on them as they are being tortured!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 2/17/06

## **Intersexed Babies**

Some babies are born with both female and male genitalia and these babies are often surgically turned into females instead of males because the surgical procedure is easier! Do doctors and parents have the right to determine a baby's sex or gender? Those hermaphrodites that have been surgically altered when they were babies and made into a male or female, instead of leaving them as both sexes or intersexed, these surgically altered people oftentimes have a very different perspective on the decision to surgically alter a baby's sex!

Many of those that have been "altered" wish they had been left alone so it could be their choice as to which gender to be. Do too many "do-gooder" type doctors focus more on surgical procedures and

appearances than they do empathizing or putting themselves in their patients' shoes?

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/17/97

### **Inflatable “Flying” Watercraft**

These inflatable water-sport tubes have been linked to serious injuries and death and thousands of these tubes have been recalled by the Consumer Product Safety Commission! These inflatable tubes are designed to become airborne at times when pulled behind a powerboat. The rider is supposed to be able to hang on by holding on to handles on the tube.

The real hazard is no one really knows yet if these inflatable tubes react differently in differing water environments or during different activities making them potentially uncontrollable to the user. The problems could be related to the human behavior of the powerboat driver and tube rider(s) in combination with a multitude of unknown environmental conditions in the water when the tubes are put to use.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 2006

### **Largest Toy Recall Ever**

To date, the largest toy recall ever involves 150 million cheap, imported metal toy rings, necklaces and bracelets like those you find sold in gumball-style machines. The recall is because they may contain unsafe amounts of lead which can cause health and learning problems if ingested!

This particular recall involves around 90% of all jewelry currently being sold in vending machines. The industry selling the merchandise claim the cheap jewelry meets all safety standards and, anyway, the toys are supposed to only have a life-cycle of about two weeks before it typically gets discarded. Currently, there are no product safety warning labels on the vending machines.

Unfortunately, the industry product safety testing procedures may be lacking. They only test the jewelry by "wiping the surface coating" of the toy to determine if the product contains lead but independent testing showed that if the product is put in the mouth or is swallowed the surface coating on the toys do not prevent lead from leaching or escaping from the product!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 2004

## **Lawn Pesticides, Children and Pets**

Lawn pesticides may be advertised as safe for pets and people but critics charge they may not have been thoroughly tested relative to long-term harmful effects on humans and animals when it comes to contributing to cancer and other deadly diseases in humans! The Environmental Protection Agency (EPA) seems to have virtually accepted the pesticide industry's untested long-term safety claims!

Only one state, New York, seems to have rejected the pesticide industry's so-called human safety claims. Critics wonder why those who regularly work with pesticides in the golf course industry seem to possibly be coming down with more deadly cancers and diseases compared to the general population not exposed to these pesticides on a regular basis? Your best bet may be if you use lawn pesticides that you keep your children and pets away from the treated areas for at least a few days after treatment!

## **Missing Children Charities**

Too many of these organizations may only be donating up to 20% to 25% of their proceeds to actually helping to find missing children with the rest of the donations going to questionable sources! These organizations may also claim to spend their proceeds (donations) by creating TV ads which are designed to help find missing children, yet many of the TV stations they say they have contacted to air these missing children ads may claim they are not airing any of the ads submitted by the particular missing children charity in question!

SUPPLEMENTAL SOURCE: NBC TV NEWS 1/5/01

## **Petting Zoos For Children**

Too often these zoos do not even post signs warning about the dangers of getting sick after petting the animals! If you do not wash your hands with soap and under running water soon after petting the animals you may risk getting sick from potentially deadly bacteria, like E-coli. Some petting zoo programs have the children going right to the snack bar immediately after petting the animals and all without stopping off to wash their hands!

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 5/6/02

## **Playground Store Operated Play Zone**

The danger lurking at outside park playgrounds may be the peeling paint chips on playground equipment as well as the treated lumber chemicals dripping on the ground underneath the playground equipment every time it rains.

Half of all playground equipment tested may still be painted with lead paint! Just one small, pencil-

eraser-size paint chip could possibly contribute to learning problems in a child if ingested. When children play with their hands on the ground then put their fingers in their mouths they could be swallowing paint chips as well as dirt laced with chemicals from the treated lumber which is used to construct some playground equipment!

Indoor or outdoor store operated play zones, like the kind you may find at some fast food restaurants and other commercial establishments, too often may go unregulated. State safety standards may not always be met or maintained!

Some children have been injured at these play zones because the areas may be too loosely supervised. For example, in those big bins, with the thousands of small plastic balls, older children may accidentally trample smaller children who may too easily disappear under all the colored balls.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/1/96

## **Poisoned Playgrounds**

Anything on the playground made of wood that children can play on is typically "chemically treated" with arsenic which helps keep wood-eating pests from consuming the playground structures. However, this poison may rub-off on your child's hands and be ingested!

Also, the dirt around the wooden playground playsets may be contaminated with arsenic because when it rains, the treated wood playsets may drip poison on the ground around the structures! Parents probably have never suspected that the dirt at the playground could possibly contribute to childhood illnesses like cancer!

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 7/25/97

## **Religious Cults and Children In America**

Too many of the children raised in these cults may have been beaten, mistreated, sexually assaulted and made to work long, hard hours, especially those children who get handed over by their own biological parents to the cult leaders to be raised for years and years away from the biological parents! Unfortunately, too often these parents are such devout followers of the cult that they actually believe the cult leaders will take good care of their children which too often has not been the case.

Only when children have escaped or been able to walk away from the cult does anyone ever even really hear about what happens to American children behind the closed doors of these religious cults in America and worldwide.

Some cult leaders believe they can raise the children better than the biological parents so the traditional family unit of one mother and one father may go by the wayside at the expense of the children's health and well-being! Some cult children have been raised in very sexually charged environments and

formally introduced to sex acts by older children and adults in-charge even before they are teenagers! In fact, some cult teenage children who have left some cults have found they know very little about the outside world because all they know is life in the cult. Consequently, some may turn to prostitution when they do leave the cult because they may feel prostitution is all they really know!

Note any strange behavior of children who belong to a religious cult and report it to authorities if you feel it necessary. According to some stories from cult children they may too often feel hopeless and helpless wishing someone from the outside world would or could help them especially if they feel their biological parents have virtually abandoned them!

Incidentally, suicidal religious cults may have originated in centuries-old, secret Roman Catholic societies and their devout disciples believe that death is but an illusion, so death is not bad but instead is looked upon as just a departure from the Earth. After death, life continues, not on Earth but on other planets.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/16/04

## **Retirement Plans and Children's Education**

Retirement plans may be based on a "financial fantasy" especially those figured on something like a \$50,000 salary that increases at 4% per year for 25 years. Today, how many of us can safely say we can expect to keep the same \$50,000 a year salary potential for 25 straight years that will also generate an extra 4% rise in income EVERY year?

The financial reality for many, if not most, American workers is their income may likely decrease over the years with periods of possibly no income at all much less being able to put away some of their income toward retirement!

Making matters worse, setting aside money for your childrens' education instead of for your own retirement may possibly be the biggest mistake of your life! Why? Your children will likely have many more opportunities to "make it", so to speak, than you, the parent, will ever have after you retire. They will have ample opportunities to get an education, while you, in all likelihood may actually outlive your income if you do not plan for your retirement first and your childrens' education second!

If anything has to be sacrificed the wise thing to do is consider sacrificing your childrens' education and not the necessary funds to retire on! Most any competent financial adviser will likely tell you this.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 1995

## **Ritalin Abuse**

This prescribed drug is being crushed up and snorted by kids to get high, similar to a cocaine high! Snorted, it produces a greater high compared to taking it by mouth as prescribed. Kids who have legitimate prescriptions for the drug to control their moods and behavior are being pressured by other kids to sell their Ritalin and it is even being stolen from the kids who have prescriptions for it.

Ritalin is a Class 2 drug just like cocaine and many kids do not even know it is as addictive as cocaine, but Ritalin is NOT illegal to have in your possession, unlike cocaine.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 1/16/01

## **Selling Violent Video Games To Children**

Up to 70% to 85% of all stores surveyed by the Federal Trade Commission (FTC) and in an undercover camera investigation sell violent and sexually explicit video games to children under the age of 17! The government got the video game industry to label their violent and sexually explicit games with the letter "M", meaning for mature audiences only age 17 and over, and all cash registers selling these games prompt the cashier to ask if the game buyer is age 17 or over. However, up to 85% of the time the cashiers are not even asking if the buyer is age 17 even though the kids sent in to test the age 17 rule are obviously and clearly under age 17. Some store cashiers even say they do not care if the child buying the "M" rated game is under age 17!

Apparently since parents and the industry cannot effectively police the rules themselves then it may be unfortunately necessary to enact a law and regulate the sale of "M" rated video games, despite the fact that all stores selling these games claim they spend lots of money training their cashiers not to sell mature rated video games to minors.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/17/02

## **Shaking A Baby and Sudden Infant Death**

Never shake a baby or risk breaking vital blood vessels leading to vital organs potentially causing irreversible damage, possibly even death. Too many parents may not understand just how fragile a baby's body is.

Abuse is the number one cause of death in infants and half of these deaths are due to someone shaking the baby. Up to 70% of all adults found guilty of shaking a baby to death are young fathers. Even a mild amount of shaking can harm a baby or young child.

When it comes to sudden infant death syndrome (SIDS), in some cases, the child dies not due to SIDS but due to child abuse! Since no one really knows what causes SIDS the medical community may accidentally be turning a blind eye toward possible abuse by being wedded to the SIDS theory.

People who typically abuse their children also tend to be good actors, effective liars and generally good at deceiving others!

A good doctor may even possibly "cop an attitude" if he is accused or even merely questioned about



maybe making a wrong diagnosis concerning the sudden death of a child!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 8/15/97 and NBC-TV DATELINE 9/28/97

## **Spanking Children**

Children today may seem to be more unruly, or "spoiled rotten" so to speak, because unlike days gone by today they may just not have enough chores to do to keep them occupied, both mentally and physically. Teaching, imparting knowledge and the general socialization of children in American society all tends to be "spoon fed" to the children today creating "dependent" thinking children instead of teaching them to do more "independent" thinking for themselves.

Spanking, whipping or paddling is a means of quick and possibly necessary control yet too much of it may end up counter-productive versus the judicious use of spanking. To get young people to possibly think more about their unruly actions if you point out the "negative" things they do try and remember to also point out some "positive" behavior the child may have done, hopefully, the child may begin to understand right from wrong. This may make more of a longlasting impression on an unruly child instead of the parent just reacting to a child's bad behavior with spanking without the child fully understanding why they got that disrespectful "whack" across their bottom.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/29/97

## **Sudden Sniffing Deaths**

More adolescents have reportedly experimented with "sniffing" inhalants to get "high" than have tried marijuana! The "sniffing" hazard is right under parents' noses too in the form of gasoline, propane gas, glue, paint, nail polish remover, paint thinner even empty whipped cream cannisters.

One in five teenagers will likely have "sniffed" or used an inhalant to get "high" by the time they are out of high school. Even elementary school children are getting "high" on inhalants these days!

The consequences of "sniffing" toxic chemicals may be liver and kidney damage, even permanent brain damage is possible! "Inhaling" can suddenly kill too! When this happens first your brain is deprived of oxygen then your heart beats rapidly and unevenly followed by possible cardiac arrest or heart attack!

Many parents talk to their children about drugs but do not always know much about how prevalent and pervasive the use of inhalants is among young people.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/18/97

## **Teenage Drivers**

In a recent survey 8 out of 10 teenage drivers admit to driving while intoxicated, careless and reckless driving as well as drag racing on city streets!

SUPPLEMENTAL SOURCE: CBS-TV 3/28/02

## **Teenage “Rave” Parties**

A hidden camera investigation has caught open, flagrant and massive amounts of drug use, as well as drug dealing, going on at "raves"! Any teenager can attend because alcohol is NOT served, but the nightclub managers and party promoters may possibly turn a blind eye to drug use and drug dealing going on at these parties!

The literature used to advertise the parties often use "code words" to let kids know drugs may be available. Look for words like "drop", "roll", and "E". Kids may interpret these words to mean "drop acid" (take LSD), "roll dope" (smoke drugs) and "E" is short for the drug Ecstasy. Regardless, raves are notorious places for finding all sorts of drugs being combined into "cocktails" to get high, dance all night and maybe even openly grope the one you are with. Some drugs may make some kids feel like they want to intimately touch each other. Kids who may barely even know each other and may have just met for the first time ever here at the rave may openly start groping each other and even encourage others to do all kinds of drugs!

And guess what? Off-duty policemen may even be hired to collect money at the front door but may rarely if ever be asked to actually go inside to see what may really be going on! It also seems that the police may even be slow to react to shut down raves, even when they hear that drug use may be rampant there, and even as kids are dying who overdose on drugs at raves!

If you see your teenager "packing" (carrying) a surgical or dust mask, he or she may be smearing some type of over-the-counter nasal inhalant on the inside of it, then strapping the mask on their face and continuously inhale the ointment to get "high".

Another tip that a young person may be abusing some substance is if you see them carrying around balloons. In many states most anyone can actually go out and buy nitrous oxide (laughing gas) as well as the paraphernalia and instructions on how to use or abuse it. It is sold right over-the-counter in many states!

The kids fill up the balloons with nitrous oxide and may inhale so much of it that they pass out right there on the spot! Some kids have overdosed and died doing the gas! The "code word" for inhaling laughing gas through balloons at raves is "whippit".

SUPPLEMENTAL SOURCES: NBC TV DATELINE 5/2/00 and 5/17/00

## **Teenage “Rave” Parties and Drugs**

Parents should learn how to decipher rave party promotional literature your kids may come in contact with. For example, if it states that water will be served, this may mean drugs will be readily available. When taking drugs at rave parties, participants will likely need water to cool down to keep from getting dehydrated or from suffering heat exhaustion.

Additionally, if you see the word *ers* on any party literature, this is a code word meaning hard, illegal drugs may be available as drug-users are referred to as *ers*, meaning users.

SUPPLEMENTAL SOURCE: WFOR TV NEWS 9/20/99

## **Toys and Toy Boxes**

Some collectible lines of toys may purposely be designed so that it is difficult to collect the whole collection. The shortages of certain toys in the collection create a waiting list of people looking to "finish out" their collection. Consequently, the more demand for a product may help generate more general interest in the collection as well as raise the product line's perceived value in the eyes of avid collectors! This is a win-win for everyone involved in manufacturing, marketing and selling the collection.

In addition, toys may also perform better in TV advertisements compared to when you get them home and start playing with them! Of course, the ads always make them look better and more exciting than they really are. Never expect a toy's performance to be exactly like that you see portrayed in a TV advertisement.

Furthermore, just because a reputable, national chain store sells a toy, this does not automatically mean that this particular toy is a safe product! Who really knows if a toy retailer's first thoughts are about child safety or his own financial bottom line?

Remember, children are bombarded with lots of buy, buy, buy, consumer culture advertisements, too many of which may be for products which are sold on false hopes and promises, similar to children's cereal advertisements.

Also beware of toy battery packs which may only last 10 minutes or so before you have to re-charge them again which may take up to 4 hours to re-charge!

Concerning toy boxes for children's toys, never buy one without it having ventilation holes in it or some kind of gap opening so if it accidentally closes shut and traps a child inside, at least he may not be smothered before someone finds out he is trapped inside.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE OCTOBER 1995 and CNBC-TV STEALS AND DEALS 12/20/96 and 2/4/97

## **Unsafe Toys**

Do not assume that just because a toy is for sale in a nationally advertised, reputable toy store chain that all their toys are always safe. There is little and possibly no pre-market testing done on all toys to make sure they even meet all safety standards!

For example, a vinyl baby toy that may end up in a child's mouth may contain high levels of lead especially if the toy was made outside the U.S. The U.S. government, to date, does not even set standards for levels of lead that can be used in baby toys.

Remember, consuming a very small amount of lead can contribute to learning disabilities in children!

SUPPLEMENTAL SOURCES: WFOR-TV NEWS 11/18/97 and WTVJ-TV NEWS 11/19/97

# **Consumer Alerts**

## **911 Cell Phone Emergencies**

If you are out of your cell phone company's calling or coverage area and you need to dial 911 in an emergency, the only response you may possibly get is an operator saying, "You will have to go somewhere else to make the call because you are out of your calling area!" NEVER always expect to be able to call 911 to report an emergency on your cell phone!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DEC.1998

## **Amusement Park Rides**

In many states those responsible for ride safety may have no special training in how to inspect rides or how the rides even operate! Too often the inspectors may be no more than local elevator inspectors who possibly may do nothing more than "visual" inspections which may not determine if there is even any metal fatigue!

Fresh paint may be used to hide rust and any weaknesses in the metal structures or stress cracks in the supports used to construct the rides! Moreover, any official record-keeping on ride maintenance may be lacking or carelessly kept.

There is rarely any sophisticated equipment or X-rays used to test for metal fatigue either. Too many ride inspectors consist of so-called inspectors who may or may not do much more than just walk around, look at the rides then call the process a completed inspection!

The training of ride inspectors may only consist of on-the-job instruction from other so-called inspectors who may have little or no formal training or thrill ride certification. In some cases if you are an elevator repairman then you may automatically be considered to be a thrill ride inspector!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 8/6/95

## **Amusement Park Rides At Theme Parks & Elsewhere**

Injuries on rides are typically not required to be reported so no one really knows just how many occur. In fact, hundreds do occur but state lawmakers may not be aware of them because amusement parks are allowed to police themselves concerning these matters and are not held accountable by any government agency or law in most all states!

Neck and back injuries are reported to occur during many rides, as well as some cases of brain bleeding or hemorrhages and conceivably a multitude of other injuries considering the violent, body-shaking nature of many rides.

Critics complain that when you load small children on heavy machinery that is potentially traveling at high rates of speeds, the public should be aware of specific rides safety track records and the

amusement parks should be held accountable for the safety and injuries sustained during these rides, all of which should be made public; and more explicit warning signs on rides may not always be enough.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 7/20/01

## **Autopsies**

Approximately 100 to 200 million human dissections (autopsies) are performed worldwide each year. Typically, all the organs, even your brains, are pulled out of your body during an autopsy and placed in a plastic bag which is then placed in your thorax (abdomen). Your organs are neither replaced back into their anatomically correct positions nor are they reconstructed.

The worst part is that you do not own your body dead or alive! The government owns it, just like in the feudal system of the Dark Ages! This is why it is illegal to sell your own body parts, or bury a loved one on your property, or exhume a family member from a grave and move the body to a different location. To do any of these things requires written government approval from a licensed government agent. You cannot even formally be declared dead until some government representative, like a medical examiner, signs your death certificate!

Moreover, there is no law forcing medical examiners to inform your family of the governments right to perform an autopsy on you when you die! In your last will and testament you can object to an autopsy on religious grounds, or state that you want your body to be preserved (frozen through cryonics) after you die for possible reanimation at a later date, via nano-technological repair of your damaged or diseased cells. These may be your only chances to keep from having your body carved up in an autopsy. At least, it may possibly automatically trigger a legal mechanism forcing the government to petition the courts for a court order before they can proceed with an autopsy.

SUPPLEMENTAL SOURCE: THE IMMORTALIST MAGAZINE FEBRUARY 2000

## **Bank Automatic Teller Machines**

When you get charged a fee to use a bank ATM it may cost the bank just pennies to do the transaction yet the bank may charge you several dollars for each transaction! So who is really getting cash out of the ATM...you or the bank?

ATM's draw crooks like a magnet and the thief often may not even need a weapon to steal money from you! One trick crooks use is to jam the ATM then approach you, the ATM user, with an official-looking person suggesting help can be attained if only you would let the official-looking person know your ATM card personal identification (PIN) number. Remember, no bank official standing "outside" a bank will ever ask you for your PIN number!

Even "con-artist" telemarketers are calling bank customers telling them their ATM cards are being recalled to correct some error but they need your PIN number to be able to correct the error. Of course, never believe it.

Incidentally, similar to questionable ATM fees and practices, retail stores have been accused of "twisting a few arms" when it comes to getting paid for charge card purchases even after customers have successfully finalized and declared bankruptcy! This is not illegal but it is certainly unethical. People in bankruptcy should never feel badgered or obligated to pay bills if the bills have been declared uncollectible by a U.S. court of law.

Unscrupulous retailers may even threaten to file a lawsuit against the already declared bankrupt retail store customer, a practice which is unethical and possibly even questionable as to its legality.

SUPPLEMENTAL SOURCES: NBC-TV NEWS 6/10/97 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 4/9/97 and CNBC-TV STEALS AND DEALS 4/10/97

## **Bank Debit Cards**

When you use a debit card the merchant you are purchasing goods and services from can actually freeze your bank account for three days for 150% or more of what you actually charged on the card if you do not enter a PIN number at the time of your purchase! Merchants are allowed to freeze such a large amount for such a long time to try and make sure they do not get a bounced amount or charge from your account.

If you enter a PIN number, typically, the amount debited from your account is only for the amount you actually spent and it is also all done within 24 hours and your bank account is not frozen for 72 hours at 150% of your purchase.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 12/10/01

## **Bathroom Toilet Tissue**

A roll of tissue these days may appear larger than they used to because the manufacturers are making the toilet paper roll "spools" with larger center holes. In fact, years ago you likely received 500 two-ply sheets on one roll while, today, you may be lucky to get 240 two-ply sheets per roll.



## **Bogus Jewelry Appraisals**

Who can you really trust here? It may be hard to know since appraisals on the exact same piece of jewelry may vary widely! The values quoted by so-called qualified appraisers on a particular piece of jewelry used in an undercover investigation ranged from \$500 to \$3500.

Some appraisers may not even give you an appraisal in writing which should possibly be considered suspicious and maybe unreliable. Many "free" appraisals may really be bids to buy the piece of jewelry being appraised. A written appraisal is more likely the real thing. Even independent appraisers who neither buy nor sell jewelry may too often give unreliable appraisals! They too miscalculate carats and mistake platinum for less expensive white gold. Inaccurate appraisals cost you money so you may end up spending too much on insurance or getting too little when you try and sell the jewelry.

Unless a piece of jewelry is worth more than \$3000 or is of sentimental value to you then you may not even want to pay for an appraisal. Consider skipping an appraisal altogether if you can get a detailed description of the item with your jewelry sales receipt that insurers can use to set up your insurance coverage.

Trustworthy appraisers should belong to professional associations like the ASA, ISA, CGA or NAJA so you can lodge complaints with the associations if you feel you have been wronged. Also, look for an appraiser with gemological training designating the appraiser is somewhat of an expert. The appraiser's name would be followed by the letters GG (graduate gemologist), or CG (certified gemologist), or ASG (accredited senior gemologist), or FGA (Fellow Gemological Association of Great Britain) or any combination of the above.

Always specify how you will use the appraisal because valuations differ by appraisal type. Also, ask for an appraisal using Uniform Standards Of Professional Appraisal Practice. This ensures it will include all the relevant information you will need to get a fair appraisal and proper insurance coverage.

Suing an appraiser in court may be too costly but you can file a complaint for \$50 with the Jewelers Vigilance Committee (JVC), the industry watchdog. The JVC will act as a mediator to resolve your dispute quickly. To submit a complaint against an appraiser go to [www.jvclegal.org](http://www.jvclegal.org).

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2004

## **Bug Zapper Devices**

When a bug gets zapped (killed) in one of these devices the zapping process can toss or scatter bits of dead bugs over 6 feet away! Bugs carry bacteria and if these bits and pieces of dead bugs land on food, it could possibly be harmful to your health! Keep these zappers away from food cooking and preparation areas. Maybe even consider not using a zapper at all since few of the bugs being zapped are biting insects which is probably why you bought the bug zapper to begin with.

## **Buying Tips When Purchasing Eyeglasses and Lenses**

The ultra-cheap, low quality frames may typically be made overseas and may break easily or the lenses may pop out repeatedly. The cheaper frames may often be used in promotions like the "get the second pair free" come-ons.

Clear-plastic lenses may provide adequate UV protection from invisible sunlight but they do not protect you from visible sunlight.

Some eye doctors prescribe UV protection for polycarbonate and high-index lenses yet both these type lenses already have UV protection built-in so consider skipping the cost of having a UV protective coating put on polycarbonate and high-index lenses.

Some eye doctors may also prescribe pricey Varilux progressive, no-line, bifocal lenses but there are other less costly progressive lenses to choose from.

Remember, under Federal law an eye doctor, who tests your eyes and writes up your prescription for eyeglasses, must allow you to take the prescription with you so you can have it filled anywhere you want! Lense prices vary dramatically so shop around.

Avoid glass lenses because they're heavy, may break causing eye damage and they transmit UV light. CR-39 lenses may be the easiest to damage when using them and playing sports but they are the least costly. Also, you need to have a UV protective coating added to CR-39 lenses.

To fend off damage from the sun a UV protective coating on your prescription lenses may not fend off all damaging effects from the sun like visible violet, blue and green sunlight which can be much more likely to contribute to macular degeneration than invisible ultraviolet (UV) light especially for blue eyed or fair skinned people as well as anyone with a family history of macular degeneration.

Transition lenses that darken when exposed to sunlight provide some protection from sunlight but do not provide as much protection when you are riding in a car because in the car these type lenses may not reach their maximum darkness and in any bright sunlight you need all the protection you can muster.

What screens out harmful visible sunlight? Plain, old-fashioned sunglasses, preferably ones with a blue-blocking amber or brown tint, these screen out visible sunlight the best. Gray tints provide the least protection. Also, up to 50% of sunlight can reach your eyes from around your frames so try to choose frames that fit close to your face and wrap around your temples.

For even better protection from sunlight, whenever you are out in strong sunlight consider wearing a brimmed hat or visor. Also, smoking is more damaging to the health of your eyes than normal exposure to sunlight!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 2006

## **Carpet Cleaning Services**

Some may use the "bait and switch" sales tactic meaning the advertised or low-ball, "come-on" price may not always be the price you end up getting charged once you let them in the door!

Additionally, some salespeople/cleaners have even been known to offer you a free demonstration to show you just how dirty your carpet really is. If you agree then the cleaning person proceeds to clean a 2-foot square spot in the middle of your living room. However, to get the rest of your carpet as clean as the demonstration area you may end up needing the "super-duper" cleaning package or job which may possibly cost much much more than what you initially expected to pay when you responded to the low-ball, "come-on" advertised price!

Always get your cleaning price in writing before any work is done. If he will not write it out for you before the job is started you may be dealing with a risky outfit and should consider not even doing business with them!

## **Casket Purchases**

If you purchase a casket for a burial and you buy it from some Internet retailer or from a wholesale-to-the-public retailer like Direct Casket Inc. of Queens, New York, once the funeral home quotes you a price for funeral services, by law, the funeral home supposedly cannot raise the cost of its services just because you decided NOT to purchase a potentially overpriced casket from the funeral home!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/7/97

## **Cell Phone Privacy Toll Road Ripoff**

Private calls made on mobile cell phones and other two-way radios which broadcast over the airwaves can be easily listened in on by anyone with a cheap shortwave radio or police scanner.

"Listening in" is a hobby for some and there is no legislation that can be enacted to prohibit this invasion of privacy because it would be unenforceable!

Concerning toll roads U.S. tax dollars are used to build them then the government turns around and charges you money to drive on them! This is just another example of the voting public "rolling over" and accepting this rip-off policy rather than seeking to change this disgraceful policy. However, voters

have no one to blame but themselves for letting the abuse continue just like allowing many crimes of violence to continue because, collectively, the voting public does not have the intestinal fortitude (guts) or backbone to fight back and stop it!

## **Cell Phone Theft**

Cell phone owners are falsifying the theft of their cell phone so they can automatically qualify for a new, up-graded cell phone at little or no extra charge! The allegedly stolen phone may be illegally sold by the cell phone owner to be "cloned" and given a new phone number so it can be re-used without having to purchase it.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 8/10/97

## **Cell Phones and Auto Gas Station Pumps**

Using your cell phone at a gas pump or using any battery operated electronic device here could possibly cause a spark which could ignite gas pump fumes thus causing a deadly explosion! Your cell phone instruction manual says that you should not operate it in an area that could ignite or explode and this includes gas stations. Of course, too many cell phone users may not be heeding this advice, so beware of those around you when pumping gas.

SUPPLEMENTAL SOURCE: WSVN TV NEWS 5/3/01

## **Cell Phones and Radiation**

Up to 60% of the radiation emitted by common cell phones in use today may penetrate your brain! Over the lifetime of certain individuals who may be heavy users of cell phones, it may possibly open the door to a potential health risk!

Of course, the cell phone industry claims there is no credible evidence to back up this possibility. Is the industry possibly trying to put a positive spin on a potential health problem? Studies worldwide indicate that there may possibly be some potential harmful health effects on certain individuals.

Outspoken scientists recommend that people may want to consider using a cell phone as little as possible and believe that brain tumors, some cancerous, could possibly be attributed to heavy cell phone use! Remember, there is no guarantee that wireless phone use is absolutely, !00% safe!

We are the first generation of heavy cell phone use, and the cell phone industrys own scientists have said that there may possibly be some potential health risk for certain individuals! Even the U.S.

government cannot say that heavy cell phone use is absolutely safe!

The microwave radiation that penetrates the brain may actually depend on how you hold the phone up to your ear! The government, to date, does not test how much radiation leaks out from cell phones and relies on the cell phone industry to test their own products!

However, in one independent test not sanctioned by the cell phone industry, 4 out of 5 cell phones tested exceeded the legal limit of leakage that is acceptable by the U.S. government! Is the industry basically being allowed to regulate themselves? Or are government guidelines too vague?

Your best bet may be to use a cell phone that has a separate ear piece allowing you to plug it into your ear so you can hold the radiating cell phone transmitter away from your head.

SUPPLEMENTAL SOURCE: ABC TV 20/20 10/20/99

## **Certified Personal Trainers**

The demand for "certified personal trainers" at health clubs and gyms with paid memberships has risen dramatically, so much so that there are not enough certified personal trainers to go around. Consequently, this has opened the flood gates, so to speak, for not-so-qualified "pretenders" to find jobs as certified personal trainers!

Anyone can go on the Internet, pay a fee and receive an official-looking certificate stating you are a CERTIFIED personal trainer then go out and seek a job or clients as a certified personal trainer! People are getting injured because too many of those in charge of your personal training are not truly qualified to do the job! You may want to seek out a gym or health club that "personally trains" their own personal trainers BEFORE they are allowed to personally train you.

Also, find out what your particular personal trainer has been specifically trained to do. For example, a trainer specializing in nutrition may not be what you need if you are seeking weight training.

Making matters more confusing, there are hundreds of personal trainer organizations a trainer can get certified with so there is no standardization to help protect you from getting a sub-standard personal trainer. Consequently, so-called "certification" or "accreditation" may be deceiving since no real training is necessary to get certified, especially if you simply go on the Internet and pay a fee for your "official" certification from an "official-sounding" organization or association of personal trainers.

SUPPLEMENTAL SOURCE: CBS-TV NEWS 12/2/02

## **Charity Drop Boxes**

People drop old clothes and discarded items into these box-like containers you see on city streets most everywhere. You give away your old stuff probably thinking the proceeds from the sale of your

discarded goods go to some charity.

Well, think again. Your donated items may be re-sold in Third World countries and the profits may end up lining the pockets of some very crafty individuals.

Unless the name on the "drop box" is some charity name you recognize, like Goodwill or Salvation Army, you may never know exactly where your donated items end up or who profits from them!

Additionally, these "drop boxes" may also be "looted" by scavengers who wait nearby and when they see you drop off your old stuff they may rummage through the "drop box" and steal the things you thought were going to the needy or to some good cause.

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 9/14/96

### **Checkout Counter Merchandise Scanners**

Always verify you were charged the correct "sale" price since scanners' "sale" prices may not be updated regularly possibly leading to mistakes up to 40% of the time charging customers regular retail prices instead of the advertised sale price!

Remember, if stores were losing money due to scanner errors you can bet scanner problems would be corrected quickly! Also, when you get home you may find the scanner rang up 5 cans of a particular product instead of the 4 you actually bought.

There seems to just as many errors these days using state-of-the-art scanners compared to the old days when merchandise prices were punched into the cash register manually ringing up every purchase by hand!

### **Checkout Counter Price Scanners**

In too many stores surveyed with hidden cameras it seems that for every \$1 that may be undercharged to consumers by the price scanner, \$10 may be overcharged to consumers by the stores' price scanners.

Moreover, some store chains may neglect to correct their scanners in a timely way even when their scanners' inaccuracies are pointed out by concerned consumers, even though store management may be quicker to "spin" or put out the "company line" that they are committed to customer satisfaction and that their price scanner inaccuracies are exceptions or "glitches" and not the rule!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/16/07

## **Clubs Or Lounges Sprinkler Systems**

The code most establishments and local law enforcement follow suggests that sprinkler systems are not required unless an establishment packs more than 300 people inside. Unfortunately, when fires erupt in places not equipped with sprinkler systems too often many people die when most everyone agrees that those commercial establishments with sprinkler systems cut the number of deaths due to fire down to zero!

The fire safety code needs to be changed or local governments must enact stricter, stronger fire safety codes or strictly enforce the fire safety regulations already on the books.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 6/25/03

## **Code Grabbers For Hand Held Remotes**

These devices are similar to cable tv descramblers which most anyone can buy out of the classified ads in the back of many electronic magazines. These electronic devices allow you to illegally duplicate the signal put out by anyone's hand-held or keyless remote used to open electric garage doors, car doors and even entrance gates to your gated community!

The advertisements for code grabbers say "sold only to locksmiths and property re-possessors", but if most anyone sends in an order for a code grabber it will likely be sold to him. This is basically an open invitation for burglars and thieves.

If your garage is attached to your house and you have an electric garage door you may want to put a dead-bolt lock on the door leading into your house for extra added security. Also, if you have a pull-down attic entry in your garage that is attached to your home, this too allows automatic entry into your home by an enterprising thief.

For better protection you may have to invest in a "code grabber descrambler" or "code rotator" which constantly switches the signals being transmitted by your hand-held or keyless remote thus making a code grabber ineffective.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/17/95

## **Coin Collecting**

You may want to never consider buying coins from any dealer anywhere who cannot prove to you that he is a member of a "legitimate", professional society of coin dealers. Also, critics suggest you may not want to buy coins off the TV if you are looking for your better values.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 7/30/97

## **Companies Selling Your Personal Records**

Whenever you file for a drivers license, credit card or fill out any kind of form of identification, like at a car dealer or bank, someone there will have access to all your personal data which can be used to steal your good credit rating and even your identity!

There is not much you can do about it short of using a post office box for all your mailing. Even your local drivers license bureau, for a small fee, may send out your personal information to anyone who requests it and pays the fee! This is similar to U.S. post office employees who will possibly change your mailing address for almost anyone who walks into the post office without doing a thorough background check of the person making the request to change your address!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 9/25/96

## **Computer Repairs**

These type repairmen or technicians are not regulated to be certified repairmen so there is no way to know if they are qualified to even do repairs. Even incompetent repairmen can get away with charging hundreds of dollars for essentially "bogus" repairs!

## **Con-artists Using Pagers and Beepers**

If your pager beeps with area codes like 809, 268, 664 or 011 these are just some of the possible international area codes and someone could be trying to trick you into returning a "pay-per-call" overseas! Of course, the call will likely be an introduction to some scam to try and separate you from your hard earned money. Or the call you return overseas could be of no value by putting you on hold for a long time or it may try and force you to listen to a lengthy message running up your phone bill like a 900 pay-per-call number would do in the USA. If you allow it the phone call could go on forever while you get charged for every international minute you hang on or listen.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 9/28/96

## **Consumer “Haggling Hints”**

Get a price or estimate from a contractor and typically it will be a price to get the job done. However, once you have this estimate or price then consider asking what the price will be based on a “time and materials” cost basis. You may find the cost could be cut in half on the exact same job, company you employ, materials, workmen, etc. As long as the job is not too hard to project on how much time it will take and how much material it will take to complete the job then you could possibly cut your overall costs to around half of what was originally



quoted!

## **Contact Lenses and Eyeglasses**

Consider saving up to 70% by buying contact lenses through mail order or through "deep discounters" instead of through retail stores, your eye doctor or elsewhere. This way you are not paying the overhead costs of retail stores or eye doctors and mail order companies typically offer a 15-day money back guarantee if you are not completely satisfied.

Some eye doctors may even refuse to give you your prescription for fear of getting "cut out" of earning a profit on filling your eyeglass or contact lens prescription.

Contact lens manufacturers have even been accused of denying some mail order companies or other "deep discounters" the right to sell their products in favor of offering their products only to eye doctors, opticians, optical superstores and other more costly retail stores which may mark-up the cost to consumers by up to 400% profit!

Eye glass and contact lens manufacturers may believe that by limiting distribution to certain distributors, like high-end optical retail stores, that this somehow protects consumers by keeping eye care professionals in the contact lens replacement business.

Plastic eyeglass lenses are not always safer or shatterproof unless they are made of polycarbonate which is a harder, costlier plastic. Too many eyeglass wearers may mistakenly believe their lenses are shatterproof when they are not and can shatter causing serious eye injury if hit by an object like a tennis ball or golf ball. Even many types of so-called industrial safety glasses will also shatter unbeknownst to the wearer of them.

Shop around when getting your eyeglass lens prescription filled because some optical superstores or national chain stores may mark-up the cost to you by up to 400%. In fact, some eye doctors may give you more thoughtful service and possibly a more thorough eye exam and even cost less than some national chain optical superstores because superstores may have higher overhead and advertising costs.

Also, an eye doctor NOT connected with an optical superstore may have less incentive to prescribe new lenses for you if you do not really need a change in your prescription.

Regardless, expect that up to 1/2 to 2/3 of all prescription lenses may be filled wrong by many optical stores. Furthermore, the mark-up on eyeglass frames may be around 200% of what the store's real cost is and the mark-up on lenses may be around 400% meaning there may be room to try and negotiate the prices of frames and lenses.

A conscientious optical store employee should spend around 30 minutes with you when picking out your prescription frames and lenses and about the same amount of time when you go to pick up your glasses once your prescription is filled.

**SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 11/12/96 and 1/8/97 and FT.**

LAUDERDALE SUN SENTINEL NEWSPAPER 1/8/97

## **Copycat Charities**

When you receive mail or telephone solicitations for so-called legitimate-sounding charitable causes the charities may be created to sound like legitimate, reputable charities you know and love collecting for animals, childrens' diseases, firefighters, law enforcement, or anything else imaginable, but in reality they may be nothing than marketing firms collecting donations then pocketing up to 90% or more of the donations for themselves! Some crooks have even gone to jail because they got so greedy by pocketing all the cash and donating none of the contributions they collected from donors!

If a charity pockets more than 35% of its donations for fundraising expenses then the charity's fundraising practices should possibly be looked on as suspicious in nature.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 7/17/03

## **Counterfeit Goods and Money Orders**

Most all types of consumer goods can be "knocked off" or copies nowadays then sold to unsuspecting retailers who then turn around and sell them to unsuspecting customers! Thieves are duplicating famous name brands especially clothing and accessories then selling it wholesale to retailers.

You can also find knock-off shampoos, prescription drugs, beverages , processed food products even baby formula!

Adding to the problem the legitimate, famous name brand manufacturers are even allowed to export and sell their goods cheaper overseas just to help the U.S. government open up foreign markets to U.S. goods and services. However, instead of all those exported goods going overseas they can be covertly re-routed back to the U.S. through middlemen and sold for higher profits in America! These artificially lower priced goods are supposedly only available to foreign consumers.

This re-routed exploitation of U.S. export goods actually ends up undercutting the profits of U.S. retailers who operate legitimately and must sell the same products at much higher prices than the exporters have to!

Counterfeit money orders are being circulated and used to rip-off anyone who accepts them as cash! Any holder of a counterfeit money order can fill it out for any amount of money they think they can get away with. Some claim that terrorist groups may be distributing them across the U.S.

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 9/7/95 and ABC-TV NEWS 9/21/95

## **Dead Body Transport Services**

When the body of a loved one is transported to a crematorium it could possibly be diverted to a nearby medical university so medical students can practice everything from autopsies to embalming procedures and you, the family, may never know the body was never cremated! Consequently, the ashes in the urn given to you by the crematorium could be that of someone else or maybe even an animal! You may never know for sure!

The dead body transport service could split the \$100 fee paid by the medical university for the cadaver with someone on the take at the crematorium and earn windfall profits on top of what they already get paid for transporting the body to the crematorium in the first place!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 3/6/02

## **Disaster Relief Charities**

You may want to think twice the next time you see an ad seeking monetary donations for, or even consider donating to, a disaster relief fund to help disaster stricken people in your area or anywhere else for that matter! Why? Too many times when people who need help call the local chapter of a disaster relief fund, they may possibly get very little or no help. If you tell them you have insurance you may get NO help!

Ask the local chapter how the money it collects is spent in your area on disaster relief and they may likely give you the run around. In fact, the "local" chapter of a national disaster relief fund may not even have to show the "national" headquarters how it spends donations collected in your area.

A former head of America's most prominent disaster relief fund complained that local chapters seem relatively untouchable and are hard to reign in concerning accountability in how they spend donations!

One audit of one local chapter showed that the president of the local chapter earned \$300,000 in one year as president and some donations were even used to upgrade the phone system at the offices of local chapter!

Remember, when these disaster relief funds collect donations they may deposit the money into interest bearing bank accounts and use the money for other things, places and other disasters years later instead of using the money it collected in YOUR area for a particular disaster!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 6/16/02 PHONE COMPANY DE-REGULATION Ever since the act by Congress and the President to de-regulate the phone services industry was signed into law in 1995, there have been up to three times more consumer complaints than ever before to government agencies and watchdog groups concerning poor service, higher rates and gouging fees!

The de-regulation of the phone services industry was supposed to lower costs to consumers, improve service and foster competition among phone companies. However, since 1995, essentially four

corporate conglomerates have taken over the whole U.S. and now monopolize an industry that de-regulation was supposed to open up to competition!

Where there was once a monopoly in the phone services industry, prior to 1995, offering up good service and somewhat fair pricing, now there seems to be a monopoly in the phone services industry giving poorer service, gouging fees and higher prices after 1995 that de-regulation was supposed to address.

Thanks to your legislators and de-regulation, now your phone bill may likely have all sorts of fees added to your monthly statement, some of the fees are required by the government and some are not. Unfortunately, the ones required by the government that your local and long distance phone company must collect from you may be "padded!" For example, if the phone company is required to collect a certain fee, they may add to that fee, even doubling the fee in some cases, and no one, not even the government, can figure out how the phone companies can justify the costs to consumers!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 6/16/02

### **Door-to-door Ripoffs and Creeping-cons**

Most anyone can knock on your door unsolicited posing as an official of your local gas, power and electric company just to try and get inside your home. The so-called official may be looking for some hazard like a gas leak that was supposedly reported in your neighborhood. There may even be a team of so-called officials at your front door flashing official-looking badges and credentials to try and gain your trust. Once inside your home they may burglarize or rob you!

These type "con-artists" often prey on the ignorant and the elderly and may use every trick imaginable to gain your trust using everything from official-looking measurement gauges to fear tactics to try and gain entry to your home. Once inside your home beware that one crook may try and distract you while the crook or crooks may be ransacking your bedroom.

Remember, 9 out of 10 unsolicited knocks on your front door may easily be someone looking to rip you off one way or another! Regardless of who knocks on your door NEVER pay before a job is done, completed and to your satisfaction. Also, never be ashamed to call police for backup if you even suspect any kind problem from anyone selling anything no matter if they were solicited or unsolicited.

The "creep-con" happens typically to women in public places or when they are at work. It works like this. Someone approaches you, possibly even two people, who proceed to distract you while someone else goes looking for your purse.

Unsuspecting store employees have even had their bank account drained of all their money before realizing their purse had been stolen. All it takes is for you to lose sight of your unattended purse for just a few moments to get ripped off!

## **Drive-thru Window Robberies**

Police admit you may be a "sitting duck" for a robbery attempt while sitting in your car in line to pickup food or at any other type of drive-thru window situation you may find yourself in. Your ONLY protection may be to stay aware of your surroundings at all times, or better yet, avoid those areas with obvious hiding places where a criminal could possibly jump out and rob you.

These days if you get robbed and you do not immediately "give it up" as the robber demands, odds are you may get shot!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 11/18/96

## **Electric Garage Door Openers**

These may be purchased at most any hardware store and then used to open any electric garage door if whoever installed your particular electric garage door opener never changed the factory code of your hand-held or keyless remote for your garage door. Any of these remote garage door openers set at the same factory code will open any electric garage door.

In a test, a street was picked at random and garage door after garage door automatically opened up using a cheap, store bought remote, surprising many unsuspecting residents! To their surprise their factory codes on their remotes had never been changed.

The garage door installers just install doors and may not pay much attention or really care about changing the factory codes on the remotes.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/17/95

## **Electronic Voting Machines**

"Hanging chads" may not be so bad compared to electronic voting machines that do not register your vote even though when you pushed the button to vote for someone, and the light lit up, the vote may never be logged electronically due to computer "glitches" or malfunctions! Furthermore, to date, there is no paper backup when you vote electronically meaning if you need to recount the votes to verify the electronic vote it cannot be done because once the vote is counted electronically the actual votes disappear!

Also, computer "hackers" can "rig" electronic vote counts if they can penetrate the voting computer codes!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 1/22/04

## **Elevator Maintenance**

Maintenance on too many elevators may be lacking, neglected even corrupted! Elevators with known safety problems may go unsolved leading to possible grave injuries and death to elevator passengers. Many deaths and injuries due to elevator mishaps go unreported by the media and conceivably many of the tragedies could possibly have been prevented if the elevators had simply been properly maintained and serviced.

Up to 50% of all elevators may be improperly maintained and passengers would never know it. Also, just because a building's elevators seem safe does not automatically make them so! Furthermore, an elevator is more likely to take off speeding uncontrollably "upward" than it is to plummet downward out of control.

In addition, overcrowded elevators are a potential safety hazard to avoid. Moreover, "jumping up" when plummeting upward or downward out of control will not save you from serious injury. Only lying down in the elevator may possibly help distribute the force of an elevator crash more evenly over your entire body.

Most importantly, never always expect that the elevator door will automatically open when you stick your hand, arm or leg in between the elevator doors as they are closing. Sometimes the doors may close on you if you are not careful.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/24/97

## **Elevators**

They have been known to go up and down rapidly and completely out of control! A simple device called a "rope grabber", which basically grabs the elevator chain, may not be functioning properly or not even exist anywhere on the elevator at all if and when the elevator malfunctions! The "rope grabber" helps prevent the elevator from crashing to the ground.

Many elevators have no safety precaution device like a "rope grabber" because it may cost more money than the building's management thinks it is worth, which is about \$2000-\$3000 per elevator installed.

Another disturbing thought is that elevator inspections may possibly be conducted poorly or not even performed at all!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/8/95

## **Escalators**

They have been known to cause serious injury, amputation and possibly even death if your clothing or some other part of you gets hung up or stuck in the machinery! Never let children play on them. They have also lost fingers and toes doing so!

## **Finding Low Prices On-Line**

Some of the top sites are Froogle.com, NexTag.com, PriceGrabber.com, Shopping.com, Shopzilla.com, YahooShopping.com and Become.com. Some of these sites or "bots" turn up lower prices but may get low marks for safeguarding consumer privacy.

Shop around because no one site may always have the lowest prices. Try merchant websites too. Find out total costs including shipping, handling and so forth. Do not expect the lowest prices to be listed first since merchants often pay for the "top spots" on a site. Also, watch out for "used" products. The so-called best price may actually be for "reconditioned" or "refurbished" goods meaning "used"!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2006

## **Flame Retardant Or Flame Proof**

Flame retardant does not mean flame proof as flame retarded materials will burn! Flame proof materials will not burn.

## **Free Money and Free Electricity**

If someone writes to you or e-mails you a "chain letter" money making opportunity, never fall for it. The letter will say something like, "Simply mail \$1 to everyone on an enclosed mailing list and, in return, you will be on all other mailing lists which, in turn, can earn you thousands of dollars!"

Even if you spend \$100 following this scheme of mailing out dollar bills to everyone on the list you may only get back maybe one half of one per cent in return response!

Concerning so-called distributorship business opportunities or products that claim you can get free home electricity, these schemes have been around over 100 years but physicists and critics claim it is a very risky investment, proposition and/or scheme. If you invest in this type of "biz opp" it is extremely risky especially when investors eventually start trying to put the devices to use and end up with potential questionable results!

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 9/28/97 and MIAMI HERALD NEWSPAPER 10/26/97

## **Furnace Repair Services**

These repairmen may recommend that you need more than a simple cleaning when you respond to one

of their advertisements offering a "clean and tune-up" service for just \$20 to \$30. If you are an elderly person you could also be an easier target for any possible scare tactics the service technician may try and use on you to get you to spend more money for furnace repair services!

Hidden cameras have caught some furnace repairmen basically doing nothing then charging the customer for a clean and tune-up job they did not even perform! Others have been caught on camera going into their "act", so to speak, trying to sell the customer some type of air filtration service or system costing up to \$6000.

Some folks have even been talked into spending up to \$30,000 for systems that, critics charge, the homeowner could easily have done without!

Beware of any repairmen that starts talking about disease and contaminants possibly floating through the air coming from your furnace. You possibly could be getting "set up" for a sales pitch that could end up costing you thousands of dollars if you are not careful.

Incidentally, older gas furnaces may corrode and leak deadly carbon monoxide but do not expect the furnace manufacturers to admit that there may possibly be potential deadly problems with some of their older furnaces. Consequently, your only protection may be to always get your gas furnace inspected by a reputable furnace repair service at least once EVERY year or risk a potential health hazard.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/9/97 and CBS-TV "PUBLIC EYE" 12/17/97

## **Genetically Manipulated Tobacco**

Some research has indicated the possibility that nicotine may have some of the same addictive properties as narcotics! At least one tobacco company has even been accused of genetically manipulating the leaves of their tobacco plants so they deliver MORE nicotine to the smoker, essentially creating seemingly super-nicotine tobacco plants. These super high potent tobacco leaves have been said to have been used in several nationally advertised, name brand cigarettes by at least one major tobacco company at one time or another.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 5/25/97

## **Getting a "Live" person On The Phone When Calling Companies**

Some helpful tips are the following but recognize no one tip may be an automatic problem solver. You may need to use a combination of tips to bypass a company's automated phone system when trying to get a live human voice on the phone.

First when you get an automated voice message try getting a live person on the phone by hitting zero or "0" on your phone. If this does not work you may get a live person on the phone quicker if you follow the automated prompts as if you have a rotary phone. Rotary phone users oftentimes may get a live person on the phone quicker.



Another way to get a live person on the phone when prompted by an automated phone system is ask for an agent or customer service representative or sales representative over and over and over or maybe better yet ask for the “signup for new service” or “cancellation of existing service” departments. New potential customers or dissatisfied existing customers may often get a live person on the phone faster.

You can also try asking for the non-English speaking company representative. The line of customers waiting to speak to the non-English speaking “rep” may be shorter and the non-English speaking “reps” are almost always bi-lingual and speak English too.

These are just some of the tips that may be helpful. For the most up to date information go to [www.gethuman.com](http://www.gethuman.com).

## **Hair Growth Products**

Nothing stops a hair growth product advertiser from claiming their product grows hair then producing the "before and after" testimonials pictures of successful satisfied clients to prove their product does in fact grow hair . However, what the advertiser may not disclose is the client testimonials also had hair transplant surgery performed on them too! So, the client testimonials grew hair but they would have grown hair their hair back anyway with or without using the questionable hair growth product.

## **Handicapped Parking Permits For All**

Why be stupid and risk a big fine by parking illegally in a handicapped parking space when you can easily, but illegally, apply for and receive a handicapped parking permit even if you are not handicapped!

Many people simply fill out the government's paperwork, forge a doctor's signature and the traffic bureau may automatically send you a handicap parking hanger for your vehicle's rear view mirror. The police rarely ever check to see if the person with the handicap hanger is really handicapped!

Guess who may be acquiring legitimate handicap parking permits, illegitimately, more than anyone else? The friendly folks working down at your local traffic bureaus! It may just be a misdemeanor if you do get caught abusing the system but no one ever seems to get "busted" using legitimate handicap parking hangers illegitimately! The only people getting tickets parking in handicapped parking spaces are those without the appropriate permit or rear view mirror hanger.

## **Hidden Agenda Of Health Charities**

Charities fighting heart disease may do little to put out anti-red meat opinions and perspectives possibly because some health related charities may actually get some funding from the beef industry! Economic gain here may possibly be as important as exposing red meat for what it may do to the health and well being of meat eaters everywhere.

On a smaller scale this is similar to what some critics would say was the tobacco industry's overall profit motive and vital, vested interests that may possibly have led the industry to some unthinkable actions concerning the nicotine levels being increased in tobacco despite that the industry may have known about the ill effects of raising nicotine levels in tobacco for smokers everywhere..

By watching most TV news and information programs you would probably never know it but the typical American diet may even be more deadly than tobacco-related illnesses and millions of people may be dying from potentially preventable diseases on both fronts. Few of us may ever hear very much about "prevention" if industry profiteers have any say in it.

Everyone talks about out-of-control health care costs but we really only seem to give "lip service" to disease prevention. As unfathomable as it may sound, remember, that disease is what helps keep the health care industry profitable!

A simple vegetarian diet could possibly save millions of lives and billions of dollars in health care costs, yet never underestimate the strength and power of the meat and dairy industries and lobbyists to possibly undermine what may be in the public's best interest. Remember, despite potential health care risks we still see meat and dairy products listed by the U.S. government as some of the suggested daily nutritional requirements.

Seat belts save lives, brushing your teeth helps keep down tooth decay and drinking and driving kills. Should not the same or even greater emphasis be placed on eating better and better diets for a healthier life, longevity and lower health care costs? Or could it be that those with vested interests (the profiteers) would possibly rather continue to do business as usual instead of promoting "less profitable" but much needed change? Are these same profiteers, in a sense, conceivably "buying" silence from some health related charities?

## **Hotel and Motel Bedspreads**

No matter how expensive the rooms may be to rent, the hotel or motel may never or rarely ever clean or launder the bedspreads at all so you can just imagine all the types of stains they may hold! About all you can do is turn one over and check out the stains. Of course, those that show up may only be heavy stains, like urine.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/6/95

## **Hotel and Motel Prices and Security**

Watch out for incredibly low room rate packages. They may be based on a "per person" double occupancy rate instead of a "per room" rate making the rate look lower than it really is, of course, unless you are travelling alone. Critics charge this type of "play on words" promotion is inexcusable to perpetrate on the travelling public!

Beware of the "rack rate". This is the published price meaning the highest price for a room and it is the most often quoted price when you first call up a hotel or motel. This rack rate is like the sticker price on a new car. It is the price many of the more knowledgeable customers NEVER pay!

Ten to twenty per cent of all those staying in hotels and motels actually tend to pay the rack rate or full price simply because they accepted the first rate quoted to them which is why the rack rate even exists.

Always ask for a "standard room rate" then ask what kind of discount is available on top of that. If you think you can get away with it maybe try asking for the "military rate" which typically is a special deep discounted room rate especially setup for military personnel and their families.

Beware of charges for long distance phone calls from your room that did not even go through or connect you with the person you were calling! For example, if you call someone and their phone rings and rings and rings and no one ever answers, you may still get billed for however long you waited on the phone for the party you were calling to pick up the receiver and answer the phone!

Typically, you may start getting charged for the call as soon as the person's phone you are calling starts ringing!

When it comes to hotel and motel security police admit that crime against tourists may be fairly common. Even maids cleaning your room may possibly allow most anyone to walk right into your room while the maid is cleaning it maybe without even asking if the intruder belongs there or not!

Eight out of ten hotels and motels may have security problems! Rooms may be too easily accessible to outsiders and, generally, if you need immediate assistance you may be alone and helpless!

Security may be a little like big city police officers....they may rarely seem to be around when you REALLY need them!

Hotels especially have spent millions designing and implementing the plastic security key card system used by room guests to unlock their room doors. However, hidden cameras have shown that up to 50% of the time almost anyone can simply walk up to a front desk hotel clerk, give them YOUR name and room number, claiming they are you of course, and the clerk may possibly gladly just hand over a key to YOUR room no questions asked!

This may happen despite the fact that it is EVERY hotel's and motel's security policy to ALWAYS make a positive identification on anyone asking for a room key.

SUPPLEMENTAL SOURCES: ABC-TV 20/20 10/6/97 and WTVJ-TV NEWS 5/4/98 and CONSUMER REPORTS MAGAZINE MARCH 1998

## **Landlord Theft and Peeping-toms**

Tenant renters have caught their landlords on videotape in the tenants' apartments doing everything from stealing valuable possessions to urinating in the tenants' drinks in the family refrigerator! Landlords have also been caught videotaping their tenants through peepholes using hidden cameras and two-way mirrors!

However, the videotaping may not be just for some perverted, private use because many landlords may now be operating in an organized effort to mass produce, on VHS tapes or CDs, their tenants' private bathroom and bedroom moments then sell the videos to adult, X-rated video stores worldwide and on the Internet! This means your family's private moments may be viewed by millions of people and you may never even know it.

Some landlords have already been accused and/or convicted in courts of law of being child pornographers, peeping-toms and thieves! The problem is there is NO law, to date, that exists to prevent the sale of peeping-tom videos, so you see why the demand for them will not cease! Also, many states' laws against peeping-toms are weak and those caught violating these laws may only be charged with a misdemeanor!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 4/1/98

## **Locksmiths**

Anyone, including ex-convicts, can be a locksmith with absolutely no certification or liability insurance necessary! This gives locksmiths the opportunity to copy your keys then burglarize you later!

Furthermore, most anyone can call a locksmith to unlock ANY car no matter whose car it is, no questions asked!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 3/20/95

## **Medical Alert Alarm Systems**

These type systems are typically found in an individual's home and/or condominium of the elderly or infirm. If a medical or security emergency occurs, supposedly all you have to do is push the "panic button" and a nurse or security personnel will arrive for immediate assistance. However, do not always expect the system to be functioning properly even if you are paying a monthly fee for the emergency service!

Human error or equipment failure may occur leaving you all alone during an emergency. If you push the panic button and no one calls you or arrives to help, you may even end up being blamed for the problem!

The medical alert company and/or condominium association expect YOU to check out the system at least once a month to make sure it is working properly. If you do not do the monthly inspection do not expect anyone else to take full responsibility if and when your medical alert alarm system is not functioning properly!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 8/20/98

### **Merchandise Gift Card Credit Cards**

Some gift cards can be "reloaded" with more cash but the small, fine print on some gift cards levy a \$2.50 monthly maintenance fee if you still have not used up all the funds loaded on the card after a specified amount of time. All cards' rules may vary. The devil is in the details! Consequently, the card may lose some of its face value over the long run if you do not use it!

Some gift cards have restrictions on where you can use them while others do not so check out the details. Also, there may be a fee to even check out your card's cash balance.

If you want to cash-out an unused balance on a card you may possibly do so but possibly not without a fee up to \$15 or more! Moreover, if your card is lost or stolen, with some gift cards, you may lose the entire sum loaded onto the card! Some retailers will not even replace lost or stolen cards while others may charge a fee for lost or stolen cards but you may need to be able to document the card's purchase and provide the card's ID number!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2003

### **Mosquito Repellants**

Products containing the chemical "deet" may be your best bet when seeking maximum protection, especially for those folks who tend to sweat more. Sweatier people seem to draw more biting insects. Products containing "natural" ingredient repellants instead of the chemical, deet, may work alright for some people but do not always count on it depending on the environmental conditions you get exposed to.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 7/8/98

### **Nightclub and Dance Club Lounge Fires**

Even after over 100 people died in two separate club fires due to fire regulation safety violations too many clubs are still operating as potential fire traps! Everyone from owner/ operators to city fire officials nationwide declared they would help make sure all clubs follow fire safety rules and regulations but in a hidden camera investigation most every club surveyed still had numerous fire

safety violations.

One fire safety official states that another club fire will likely happen and many people may die as a result of it because too many clubs are still operating unsafely and there are too few local government inspectors to properly inspect and regulate every club!

Many clubs are still allowing fire to be used by live band acts when the clubs are not really prepared if fire breaks out! Escape exits are still blocked, locked or mislabeled and lead to nowhere safe in case of fire! Propane tanks are being stored on the club premises and could explode. Highly flammable materials are still being used to decorate and cover the walls of too many clubs! Even bartenders are still doing fire tricks with flammable drink mixtures!

Clubs that hold a safe capacity of a little over 100 people may be crowded nightly with over 500 people including overcrowded balconies that could possibly come crashing down due to weight capacity violations! Club employees may not even be aware of club capacity restrictions even though the signs may be posted clearly somewhere on the clubs' premises!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 11/6/03

## **Non-Profit Credit Counseling Companies**

You have seen all the ads of credit counseling companies offering to help you get out of debt and reduce the amount of interest you pay on the debt you owe on your credit cards and so forth so your monthly payments will dramatically decrease. Consider avoiding those companies charging hundreds of dollars in upfront credit counseling fees because you may not even end up getting the help you expected! Diligently look elsewhere for advice and do not be impressed by fancy advertisements. The so-called counselor on the other end of the phone may be nothing more than a salesperson hired to get you to sign up for a costly upfront fee!

Also, too many so-called not-for-profit credit counseling companies may be legally operating as non-profit companies but may only give around 1% of the income they generate to charity! This should be inexcusable! Their charitable contributions is what legally makes them a non-profit company in the first place!

Too many of these companies may be legally set up as non-profit companies but the "for-profit" parent companies managing the "non-profit" companies may be taking the income generated by the non-profit companies and spending it on themselves by funneling it through other for-profit companies and business ventures they own and operate!

Congressional legislators and critics, currently investigating around half of all credit counseling companies known to exist in America, call this shuffling of non-profit income into for-profit companies a sort of "shell-game" in which the object becomes to try and find which "shells" or companies that are getting all the income being generated by the non-profit companies!

SUPPLEMENTAL SOURCE: PBS NEWSHOUR 5/9/05

## **Picking Lottery Numbers and Lottery Clubs**

Around 65% of all state lottery players let the state's computer "quick pick" their numbers but these machine assisted players may only win approximately 45% of the time due to the strange combinations generated by your state's Quick Pick Program that is setup inside each individual state's lottery computer terminal.

If you do pick your own numbers consider staying away from the most commonly picked numbers because if you win you may end up having to share the jackpot with a lot of other people who picked the same numbers.

The most common numbers picked are those from 1 to 10 because many people play numbers coinciding with birthdays and other significant dates. Also consider playing some non-calendar numbers to possibly help ensure a bigger pay-off, as well as consider playing pairs of consecutive numbers, like for example, 44 and 45.

Most players avoid any combinations of consecutive numbers but around 50% of all winning lottery numbers consist of at least one pair of them. The most picked numbers are 3, 7,9,11,25 and 27. The least picked numbers are 20, 30, 39,50,41 and 48.

Too many lottery clubs have been raided by law enforcement agencies for bilking club members out of millions of dollars! Some common complaints against these clubs are that they may not even actually purchase the large blocks of tickets they promised they would on behalf of the lottery club members as well as making unauthorized credit card charges on members' credit card account numbers submitted to the club when members joined up.

Lottery clubs have also been accused of overstating the odds of winning through the club and pretending to represent the state lottery in which the club presides as well as asking club members to pay taxes BEFORE ever collecting any prize money! Also, remember that federal law prohibits the interstate sale of lottery tickets. If you won as part of the club and the winning ticket was sold to you from another state that you do not reside in, you may not end up collecting a dime!

SUPPLEMENTAL SOURCES: BOTTOM LINE PERSONAL NEWSLETTER FEBRUARY 1998 and MIAMI HERALD NEWSPAPER 12/13/97

## **Power and Light Meters On Homes**

The meter attached to the outside of your home that the meter reader reads each month to see how much electricity you have used can be a potential fire hazard if it is over 15 years old and it has never been checked out by a licensed electrician. The wires can corrode and deteriorate that connect the meter box to the power source leading from the meter to your home.

At some point, due to age, corrosion and deterioration, these wires and the wiring connection can overheat and catch on fire possibly causing your whole house to burn down. It is the homeowners responsibility to maintain the meter and not the responsibility of your local power and light company. Consequently, if your home does catch fire due to this particular problem and your home is out of warranty with the home builder then it is the homeowners fault.

To get your meter connection checked out you MUST call in a licensed electrician to do the maintenance periodically but then you have to call your local power and light company to get them to power up your homes power again. This is because once your power is disconnected by the electrician, supposedly the electrician cannot power your home back up, only your local power and light company can complete this procedure.

Warning signs that your meter connection may be overheating are fuses that keep popping or blowing out in your fuse box, circuit breakers that keep tripping off and too often have to be re-set to the on position, as well as any burning smells and or any appliances that may feel hot to the touch. WFOR-TV NEWS 11/20/01

## **Problem Life Jackets**

Life jackets may not always be life savers! Your life may depend on the type you choose to wear. There are essentially 3 types or levels of buoyancy and protection. Levels one and two are all-purpose life jackets and can likely handle most any type of rough seas you happen to find yourself in and also be able to keep your head above water.

However, level three may be less helpful in rough seas especially when it comes to keeping your head above water no matter if you are conscious or unconscious at the time.

Too many boats are too often fitted with the cheaper level three type of life jacket which may not keep you from drowning.

Incidentally, if your life jacket is loose fitting or does not fit snugly you may end up a fatality. Also, life jackets too often do not have written warning labels on them or if they do, to date, they may not be written in easy to understand language either.

SUPPLEMENTAL SOURCE: WTVJ-TV NEWS 4/28/98

## **Product Recalls**

Recalls get headlines and "lip service" in the media but generally are not very effective in getting rid of bad products! Recalls tend to be lackluster efforts with few net results and the odds are slim that you will even hear about most product recalls!



The U.S. government is somewhat limited and only moderately successful in bringing makers of hazardous or harmful products to court or even getting product manufacturers to begin a recall. A recall may take years to accomplish while the questionable product can still be sold! Only about 10% of all defective products recalled are ever even returned by consumers or retailers!

## **Products Made In The USA**

Made in the USA may not mean what it seems to suggest! Half of a product may be made in some foreign country with the rest of it being made and/or assembled in the U.S. However, the product manufacturer can still get away with calling the product "made in the USA".

Furthermore, according to U.S. trade agreements with Japan, a certain percentage of Japanese products MUST be made in the USA. However, Japanese firms may still get away with shipping their goods to the U.S., then corrupting U.S. manufacturers, or their employees, into removing the "made in Japan" labels and simply replacing them with "made in the USA" labels.

Then to help make sure the U.S. trade agreement laws have little or no impact on Japanese companies, the Japanese employ a thousand lobbyists in Washington D.C., many of whom could be powerfully persuasive, former U.S. legislators!

## **Public Pay Telephones and Phone Cards**

Never use your long distance phone card on a public pay telephone that you just heard ringing and ringing unless you ALWAYS wait at least 15 seconds before you start using the ringing phone and punching in your phone card numbers. Why?

Phone card number thieves can purchase a piece of electronic equipment from most any electronics store for just a few hundred dollars and proceed to steal long distance phone card numbers without even having to be anywhere near where you are when you are making long distance calls from public pay telephones; and guess who gets the bill for all the unauthorized phone calls on YOUR phone card? Of course you do!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 7/30/98

## **Public Swimming Pool Bacteria**

If you or your children get sick after swimming in a public pool it may not be because there are too many chemicals in the water but possibly too few to kill all the common bacteria found in public swimming pools.

E-coli (fecal matter) bacteria is a common bacteria present in public pool water. Also, too many pools may be inspected by local government inspectors only twice a year. Meanwhile, who makes sure your local public pool water is safe to swim in? It is the responsibility of whoever is in charge of day to day operations of the pool. A good pool manager should be happy for you to inspect pool safety practices and procedures.

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 7/23/98

## **Pyramid Schemes**

This type of scheme by con-artists relies on an ever-widening network of naive, vulnerable participants. These "suckers" who give up cash to participate in the seemingly legitimate business scheme actually help the con-artists create the illusion of profitability and success! Unfortunately, new investors must constantly be recruited to inject fresh money into the pyramid!

New money will go to pay-off some of the existing investors. However, eventually there may not be enough new investors to "sucker" into the business deal and this is when all the other folks down the line, who invested with confidence, also get ripped-off and lose whatever they may have invested!

## **Responding To Internet Spam**

The best way to reduce getting spam is by not responding to anything spammers send you because even if you respond to a spammer who suggests you can request removal from the spammer's call list, responding to the spammer in any way whatsoever simply lets the spammer know he reached you! Subsequently, instead of getting removed from the spammer's call list you may now find yourself getting even more spam! The same goes for unwanted facimiles or "faxes" too!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 2004

## **Self-defense Sprays**

No spray made will absolutely keep aggressors from getting their hands on you! The chances that the spray will save you from any and all harm may be slim at best. If you do rely on a spray make sure it sprays a mist and not a stream. A stream of spray may be more likely to miss its intended target compared to a spray mist which may cover a wider area during the heat of a battle.

Also, make sure the spray contains at least 2 million units of cayenne pepper to EACH can of spray. Anything less is considered by critics to be too weak to really help you incapacitate an aggressor.

## **Self-storage Facilities**

These type facilities are found everywhere and operate under all kinds of names. These facilities are known as places where "you store it and you keep the key". However, these garage-type storage units may be vulnerable to thieves. Up to 25% of all self-storage facilities may experience some kind of theft!

The thieves may possibly be those renting storage space right next to yours! The owners of the self-storage facility typically may not even be held responsible for what happens to your possessions stored there! In some cases, could it be that the self-storage facility owners may actually turn out to be thieves too?

The only real protection you may have is to buy insurance coverage or homeowners insurance and make sure it covers most anything that may happen to your possessions stored in a self-storage facility.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/10/95

## **Shopping For A Bundled Internet, Home Phone And TV Service**

Feel free to try and negotiate the services being offered. If you find your rates have gone up call the telecom service you are currently with and, if you want to keep the service you have, tell the customer service representative you like their service but need it cheaper. If that person cannot help you ask for a supervisor who may be able to offer you a better offer, but insist you do not want a contract and you also want no termination fees or you will be forced to consider going with one of their competitors.

If you are renewing the service ask to receive the same offer a new customer gets. If it is a new service you are bargaining for ask them to waive installation fees and equipment charges. If you are not getting anywhere with the customer service rep feel free to ask for a supervisor who has the power to offer more and close deals with demanding customers!

Always write down the name of the person you are talking to and what they agreed to give you. This will come in very handy when you receive your first bill in the mail and it is more than you thought it was going to be due to extra fees and the like. Also always ask how much you will have to pay when the promotional period ends. The more you negotiate up front the less you will have to re-negotiate again in a year or two.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2010

## **Smokeless Chewing Tobacco and Alcohol**

If tobacco and companies are not targeting young consumers with their marketing efforts then why does smokeless tobacco come in candy-type flavors in so-called "starter packs", as well as tobacco and alcohol companies actively going out and seeking to sponsor events like college rodeos?

Alcohol and tobacco companies know that tastes can last a lifetime and are developed in consumers ages 15 to 22. After the age of 22 many tastes for alcohol and tobacco have already been created and may be harder to change as consumers get older!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/12/97

## **Stain Resistant and Nonstick Coatings**

Man-made chemicals seem to be in most every American's blood due to our long-term contact with stain resistant and non-stick coatings typically found in carpets, furniture and car seat surfaces and cookware!

Whenever you cook with cookware coated with non-stick surfaces chemical fumes are released which can cause flu-like symptoms for one or two days in humans! If you have pet birds nearby when cooking with non-stick surface cookware they have been known to die right there on the spot since their small lung capacity may not be able to handle the chemical fumes being released!

Workers at chemical plants dealing with the chemicals used for stain resistant and non-stick surfaces may possibly end up having children with birth defects!

The U.S. government is currently investigating the effects of these chemicals on the general population even though the chemical industry has known for years that these chemicals give off potentially toxic fumes when heated up in cookware or used as stain resistant coatings in carpets and furniture then breathed in by those especially with weaker immune systems, like babies, the elderly and pets!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/14/03

## **Stolen Pet Scam**

If you lose a pet and post a reward for it beware that someone may call you and say they have your beloved pet or know where it is, but you need to give them some of the reward money UP FRONT!

Of course, they never want to meet you in person but may say they will release your pet to a nearby animal shelter once they have collected a percentage of the reward from you.

They may likely tell you to wire the money to a Western Union branch and if you do so, make sure you

tell Western Union that the person you are wiring money to must show a few forms of positive identification before handing over your money. Normally, Western Union does NOT require identification to pickup money there which is why con-artists almost always ask you to wire their reward money to Western Union!

Also, the person calling you about your lost pet will likely call you collect too, so get ready for some pretty hefty phone bills if you entertain the idea that this person may be able to help you get your beloved pet back to you.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 7/20/01

### **Street Corner Hungry Homeless Beggars**

Offer them work or food and they may likely turn down the work or throw away the food. They feel the food may be contaminated or tainted.

You may think they are all homeless but some live in nice homes in neat neighborhoods nearby the street intersection you see them at. Typically, they may be collecting government disability and/or social security checks and figure that panhandling is an easy way to get a little more extra tax free cash.

Other less fortunate homeless people begging for money on street corners may be using the money you give them for food and spend it primarily on booze or drugs! Or if they appear to be collecting for some seemingly charitable cause, most of the money they collect may be going into their own pockets with very little if any going to the charity!

### **Stun Guns Or Tasers**

They are used to deliver an immobilizing electrical shock and too often they may be sold practically over-the-counter for self-protection but they omit from their promotional literature that getting stunned by a stun gun may do more than simply stun! It can possibly kill someone if that person has a weak heart or heart problem.

Also, to date, most any criminal can walk into some gun stores and purchase a taser and use it to shock the innocent victims the taser is supposedly being sold to protect!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/2/97

### **Swimming Pool and Spa Drain Equipment**

Pool and spa entrapment accounts for too many deaths and serious injuries and could be prevented! NEVER let anyone play with or around the drain covers typically located at the bottom of a pool or

spa because the suction power is so strong when in operation that no one man, not even two or more men may be able to pull a person or child off the drain! Beware of drain covers that may collapse due to brittleness or old age.

Anyone that gets stuck or sucked into the drain can actually have their intestines sucked out of their body through their anus. Intestines, once outside the body in a contaminated, uncontrolled environment, cannot be put back in or re-attached to your body, consequently, a surviving child or person, in all likelihood may end up on a life support system for the rest of their life!

The swimming pool and spa industry essentially admits that the safety standards regulating swimming pool and spa drain covers may be set too low allowing tragic accidents to happen! Who would ever think such an innocent looking drain cover in a pool or spa could have such a devastating effect?

Children have died because their long hair got sucked into the drain through the drain cover without the drain cover even coming off or being defective! Once a person's buttocks gets stuck or sucked into the drain it may be next to impossible to escape entrapment unless you can shut off the pump quickly.

Drain covers may look harmless but can be deadly due to lacking universal safety standards and lack of backup "cut-off switches" or alternative safety devices or attachments which could possibly help prevent entrapment accidents.

Up to 90% of all pools and spas may have NO BACKUP safety system in place to prevent drain entrapment!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/18/97

## **Swimming Pool Chlorine**

This pool chemical has been banned by the Olympics for use in swimming pools used in competition. It has also been banned in England too for fear of being hazardous to the health of swimmers and pool maintenance workers.

Safer alternatives may exist. One is the relatively chlorine-free, copper-based ionization water filtering system which helps keep water somewhat algae-free and freer of most other swimming pool chemicals. The chlorine used in this system amounts to about how much chlorine may be found in municipal city water supplies.

## **Swimming With The Dolphins Programs**

Swimming with them may not always be completely safe as portrayed in advertisements. There have been reports of injuries caused when dolphins have rammed tourist swimmers, bitten them as well as dolphins which have pushed swimmers with their hard noses through the water at fairly high speeds shoving the tourist swimmers into wood pilings!

No one knows how many injuries may have been caused since the inception of these programs as they do not have to report injuries. If you still want to swim with dolphins it may be best to make sure a professional dolphin trainer is also in the water the same time you are who may be able to help out quickly if you do get accidentally injured by a wild dolphin.

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 9/15/99

## **Telephone Bill Cramming and Slamming**

"Cramming" is when you get your monthly bill and find uncalled for, unwarranted charges added to it, like charges for voice mail or pager services, calling cards, 800-numbers, teleconferencing calls and/or per-per-call charges.

These charges may be listed by vague and unknown company names and it is up to you, the consumer, to get the charges deducted from your bill which may not always be so easy to do!

"Cramming" is one of the phone industry's fastest growing complaint categories from consumers. Since phone companies have got into the "billing" business this has opened the door to a wave of fraudulent billing practices.

The companies putting unauthorized charges on your phone bill may feel that any small charge under \$5 to \$10 may not get scrutinized by you or even questioned!

"Slamming" is when the phone company entices you with some gift or money but if you accept the gift you automatically get "switched" or taken away from one phone company and become a customer of the phone company offering the gift, too often without you really being aware of what is happening.

This deceptive practice may increase your monthly, per-minute long distance phone charges and to switch back to your original phone company may cost you a switching fee! Of course, the phone company performing the deceptive sales tactic of switching you from one company to their company may not even admit the deception and blame some bold telemarketer or computer key punch error for the mistake of switching you from one company to another!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 4/13/98 and NBC-TV DATELINE 1/16/98

## **The Unknown About Identity Theft**

When your identity is stolen everyone knows your credit can be ruined and you have to cancel all your credit cards and close all your bank accounts and start over. However, what many victims miss is you also should call all 3 major credit bureaus to put a "freeze" on any applications submitted for credit in

your name. This stops thieves from opening up any new lines of credit in your name cutting down on any new potential credit problems in the future.

In addition, the U.S. Postal Service allows virtually anyone to mail in a "change of address mail forwarding form" IN YOUR NAME and subsequently steal your mail and your identity! Criminals can then empty your bank accounts and conceivably use your stolen identity forever!

The U.S. Post Office may too often require little if any positive identification to re-route your mail. One reason is it may be too time consuming to investigate each and every mail forwarding form.

SUPPLEMENTAL SOURCE: WPLG-TV NEWS 8/6/98

### **Throwing Rice At Weddings**

Try throwing bird seed instead of rice because if nearby birds eat the rice it can choke them to death!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 9/11/97

### **Tips For Online Auctions**

Beware of sellers who dangle words like "genuine" to sell their products then follow this by saying their product is "inspired by". This likely means their product is not genuine and is a knock-off or fake.

Consider buying by proxy. This way you do not have to track the auction bidding and it will be easier to stick to your budgeted amount you intend to spend for a product. For example, you place an initial bid then enter your maximum bid, confidentially, in the proxy box. When a competitor posts a higher bid than yours your bid is automatically bumped up just enough to put you in the lead as the highest bidder for the product. This drill is repeated over and over until you have either won the bidding "or" reached the highest amount you will spend for the product.

Proxy bidding is good especially when you consider that nearly half of all those surveyed said they lost track of an auction deadline and forgot to check on their bid. However, watch out for "sniping". This is when your offer is the highest bidder and it looks like you will win but at the last moment someone comes in and bids higher for the product and you lose. This is "sniping" and it is a legitimate way to bid since oftentimes little bidding may go on until the final few hours of an auction!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2007

### **Time Share Vacations**

The true market value may only be 50% of the "original" seller's price! Try and buy a time share unit on the re-sale market and offer only 50% of the original seller's price. The 50% markup in the original selling price may be due to advertising costs to sell the unit in the first place!



There may also be extra charges like miscellaneous fees, charges, maintenance, membership dues and cleaning fees.

Additionally, it may be almost impossible to get out of your time share contract once you sign it! If you decide to sell the time share unit beware of the person who approaches you promising to sell it for you for a fee. Never pay this person an upfront fee. This so-called broker may even try to sell you on buying a "second" time share unit while he tries to sell your original unit. However, you may get stuck paying for both units!

Furthermore, the time share developer typically controls the unit owners' association and may even try to rent out the most desirable weeks to higher-paying non-owners!

The developer may even try to "oversell" the resort leading to many unit owners not being able to find a suitable time to visit! Then if you try to rent out your unit on your own the developer may seem to try and block your efforts! Remember, owners have little control over their own units!

Developers also can amend the association's rules then "ram" through the changes they so desire!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 4/1/95

## **Tobacco Nicotine and Toxicity**

Tobacco, when commercially processed for human consumption, may have toxic chemicals added to it, chemicals similar to pesticides like DDT which the government banned the use of on anything, like fruits and vegetables. However, tobacco companies may still be treating tobacco with toxic chemicals simply because the ingredients of tobacco are still legally kept secret, even from the government, on the basis of being trade secrets!

The public knows more about what is in a bag of potato chips than it knows about what is in the tobacco it smokes!

Do tobacco plants get chemically and genetically manipulated by cigarette-makers to possibly enhance or increase the potency of the nicotine? Simply adding ammonia to tobacco may possibly add to the "kick", so to speak, that nicotine gives smokers! One former head of the Food And Drug Administration (FDA) seems to feel evidence indicates that plants do get manipulated to increase nicotine potency and chemicals are added to tobacco to give smokers more "kick".

When it comes to tar and nicotine how do you know the amounts you are inhaling are even listed correctly on the box? If a cigarette is labeled "lite" or "low in tar and nicotine", there are conflicting reports as to the accuracy of the amount of tar and nicotine being inhaled and listed on the box!

You may possibly be inhaling significantly more tar and nicotine than you thought you were if you thought you were smoking true "lites" and/or "lot tar and nicotine" cigarettes! Smoking "lites" and "low tar and nicotine" brands, you may actually find yourself sucking harder or smoking more just to fill the craving for nicotine! Consequently, the risk of heart disease may drop significantly once you stop

smoking, yet switching to low tar, low nicotine brands may do nothing to lower your overall risk!

Critics of the tobacco industry say that smoking, as well as secondhand smoke, may actually be good for society since smoke-related illnesses will possibly kill those folks exposed to it before they reach old age before they become a real, long term health care burden on society! They say, so go ahead work and play in smoke filled rooms! A smoke filled room can be 20 times more polluted than a busy highway!

Beware of nicotine nasal sprays because they may make you dependent on the nicotine spray even though it may help curb your cigarette smoking! You may end up exchanging one bad habit for another.

Also, beware of the skin patches which slowly release substances into your bloodstream to possibly help reduce your desire for nicotine or any other substance or food you may be craving. The substances released into your blood may contribute to other health problems, ailments and possibly even diseases unrelated to the condition you are trying to treat with the skin patch in the first place!

Note that cigarette-makers most always seem to claim there is no empirical scientific proof that cigarettes may be addictive, which is, in fact, hard to prove because of the nature of addiction itself. However, what is easier to prove is the dependency on nicotine which some cigarette-makers would possibly admit to under questioning.

When tobacco burns a chemical reaction occurs which gives smokers a "kick". By simply adding a sugar-like substance to the tobacco during the curing process may add even more "kick" to the product which possibly may contribute to creating more of a dependency on the product!!

In lab tests respondents appeared to often crave more of the sugar-type laced tobacco products compared to those which were sugar-free.

SUPPLEMENTAL SOURCES: NBC-TV NEWS 4/13/97 and NBC-TV DATELINE 4/4/97 and CNBC-TV STEALS AND DEALS 1/30/97 and CBS-TV 60 MINUTES 12/8/96 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/23/95

## **Toothpastes That Whiten May Not Whiten**

It depends on your definition of "whitens". Toothpaste that claims to whiten teeth may only mean it can remove stains but this does not mean it will whiten or lighten the base color of your teeth like you may expect it to do. No matter what ingredients an over-the-counter toothpaste may claim to have or claim to do like whiten, control plaque and tartar, fight cavities, control odor or fight gum disease, in a test of over 40 toothpastes no toothpaste was found to be significantly any better than any other toothpaste!

If toothpaste making any kind of claim does not display the American Dental Association's (ADA) seal of approval then that particular toothpaste's claims may or may not be valid. Toothpaste bearing the ADA seal of approval, in all likelihood, has some sort of clinical-trial evidence supporting a claim or may perform tasks better than standard toothpastes that do not bear the ADA seal of approval.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2006

### **Truck and Trailer Rental Come-on**

If the renter advertises rentals for \$19.95 to \$39.95 a day this may be a low, "come-on" price for ONLY an 8-hour day. Rent it for a whole weekend and possibly find yourself getting a whopping bill up to \$200 or more for what you thought was going to be a 2-day rental. You may not even be informed of the 8-hour rule until AFTER you return the truck or trailer to the renter!

### **Using Your Cell Phone To Call 911 Emergency Service**

Generally, even after the expiration of a cell phone service plan or after all the prepaid minutes have expired you may still be able to continue to use the phone for free if you need to access emergency 911 service.

Just make sure your phone's battery is charged and hopefully when you need 911 there is sufficient wireless coverage in the area from where you are calling for 911 emergency service.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2007

### **U.S. Department Of HUD Scam**

For nearly a decade, in the office of the U.S. Department Of Housing And Urban Development (HUD), government workers and staffers, as well as private landlords, have been stealing millions of taxpayer dollars by taking bribes in return for "housing vouchers", which are federal funds made available to help low-income families pay their rent! Also, these federal funds have even been stolen and used to set up non-existent "phantom" landlords as well as used to pay real existing landlords for non-existent low-income tenants!

Meanwhile, possibly thousands of legitimate low-income people across the nation who follow the rules and apply for low-income rental vouchers may remain on the waiting list for federal fund relief and subsidies for years and years while taxpayers may be getting "scammed" by HUD staffers as well as unscrupulous private landlords!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/20/02

### **U.S. Post Office Sells Your Name**

Ever wonder why you may get so much junk mail? Possibly the worst offender is the U.S. Postal Service! They may routinely sell your personal information to mailing list brokers at any time you ever fill out a change of address form!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 7/24/95

## **Unethical Antique Dealers**

If a dealer offers you way less, like \$50 to \$1000 total, for an antique that he KNOWS can get him say, for example, \$700 to \$1000 or more on the open market or at an auction, this could constitute fraud in a court of law! Of course, you have to prove it which can be a problem but dealers have lost cases in court where they obviously cheated an antique seller, whereby the dealer bought an antique for a few bucks from a seller who walks into their shop off the street, then sold the item for hundreds, even thousands of dollars to a buyer (customer) or at an auction.

A hidden camera investigation showed that most all of the dealers videotaped seemed to be more on the greedy side offering very few dollars when appraising antiques, claiming the antiques may be worth very little or hard to sell when customer sellers walked into the dealers shops off the street, yet the dealers would turn right around and sell the items the next day for 15 to 20 times what they bought the antique for! Ethical antique appraisers say an ethical dealer should only maybe make 100% to 200% profit on a re-sell, not 1500% to 2000% or more!

Before selling your heirlooms consider getting an independent appraisal but an accurate appraisal by an expert with knowledge about your particular antique may cost you \$100 to \$300. If this is not an option, seek out several dealers for quotes, maybe try and research and get background information on your antique, like off the internet, and possibly even consider selling your antique at an antique auction or at a dealers shop on consignment, but on consignment you must find a reputable dealer which, as has been shown here, may be easier said than done!

SUPPLEMENTAL SOURCE: ABC TV PRIMETIME LIVE 6/14/01

## **Video Recorder Cell Phone Peeping-toms**

Many people are getting the new cell phones which also act as video recorders too. One reason why they are getting so popular is because you can walk around like you are talking on the phone and be recording video at the same time without looking like you are shooting video!

Someone could now be video recording you getting dressed in a lockerroom, showering at a local gym or sunbathing. Just use your imagination about all the possible invasions of your privacy using a video recorder cell phone, and you thought the person nearby was just innocently talking on the phone! Little did you know you may now be a "star" on some Internet website and being downloaded by perverts all over the world!

Furthermore, unless they ban the use of cell phones, establishments, like exercise clubs, now have no way of knowing if patrons are shooting video of unsuspecting members inside their establishments!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 2/24/03

## **Wasted Electricity**

American waste one billion dollars a year in electricity simply by leaving our TVs and VCRs plugged

in all the time! A TV and VCR too often typically uses about 11 to 12 watts of power each and every hour even when they are not in use and are merely plugged into the wall.

Next time you replace a TV or VCR that's always going to be plugged into the wall, you may want to look for a brand displaying the Energy Star label. These newer models only pull around 4 watts of power every hour they are not in use and plugged into the wall.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 9/24/01

## **Water Purifier Salespeople**

Always consider running for the nearest exit if and when a salesperson tells you your city municipal water supply is potentially so contaminated that consuming or using it may cause or contribute to everything from cancer to gall stones! However, if you use their water purifying system not only will you possibly help diminish your chances of getting sick but this may also contribute to curing or alleviating the symptoms of certain diseases you may be suffering from, like psoriasis! Some salespeople even have the nerve to tell you their water purification system may filter out poisons and disease if your city water supply is ever attacked by terrorists!

Experts claim a water purification system sold to you by a salesperson may only improve how your municipal city water tastes and/or how it feels and nothing more, so do not believe much of anything else they may try to sell you on concerning municipal city water.

Municipal city water is typically so well purified and filtered that cancer and disease causing contaminants generally should not be of concern to you if you use or consume it.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 2/25/03

## **What You May Not Know About Protecting Your Identity**

This is free advice from an attorney who lost his wallet and lost his identity to thieves in just a few days. The next time you order personal checks consider having only your first and/or second initials printed on the checks instead of your first name or full name, especially if you sign your checks using your first or full name. If only your initials are on your personal checks and thieves get hold of these checks they will likely sign your checks using the initials listed on the checks. If you typically sign your checks using your first and/or full name and a check shows up at your bank signed using only your initials this way your bank should know the signature on the check is fraudulent.

Do not sign the back of your credit cards. Instead, put "Photo ID required". This way whoever tries using your credit cards will need a photo ID.

When you write a check to pay on your credit card account never write the complete account number on the "For" line of your personal check. Instead, just put the last four numbers of your credit card account number. The credit card company knows the rest of your account number and anyone handling your check as it passes through the check processing channels will not have access to your credit card account number.

When having personal checks printed up consider using your work phone number instead of your home phone number or do not have a phone number printed on your personal checks at all. If you have a United States post office box consider using this "P.O. Box" number instead of your home address when having personal checks printed up. Of course, never have your social security number printed up on your personal checks. You can always write phone numbers and your social security number on your check if necessary.

Photocopy the contents of your wallet and copy both sides of everything in your wallet. This way if you lose your wallet you will know everything you had in it including account numbers and phone numbers to call, especially important when canceling lost credit cards. Also photocopy your passport and keep it in a safe place as well as keep a photocopy of it on you when traveling so if you lose your passport while traveling you will have a copy of it immediately available.

If you have the contents of your wallet photocopied and keep a copy of the contents in a safe place or, more importantly, with you especially when traveling this way you can immediately start working on reporting all your credit cards and other vital information as missing or stolen.

File a police report immediately in the jurisdiction where your credit cards turned up missing or stolen. This proves to credit card companies that you were diligent. The police report is the first step credit card companies will look into if and when there is a formal investigation into the matter.

Possibly the most important thing to do is immediately call the national credit reporting organizations to place a fraud alert on your name and social security number. The alert means your account information will be flagged as having been stolen and anyone seeking to extend you credit on anything will have to contact you by phone to authorize new credit!

All of the above suggestions will help stop thieves dead in their tracks when trying to steal your identity. If you wait too long the damage will be done which could take years to rectify!

Here are three very important phone numbers you will need if your personal information ever goes missing or is stolen. The U.S. Social Security Administration fraud line phone number is 1-800-269-0271. The national credit reporting organization phone numbers are as follows: Equifax is 1-800-525-6285 and Experian, formerly TRW, is 1-888-397-3742.

## **Where To Buy Appliances and When To Get Good Deals**

Smaller "mom-and-pop" appliance stores typically may offer much better service, good prices and better selection than most all of the biggest nationwide chain stores! This also means the nation's largest retailers may not always have lower prices than small independent appliance stores either!

Even when a "big-box" large retailer excelled in lower prices, compared to small "mom-and-pop" appliance stores, it tended to rate below par in customer service in a recent survey of 6000 appliance buyers.

Effective complaining requires knowing your rights. No matter which store you buy from always become informed on store policies especially concerning returns and refunds. Ask about "sales-

adjustment" policies which entitle you to a refund or credit if an item goes on sale soon after you buy it. Ask about "price-matching", meaning will the store match a lower price on the exact same appliance offered by a competing appliance store in the locale where you reside? Ask about same day deliveries and installations. Beware of "restocking fees" which can add up to 25% of the purchase price of the appliance for returns of "non-defective" merchandise! When complaining, if the store manager will not help you try the regional sales manager, if there is one.

When to buy appliances is also an important consideration if you want the lowest possible prices. Room air conditioners and gas grills are cheapest during cooler weather. Large appliances tend to be cheapest in September and October when new models arrive and old models need to be moved out or off the floor. New models of vacuum cleaners arrive in June so look for sales of older models in April and May.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 2005

# **Crime and The Justice System**



## **American Pedophiles Adopting Children**

There are no strict laws regulating background checks and the follow-up care given to adopted children when the children are from a foreign country. If the adopted child comes from the U.S. there are fairly good regulations in place to make sure the adopted child has been placed in a good home but foreign adopted children do not have the same benefits, to date.

Tragically, one of the ugliest cases put a 5-year old Russian female in the hands of an American citizen, who turned out to be a pedophile and molested his own child at one time, but no one ever contacted his former wife and child which typically would be part of a normal background check if the child being adopted had been American-born.

No one ever even checked up on the little girl at the molesters home because if they had visited where she was living they would have discovered the little girl did not even have her own bedroom! From day one the little girl shared the same bed with the molester!

Billions of dollars have been paid by American citizens to arrange the adoption of Russian orphans since the early 1990's when the adoption trade started to sprout up in America.

Unfortunately for the 5-year old female she was molested on her first night at her new American home and it continued uninterrupted for 5 years! Her nude pictures were all over the Internet, published by the molester, and pedophiles all over the world downloaded her obscene poses over the years as she grew from a 5-year old into a young woman of 10 years of age! Some claim she was the most downloaded female of all time in the world of pedophilia!

When she first arrived in America she spoke no English and the molester convinced her something bad would happen if she ever told anyone about their secret. The only way she was discovered was when the FBI finally broke the case and tracked down the pedophile. When the FBI arrived at the molester's house she readily felt she could confide in them and told them everything. The molester will likely spend the rest of his natural life in jail.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 12/1/05

## **Benefits Behind Bars**

The U.S. government's Social Security Administration regularly sends out nearly 20 million taxpayer dollars a year in benefits to prisoners behind bars even though it is illegal for inmates to receive these benefits and even though the problem could be corrected!

The government seems either too busy or too incompetent to correct the problem. Amazingly, some prisoners even receive their benefit checks addressed to the prison and county jails they are incarcerated in!

Critics believe politicians and government officials too often only give the public "lip service" when it

comes to real reform.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 12/16/96

## **Bounty Hunters**

In too many states a bounty hunter can knock down your front door looking for bail-jumpers! Too often bounty hunters may attack a home like home invaders surprising the home's occupants, and if an innocent victim fears for his or his family's lives and shoots a bounty hunter the bounty hunters can and do shoot back....and they often shoot to kill.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 9/2/97

## **Cameras In The Courtroom**

If a particular criminal case has ANY potential for becoming a media circus, so to speak, then why should someone else's tragedy become everyone else's entertainment?

When people are put under arrest they look more interesting, with many of them taking on a special glamor. A crime-hungry public can make a criminal the next media "darling" or star. TV trials are enthralling and entertaining. It is a spectacle better than live theatre and more exciting than many movies!

The best TV defendant is one who pleads not guilty. The more demented and shocking the crime, the more intriguing it becomes. To the viewer the facts of the case are basically insignificant.

Bottom line? The public really only wants to know, will the defendant be cunning enough to fool the jury and beat the "rap?"

## **Car Jacking Crimes**

The trick is do NOT "buck the jack" meaning simply "give it up" when any hoodlum, especially a juvenile, sticks a gun in your face and says, "Give it up!" What most victims just do not understand is the "code of the street".

If the victim "bucks" (hesitates) and the robber does NOT react to the hesitation the robber loses face amongst his criminal peers because any hesitation whatsoever by the victim shows disrespect in the robber's eyes according to the "code of the street". Losing face is a fatal character flaw on the street and is a sign of weakness. It is considered a sin according to the "code of the street" to look weak and not have victims take you seriously especially in front of your carjacking partners in crime!

Consequently, those who "buck the jack" oftentimes get shot on the spot no matter if the victim gives up the goods or not! Of course then, the victim, ignorant to the "code of the street", always reports that after he gave up his car or belongings he got shot anyway for no apparent reason! However, what he forgets or does not understand is that he hesitated BEFORE he "gave it up"!

## **Cash Register Auditors Crime**

If you are working the cash register at your place of employment, some "official-looking" person may at some time walk up to you flashing a badge declaring in a very professional tone and mannerly way that he works for the "home office" of your employer and then goes on to explain that the home office is doing an internal audit.

This is when he says he needs YOUR cash drawer and hands you another cash drawer that appears to be full of money. Do not fall for this scam!

It may be a con-artist stealing your cash drawer and as soon as he walks out the door you will never see him again. This is also when you find out, upon closer inspection, the cash drawer he left you has only a few dollars in it unlike what it looked like when he handed it to you!

## **Courthouse Jury Identity Theft**

You may get a call from someone saying they are an officer of the court and you never showed up for jury duty and you could be arrested. However, this officer will gladly straighten out the matter if you simply give the officer your social security number and birth date.

No court officials in any state in the United States conduct jury duty business by phone or email. They only contact you by U.S. mail.

Of course, if you give personal information over the phone or via computer to anyone posing as an official of the state you may be opening yourself up to having your identity stolen, your bank account drained and your credit cards charged up to the limit.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2007

## **Crime Gangs, Justice and The Death Penalty**

Victims of crime wonder whatever happened to punishment? You hear about "rehab" and education but maybe if criminals had more fear of the consequences of committing crimes there may be less crime.

Politicians do not talk about crime much because they may believe there is not much they can do under the current liberal system of justice and law enforcement.

Criminals may think crime is the only way to earn money the easy way! To many victims of crime when there is a crime there is no justice!

Gang members are fascinated by living life "on the edge". Fighting back against the gangs only breeds admiration amongst gang members!

If 20th Century criminal punishment has failed in a crime victim's eyes the victim may like to have the convicted criminal of a violent crime turned over to the victim or victim's family to mete out the proper

punishment! This would only work if liberal activists and federal judges would not be allowed to stop the victim's punishment of the convicted criminal of a violent crime.

Would this be fair? Would there possibly be less violent crime if criminals feared the consequences of robbing, stealing and/or killing especially if crooks had no idea what the consequences of the crime may be? Violent crimes committed due to the criminal's sex drive, greed or laziness may possibly decrease if the criminal had a more profound fear of possible consequences!

In domestic assaults, like battery on a spouse, they may command a fine of about \$1000 in criminal court but cruelty to animals may bring a fine of \$20,000. Women, especially African-American women victims of domestic assaults, too often feel that "justice" means "just us"!

Concerning the death penalty, it takes 10 to 15 years to put a convicted criminal to death due to automatic court appeals provided for the convicted criminal. Consequently, it costs 6 times as much to execute a convicted criminal as it does to keep them alive and in prison for life! Capital punishment is not a swift sword of justice as it was intended to be.

Instead it has become a slow, random selection of a few losers while the worst criminals may be escaping execution! Ever hear of a rich man getting executed? Is there a "double standard" set of laws for the rich and a set of laws for the poor?

Many mildly mentally retarded people may be in prison because they have been tricked or coerced into confessing to crimes they did NOT committ! Remember, the public demands that someone pay for crimes committed and someone must go to jail. For some though prison life may be better for them on the "inside" than it is on the "outside" due to free TV, meals, health care and supervision.

99% of the time police may not be around to stop violent crime. "Off the record" police may cheer everytime a citizen kills a repeat offender or violent criminal through the use of vigilante justice. The only way to possibly get away with vigilante justice is to be in fear for your life. The U.S. criminal justice system does not even lock up one person for every 100 violent crimes committed and most crimes are committed by repeat offenders! This means we had the criminals in custody but let them go with possibly too little or no effective supervision!

"Black on black" crime is ethnic people committing crimes against other ethnic people. It may rarely get reported in the news media unless it involves innocent children. Ethnic criminals know it may get less exhaustive, diligent pursuit by cops so they may not get caught.

SUPPLEMENTAL SOURCES: DISCOVERY TV "JUSTICE FILES" 11/2/96 and 10/13/96 and MIAMI HERALD NEWSPAPER 1/6/96

## **Criminal Forensic Lab Investigators**

Deficient and incompetent lab work by investigators and expert witnesses too often may taint evidence, alter test results and possibly be used to convict innocent people and put them behind bars, all due to "bad" lab work!

So-called criminal experts may knowingly or unknowingly give inaccurate testimony and engage in careless investigative practices concerning the analysis of crime lab evidence! Improper lab reports, insufficient documentation of lab test results and significant failures by lab management have been exposed by U. S. Justice Department investigations. As a result, crime lab investigators have been recommended for censure, transfer and termination for committing errors that appear to have repeatedly "favored" cases for the prosecution.

Remember, crime lab investigators may too often feel as they are a part of the prosecution team when, in fact, they are supposed to be objective scientists not affiliated with or on anyone's team!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 4/16/97

### **Criminal Home Detention Leg Bracelets**

Possibly too many hardened and violent criminals are being allowed to stay at home and work during parole or probation. The electronic monitoring device leg bracelets are NOT tracking devices. Also, if a criminal wearing a leg bracelet decides to continue a life of crime, as has too often happened, he may do so without the unsuspecting citizenry being aware of electronic monitoring weaknesses.

For example, criminals know that if they do not report to the supervisory law enforcement officials in charge of their home detention case when they are supposed to, it may be days before anyone is even sent looking for the home detention criminal! Parole officers may only be sent out on the next business day meaning a violent criminal may have all weekend, and possibly even longer during holiday weekends, to commit crimes before anyone is sent searching for him!

Remember, murderers and rapists have murdered and raped again, even wife-beaters have killed their spouses while under state-run home detention programs while wearing electronically monitored leg bracelets!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 11/2/97

### **Crooks Making Keys For Your Car**

Thieves working in conjunction with someone on the "inside" at a car dealership simply get the VIN or vehicle identification number etched on your car's windshield then the thief has their partner on the "inside" or someone else at the car dealership simply make a duplicate key to your car. The thief then goes to your house or wherever the car may be parked, like at the mall. then drives away with your car when you least expect it!

Unfortunately, even if the thieves have no one working for them at the car dealership, a hidden camera investigation uncovered that 6 times out of 10 when investigators went to random car dealerships those in charge of making duplicate keys at the dealership, even though the dealership employees may have hesitated saying they should require the hidden camera investigator to show some kind of proof that he owned the car, regardless the dealership employee went ahead and made the duplicate key anyway

WITHOUT proof of the hidden camera investigator's ownership of the car in question!

However, you do not always need to even visit a car dealership to get a duplicate car key made! Call around to enough dealerships and say you need the "key code" to a particular type of car key so you can get a duplicate key made. Call enough dealerships and eventually you may likely get the key code right over the phone! Armed with the key code to a car's keys then all you have to do is go to most any locksmith and get the duplicate key made.

Most cars' alarm systems do not even sound off when you use a duplicate car key. Also, to date, only one state, New Jersey, even has a law mandating that car dealerships make sure they get proof of ownership of a vehicle before making a duplicate car key.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 10/24/03

### **Cuban Criminal Haven**

Castro allows many of the USAs worst criminals to escape from U.S. law enforcement by providing a safe haven for them in Cuba because the U.S. have no solid criminal extradition policy with Cuba. Consequently, if you are an alleged murderer, rapist or criminal of any kind and need to leave the country, Cuba may possibly welcome you with open arms similar to when the do-gooder Democrat President of the 1980s, Jimmy Carter, was criticized for allowing Castro to dump many of his worst criminals on South Florida during the Mariel Boatlift when thousands of Cubans were allowed entry into the U.S. all-at-once.

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 2/21/02

### **Death Penalty Versus Life In Prison**

When a jury takes pity on a convicted criminal and votes to spare a criminal's life by giving this person life in prison instead of the death penalty what many jurors may not realize is the law in their state may not provide a life sentence without a chance of parole. This means a jury may mistakenly think they are sentencing a criminal to life in prison without a chance of parole when there IS a chance of parole!

When jurors spare the life of a criminal who committed a heinous crime, once they find out the criminal may be eligible for parole in the not so distant future many jurors have wanted to overturn their lenient sentence and give the death penalty instead, but guess what? It is now too late and the criminal will automatically be eligible for parole based on the law of the state they reside in.

Consequently, when you decide to give a criminal a life sentence you may want the judge to make it clear on the state law regarding life in prison with a chance of parole or life in prison without a chance of parole.

SUPPLEMENTAL SOURCE: COURT-TV 1/7/07

## **Defense Attorneys and The Justice System**

In crime cases the truth seems to become secondary to winning cases. Attorneys are taught to seek truth but critics and law enforcement officials charge that, in reality, attorneys seem to tend more in helping their clients "beat the rap".

Are defense attorneys, in a sense, "selling out" their ethical standards to the highest bidder? Can ethics and winning cases even co-exist? Which one is most likely to get sacrificed in the process?

The current justice system is not so much a search for truth anymore, but more like a competition between attorneys to see who can win!

SUPPLEMENTAL SOURCE: CNN-TV "CROSSFIRE" 9/8/95

## **Dock Workers At Shipping Ports**

Too many dock workers may possibly be moonlighting as "mules" for drug smugglers. Whenever you visit a port and see vans parked near the ship's cargo containers being unloaded off the ship, this may be a tip-off of what may really be going on here....possibly drug smuggling or some other types of contraband smuggling! Bustling seaports, lax security and too few U.S. customs agents all contribute to the flow of drugs and contraband into America. Conceivably, up to 2/3 of all drugs seized at seaports in the U.S. may be linked to dock workers according to U.S. Customs! Seaports also became a magnet for workers with criminal records who seek employment on the docks. At many docks, up to 2/3 of those dock workers employed there may have criminal records with some docks having maybe even more workers with a criminal past working there! Criminal histories of dock workers include cocaine distribution, terrorist threats, even rape, as well as various other drug offenses.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 10/5/97

## **Domestic Violence and Abuse**

Odds are that a wife who tries to leave an abusive marriage may be up to 25% more likely to suffer even more abuse by trying to escape the abuse than if she stayed in the abusive relationship! It seems that when she actually leaves the abusive man this is when she may suffer even more abuse at the hands of the abusive husband.

Moreover, too often abused women escape to live with friends and/or family but this actually may endanger everyone involved! Abused women should seriously maybe consider seeking help from an abused women's shelter instead of shelter with family and friends. If an abusive husband wants you he may find you easily when you seek shelter from family and friends!

SUPPLEMENTAL SOURCE: CBS-TV THE EARLY SHOW 10/28/03

## **D.U.I Repeat Offenders**

Up to 75% of those convicted of "driving under the influence" of alcohol or drugs and even those convicted of vehicular manslaughter, meaning someone died as a result of a car accident while the offender was at the wheel, these offenders may still be driving around with a revoked or suspended driver's license! Why?

The U.S. justice system too often relies on "the word" of the drunk or drugged driver that he will no longer drive a vehicle while serving his sentence or while on probation for a D.U.I. offense. The problem is no one is really supervising the offender's behavior if the repeat offender is not in jail.

Up to 75% of those who have been convicted of a D.U.I. offense are still driving around without a valid driver's license and may not even try to hide their felonious behavior! Your loved ones may have paid with their lives due to the drunken behavior of a repeat offender, someone who may have even got off with a what seems like a "slap on the wrist" in front of a judge and the court judges doing the sentencing actually can sleep at night feeling they have handed down a fair penalty! Remember, repeat offenders have been caught and convicted of D.U.I. related offenses more than once and this is just when they get caught! Just imagine all the times they may have been out there driving under the influence and did not get caught!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 1/22/97

## **Extradition, Jailbreaks and Bail Jumpers**

Up to 30% or more of all convicted felons who flee the state avoiding prosecution and sentencing may easily get away because the state they committed the crime in may not take the time or spend the money it takes to go and pick up the alleged criminals in other states and bring them back to justice!

Consequently, this sends the message that if you commit a felony, run away to other states, as far away as possible, and unless you are a violent criminal on the loose, most any other type of felon may have a good chance of NOT being sought after by the state he committed the felony in.

In addition, another reason states may not diligently pursue felons is the state simply may not want the alleged criminals back in the state! In other words, let someone else deal with these potential murderers on the loose. It may be like if they are out of sight, then they are out of mind.

One problem is that the felons on the loose who are not murderers may commit murder while on the loose making a mockery of the American justice system. Law abiding citizens would like to believe someone does care to look for felons on the loose, when just maybe, too few of those in law enforcement really do care anymore!

If you think law enforcement is looking for the tens of thousands of fugitives from justice, including every type of criminal imaginable, from those who do not show up for appointed court dates to those who are considered armed and dangerous who "jumped bail", well, think again! Other than bounty hunters looking for bail jumpers, the other 99% of the fugitives from justice are probably walking the



streets! Would you be surprised to know that no one in law enforcement really makes any kind of concerted effort to look for these fugitives?

Other than by bounty hunters, how do fugitives typically get caught? Most likely they get caught only when captured committing other crimes!

Furthermore, jailbreaks are often fairly successful because only about 50% of all prisoners who escape are ever even recaptured!

SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 6/30/96 and 1/5/97 and CBS-TV 48 HOURS 1/30/97

### **“Fake” Police Preying On Women**

If A cop pulls up behind your vehicle and signals you to pull over, if you feel the least bit uneasy about the whole situation signal to the policemen that you know they are there, maybe even turn on your emergency flashers in your car, then continue driving on until you find a lighted, safe looking area where there are other people around so when the policeman approaches your car other people will see the encounter.

If you are still suspicious lock the doors and do NOT get out of your car no matter how angry the policemen may seem to act, and use your cell phone to dial 911 and ask for the police to send a backup unit to help handle the situation. Explain to the 911 operator what is going on and ask the emergency operator to send help immediately. If you do not have a cell phone feel free to ask the policemen outside your car to call for a backup unit to come to the scene. Do NOT get out of the car until the backup unit arrives.

If you are suspicious of policemen that come to your home or anywhere else you may find yourself follow the same procedures stated above. This also applies to undercover police as well, maybe even more so!

### **Felons and Ex-convicts Doing In-home Service Calls**

From pizza deliverymen, to meter readers, carpet cleaners and most any kind of in-home service jobs, few if any companies employing in-home service people may be doing adequate criminal background checks! Consequently, trusting, unsuspecting housewives and homeowners and even children have been raped, robbed and murdered because some ex-convicts, burglars and/or sex offenders have been sent into homes by service companies to deliver, clean or provide in-home services.

Critics feel that ex-cons and felons deserve a second chance at getting a job and rehabilitating themselves, but not always in unsupervised jobs that allow them to get into homes by themselves and collect money for their services from the home-alone housewife or homeowner.

Always consider taking deliveries outside your front door and do not allow service people inside your home if you do not have to, and if you need in-home services, always try and have someone around or even act like you are on the phone with someone if necessary. However, this strength in numbers scenario is still not perfect because some whole families have been raped and murdered by in-home service providers!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 2/2/01

## **Felony Voters and Paroled Murderers**

If you are convicted of a felony you are not allowed to vote according to the law. However, if the local government in your area does not go to the trouble to cross-check voter registration records against the state's criminal records, then most anyone can still get away with voting in general local, state and federal elections!

When you sign up to vote, the voting form request simply asks, "Have you ever been convicted of a felony?" If you decide to answer, "No", then you may be able to register to vote no matter what criminal history you may have.

Additionally, due to the same "loopholes" in a state's voter registration cross-checking procedures, you may also be able to get away with voting in place of someone that is deceased!

Concerning paroled murderers, once released from prison up to 50% of all convicted murderers on parole may continue a life of crime with up to 6% committing murder again!

SUPPLEMENTAL SOURCE: CBS-TV 48 HOURS 8/10/98

## **Female Models Targeted For Sex Slave Trade**

If you answer an advertisement or any kind of solicitation by sending your pictures to someone who supposedly represents a moviemaker or anyone who supposedly represents a group seeking models.....beware! In fact, if you are not absolutely 100% sure who you are dealing with beyond a shadow of a doubt, do not show up at the location of their choice for an interview without at least one or two other people with you, preferably male friends to escort you to the so-called interview.

Why? If you show up alone you may be joining at least one thousand other women who have already turned up missing and presumably been kidnapped by sex slave traders! First, they check out your pictures and if you are desirable they ask you to show up for an interview then whisk you away in a limousine to another location where you will be stripped of all your belongings, jewelry, etc. then kidnapped and in all likelihood sent overseas to be sold to sex slave traders!

Who is doing this? The only thing we know so far is it is a "family" operation. This could mean organized crime. It could mean links to some wealthy family in some foreign land. To date, no one knows for sure what type of "family" the sex slave traders are working for.

## **Fingerprint Evidence Court Convictions**

A court jury may routinely believe if law enforcement can match fingerprints from a crime scene to a suspect then you have the guilty party. Even when law enforcement mentions they have matching fingerprints it may too often be enough to get the suspect to confess and a defense attorney to start trying to plea bargain to a lesser crime for the suspect.

However, fingerprint evidence is not an exact science even though law enforcement would like you to think so. Too often the so-called fingerprint experts may not be experts at all.

In real life crime scene investigations computers are not used to match up fingerprint evidence like you see done on fictional TV drama shows. Computers are used to narrow down possible suspects but to find matching fingerprints an expert always ends up eyeballing the evidence to find a match. It always involves human subjective judgment!

Law enforcement and prosecutors want a jury to believe it is an exact science and is 100% accurate but critics contend that no science is always absolutely correct like what law enforcement wants you to believe! No fingerprint expert for the prosecution ever says in court that a match is only maybe 80% accurate. This is not how you win a conviction.

No study has ever been conducted to determine if fingerprint evidence is even a reliable measurement! Also, there are no universally agreed upon standards as to what constitutes matching fingerprints! In fact, there is disagreement among the experts worldwide as to what they need to see in order to declare a match! The reliability of fingerprints has never been tested or proved but law enforcement is not likely to cooperate in any exhaustive study!

Fingerprinting is reasonably reliable because nothing is likely to be absolutely 100% reliable in fingerprint science, or possibly in any science. In history there have been only a few overturned convictions due to the mishandling of fingerprint evidence. However, fingerprint experts may make mistakes especially since 50% of all so-called experts tend to fail the test for fingerprint certification!

No crime lab requires that a fingerprint expert be certified not even the FBI and neither do judges! It is up to a judge to determine if a fingerprint expert is qualified but typically judges may never disqualify a fingerprint expert called in for the prosecution!

Local police fingerprint experts may be nothing more than regular everyday cops that do not spend all their time examining fingerprints! Unfortunately, a jury may tend to believe these local police experts because it is led to believe that local cops do not lie?

FBI fingerprint experts believe fingerprint evidence is a reliable science and human error does not enter into it because convictions based on this evidence are almost never overturned in court based on 100 years of court cases.

However, critics charge that fingerprint evidence comes down to human judgment and possible human error. Remember, fingerprint evidence alone is used to convict suspects every day and is used to send people to prison for life! Even when fingerprint evidence has been found to be unreliable the so-called experts who are used to falsely convict a suspect may not even lose their jobs as fingerprint experts!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 7/20/03

## **Granny Burglars**

Organized crime gangs release an older woman into a neighborhood of homes so she can break-in and burglarize them! If anyone questions the old lady she comes across like some domestic cleaning lady that could look and act like most anyones grandma!

## **Gym and Health Club Parking Lots**

Thieves hang around the parking lot areas because they know patrons of local gyms and health clubs tend to leave their valuables in their cars because the patrons are often weary of leaving their valuables in gym and health club locker rooms and gym lockers.

## **Hotel and Motel Security**

The national hotel and motel association does not even keep statistics on how many and what types of crimes are committed against people who rent rooms all across America. Undercover investigations found security cameras not operating and found security guards sleeping on the job! Meanwhile, guests have been dragged down hallways, beaten, robbed and raped and the only way we even find out that these crimes have been committed is through police reports.

Beware of hotels and motels that use the old-fashioned regular key-type system. These keys can be duplicated by people with criminal intent. The newer key-card type systems may be more desirable for security. Also be wary of hotels and motels that have access to rooms without having to go through the lobby. Too many entrance access areas may be inviting to criminals. Your room door should at least have a chain on it so you can see who is at the door before opening it all the way and it should also have a dead bolt-type lock on it as well.

Remember, just because a hotel or motel is operated by a nationally known chain, this does not mean it is any safer than one that is not affiliated with a nationally known chain.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 2/15/00

## **Housekeeper Thieves**

Beware of strangers posing as maids and house cleaners, even those sent by so-called reputable agencies! Some maids have been caught on hidden cameras going straight for your valuables the first chance they get. Once they gain your trust, they go through your bedroom drawers as soon as you leave the house if you are foolish enough to leave the alone. Typically they steal cash and jewelry.

So-called house cleaning services employing maids to clean your home may say they do extensive background checks on their maids but do not count on it! Those services who are supposedly insured and bonded against theft typically may only be insured if the housekeeper is convicted of the theft in a court of law. The problem here is it may be very hard to prove that it was the maid who stole your possessions.

Consequently, this sales pitch by the service owner/operator to make you feel secure may provide only a false sense of security and be nothing more than a hollow promise. Too many maids have been caught on hidden cameras brazenly stealing from their clients with little or no hesitation as soon as you leave them alone, at times, even with the homeowner right in the next room!

Beware of advertised house cleaning services. The best way to get a honest maid or maid service may be through word of mouth.

SUPPLEMENTAL SOURCE: ABC TV 20/20 2/10/99

## **How to Deal With Cops Who Have No Search Warrant**

When cops come to your front door you do NOT have to let them in unless they have a search warrant. Typically, when cops come to your front door they ask you if they can come inside your home to talk to you. Once you let them in they have a right look around inside your home if they feel they have probable cause to do so! Whether you know it or not this is a violation of your rights and privacy but once you let them in you lose your rights, meaning you would NOT have a strong case in court about this type of violation.

However, you could step outside and talk to them, of course, if you know they are in fact legitimate police and not fake cops trying to pull off a home invasion. If you go outside and talk to them on your front porch or lawn, when in doubt, it may be wise to ask them to produce a search warrant before letting them inside even if they threaten you with all sorts of legal claims when trying to gain entry into your home, you do not have to feel intimidated because you have the law on your side. A wiser thing to do may be to talk to them through a closed door or ask them to call you on the phone to discuss any police matters if they are trying to gain entry into your home without a search warrant.

Cops are NOT obligated to tell you the truth about what may happen to you if you do not cooperate with them right then and there! In fact, cops are famous for using threats to get their way and get around the law if they feel there is probable cause to do so! They are also NOT obligated to tell you the truth when they take you in to interrogate you into making a confession about some police matter but any confession you make can still be legally used against you in a court of law.

If you are driving your car and the cops pull you over for some so-called infraction or moving violation the scenario is the same as if they come to the front door of your home but the consequences are quite different. You can refuse to take a breathalyzer test but if you do refuse you can be legitimately arrested and taken to

jail if they feel you are under the influence. You also do not have to let them search your car without a warrant but if you do refuse they can impound your car and tow it away as well as take you to jail on suspicion, and they will get away with it, so beware using your rights as a shield if you are driving a vehicle and you end up in a confrontation of sorts with the police.

## **How To Help Stop Violent Crimes In The U.S.**

The politician who finally takes a stand and vows to try and stop violent crime could find himself or herself exalted to the status of national hero or maybe even savior. It is a sad state of affairs that in the greatest nation on Earth many citizens, especially the elderly living in poorer neighborhoods, cannot safely walk the streets without fear of getting robbed, beaten or killed by criminals. Criminals MUST somehow learn to fear the consequences of committing violent crimes which is not happening today in too many cases!

Two things can be done to possibly help eliminate some and maybe most violent crime....hopefully. First, anyone convicted of a violent crime against any living, breathing thing (including animals) could be given over to the victim or the victim's family to dish out whatever punishment they deem necessary and no one would be allowed to monitor the punishment or stop it! Also, if the family did not or could not do the "deed" they would be allowed to "hire" someone to do the "dirty work" for them.

The second scenario would have the criminal justice system sending convicted violent criminals off to some faraway island colony in or around Alaska, like the Soviets did by sending criminals to Siberia to essentially freeze to death. This idea helps to begin eliminating violent deviants from the gene pool. Victims' rights would always supercede any and all criminals' rights in cases of violent crimes, totally unlike what goes on in the U.S. justice system today. Unfortunately, under the current system of justice in America, victims and the victims' families of violent crimes too often feel that "justice" for them means "just us"!!!!

Both ideas essentially try and eliminate violent behavior by maybe getting violent criminals to think twice about committing violent crimes since doing the crime could possibly lead to doing more than just prison time. Critics feel the U.S. prison system is too good for violent criminals. The victims and victims' families are the only ones who have suffered!

Would innocent people be put to death as violent criminals by incorporating these ideas? Unfortunately, of course they would. Do innocent victims die now at the hands of violent criminals under the current system of justice in America? Where is the justice under the current system for victims of violent crimes? Do most people believe that the current justice system works when it comes to how violent criminals are handled? Currently, the citizenry lives in fear behind high walls with high-tech security systems, but unfortunately, for most folks, peace of mind only goes to those who can afford it !

## **Jury Nullification**

In the U.S. court system mostly caucasian trial juries may oftentimes fail to convict "white" cops charged with brutality against other ethnic groups unlike their own!

However, the same may go for African-American juries. They may fail to convict "blacks" charged with committing crimes against ethnic groups unlike their own. "White" juries may also oftentimes fail to convict "whites" of "white on black" crime and "blacks" may oftentimes fail to convict "blacks" of "black on white" crime!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 3/10/96

## **Lie Detectors and Lie Detection**

Lie detector tests measure the emotion of fear. If you hesitate breathing or take a breath, have sweaty palms or fail to do about 35 different things that you would normally do when telling the truth in day to day situations, each individual "abnormal" reaction to questions may be used to indicate you may be lying.

If your body movements, even eye movement, occurs totally out of context with "normal" behavior when you respond to a particular question then these can also be measured as if you may be giving false answers to questions. Shaking your head "no" while verbally answering a question "yes" may indicate you are lying. Blinking your eyes abnormally may indicate you are lying.

None of these things taken individually are absolute proof you are lying but when taken together with every other measurement of the test may add up to clues indicative of lying. Swallowing frequently during questioning may even be suspect that you are not being truthful.

In fact, your best , most convincing, most "natural" liars are said to be great storytellers, for example, like salespeople, actors, CEO's and, of course, lawyers and politicians! Remember, no one knows how to re-establish "trust" once you are caught lying and most liars simply do not consider the repercussions of their lying actions before they proceed to lie about something.

SUPPLEMENTAL SOURCE: CBS-TV 48 HOURS 5/29/97

## **Military Adultery**

This criminal offense is punishable as a felony but the only officer apparently ever prosecuted for this military crime actually turned out to be a woman officer! In fact, this woman officer at one time was once held up as a role model for all women in the military!

However, as one critic pointed out, if every male officer ever guilty of adultery and disobeying orders was caught and punished by court martial and eventually kicked out of the U.S. military, they may not have enough troops left to satisfactorily defend U.S. interests in case of war!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 5/11/97

## **Monetary Rewards To Whistleblowers**

You often hear about huge rewards being offered by the government and other groups for the capture and conviction of criminals and terrorists but even if your "tip" leads to the capture and conviction of a wanted criminal it may not always be easy to collect a big reward! Why? There may be several groups or governments or government agencies contributing to the big reward being offered and not all parties involved may agree exactly on the rules that make up the capture and conviction of a wanted criminal.

For example, a million dollar reward being offered may consist of contributions from several governments worldwide. If the wanted criminal is captured in one country that is offering a reward the criminal may never be allowed to go to trial in another country which is also contributing to the big reward so the reward will likely never be paid out "in full" of what was being promoted or advertised to the public!

The best thing to do if you are a whistleblower looking to collect a reward for a tip is BEFORE you agree to divulge the tip get the conditions of how the reward will be paid out. Unfortunately, once you let law enforcement know you have a good tip on locating a wanted criminal who is threatening public safety you may find yourself in trouble with the law yourself for not divulging what you know as soon as you know it. NEVER underestimate what lengths the justice system in any country will go to in getting what it wants in the name of justice and the law!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 6/7/05

## **“Note On Your Window” Car Jacking**

This is especially effective on females. You walk out to your car in the parking lot, get into your car and start to drive off when you notice a note on your back window. You stop the car, leave it running and get out of your car to grab the note off the back window when all of a sudden car jackers appear out of nowhere, push you aside, jump in your car and drive off. In all likelihood, especially if you are a female, you probably left your purse on the seat with all your identification and credit cards in it including your home address on your drivers license.

Ever notice a note anywhere on your car as you are about to drive away wait until you are somewhere safe before looking at the note on your car!

## **Nurse Thieves**

Most states do NOT require hospitals, home health care agencies or nursing homes to do criminal background checks on nurses or nurses aides! Consequently, nurses and nurses aides have been caught stealing from unsuspecting, trusting patients, for example, rifling through patients wallets, purses and belongings. Too many medical caregivers may have extensive criminal backgrounds ranging from forgery and theft to manslaughter! Too many patients may not have the benefit of being able to have loved ones or family members at their side 24 hours a day.



SUPPLEMENTAL SOURCE: FT. LAUDERDALE NEWS SUN SENTINEL NEWSPAPER 3/11/01

### **Nursing Home Abuse**

State and local agencies may not be adequate to ensure the safety of nursing home residents! Moreover, the police are rarely called to investigate nursing home crime. Even if a resident is murdered, the case may never see the inside of a courtroom because of lack of evidence and witnesses!

One nursing home investigator complained that of the 600 nursing home she has visited, maybe only 6 of them were, in her opinion, worthy enough to take care of anyone in her own family!

To make sure your loved ones get proper care, check to make sure other residents at the facility are happy there and look well kept. Also do not be afraid to talk to other residents there and ask direct questions. Go there at different times like when the nursing home management is not expecting you and check things out.

SUPPLEMENTAL SOURCE: CBS TV NEWS 2/29/00

### **Nursing Home Sexual Predators**

Background checks too often are NOT required before admitting a patient to a nursing home! Consequently, many convicted sexual predators are being admitted into nursing homes as patients and committing crimes against the elderly.....sex crimes against your innocent, often helpless, loved ones!

Remember, nursing homes are interested in "filling beds" because the U.S. federal government, more times than not, pays them money for every bed the nursing home fills with a patient! This is not to say nursing homes do not care about their patients but we do know money is what keeps them in business!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 11/15/04

### **Park and Rob Valets**

Give your keys to a valet and if you leave your house key on the car's key chain it is an open invitation for a crooked valet to allow his partners in crime to copy your house key or simply go and burglarize your house while you are eating, especially if you leave anything in the car with your address on it, like your car's registration.

### **Police Blue Code Of Silence**

Cops have been accused of hiding and manufacturing evidence and those cops who do rarely break the code of silence and expose police wrongdoings also claim that police brutality and racism in the rank and file may be more widespread in America than the citizenry may like to believe. It is very difficult to get cops to testify against other cops, similar to getting doctors to testify against other doctors concerning medical malpractice.

Three times as many police officers commit suicide compared to the number killed while on duty. Stress may turn cops into outlaws especially when they get frustrated with the liberal justice system and feel like they are fighting a losing battle against career criminals.

Who knows, random shootings and fire bombings may not always be gang related or a result of random street violence. Could they be committed by vigilante cops?

SUPPLEMENTAL SOURCE: DISCOVERY TV NETWORK "JUSTICE FILES" 10/27/96

### **Police Crime Labs and Contaminated DNA**

People accused of crimes may be doing "hard time" in prison or may even be on death row and conceivably have already been put to death due to mishandled DNA evidence. If the police crime lab DNA results are used to "put someone away" in prison make sure you have "completely independent" lab experts examine the DNA evidence closely because too many times DNA evidence from a police lab that does not match an accused criminal has been used to convict and sentence innocent people! When a police crime lab is in charge of presenting DNA evidence they have been, at times, correctly accused of incompetent and careless DNA evidence handling. Also, in their zeal to "get the bad guy" for the prosecutor's office they may too often even haphazardly try and fit the crime to the DNA evidence instead of trying to fit the DNA evidence to the crime, either out of incompetence or bias in favor of the prosecution's and the police's version of the story of what happened in the case! Problems with police DNA lab work has been evidence contamination, misreading evidence and using up so much of the DNA evidence in the testing of it that there is not enough DNA evidence left to be able to re-test and check out the police crime lab's results!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 5/28/03

### **Police Informants**

If you do your duty and decide to help law enforcement officials put a crook behind bars and believe that the cops will protect you and keep your identity secret, do not always count on it, and guess what? When the time comes that you do need protection, the same cops who promised to protect you may possibly simply tell you to just call 911 if you feel your life is in danger from the crooks you ratted out and turned in!

Even if you get cop protection guaranteed in writing do not always count on it. The question becomes, is it really worth it to risk your life to help law enforcement? If you do die from you efforts at being a good citizen by turning the bad guys, also do not always count on the cops to show lots of sympathy for the loss of your life or even acknowledge their mistake of not providing adequate protection for you!

SUPPLEMENTAL SOURCE: ABC TV 20/20 8/8/99

### **Prison Officials**

It is conceivable that prison authorities may accidentally or purposely kill a prisoner then succeed in

covering up and/or "stonewalling" any investigation of the murder put forth by the prison victim's family or outside government or non-government investigators. Remember, it would take on a few conspiring individuals to "pull off" this atrocity.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/11/97

## **Prison Time and Death Row**

To date, European and Asian nations have around 1/10 as many people imprisoned compared to the number of people imprisoned in the USA! Around 70% of all those imprisoned in the U.S. may be in jail for low-level drug dealing as high-level drug dealers can sometimes possibly make "deals" to get out "stiff" prison terms!

The puritanical nature of society in the U.S. "brands" convicts and its prison population with a stigma of being corruptible and incorrigible so that any possible emotional rehabilitation may be hindered.

In America, when prisoners are finally released back into society they may have been treated by the prison system like such detestable animals that the prisoner may tend to come out of prison with a negative attitude toward people, in general. If the U.S. prison system and society makes "ex-cons" feel ostracized this is a classic example of man's inhumanity toward man!

Concerning death row and the current system of justice in the U.S. it costs taxpayers two million dollars more to put to death each convicted criminal than it does to keep each convict alive for life!

SUPPLEMENTAL SOURCES: NBC-TV NEWS 6/11/97 and NBC-TV DATELINE 3/1/97

## **Prisoners' Rights**

U.S. prisons are now forced to deal with a new federal law that makes prison officials and the U.S. government recognize and essentially "cow tow" to prisoner demands for religious freedom. So, now taxpayer-funded, frivolous lawsuits are showing up nationwide demanding some absurd things for convicted robbers, rapists and murderers like the right to worship Satan, masturbate in privacy, rub oils on each other, have sexual, conjugal visits from other sect members, even the right to hold Nazi organizational meetings or gatherings!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/10/97

## **Rape and Rape Investigation**

Rape is typically not committed by strangers. Around 75% of all reported rapes may be committed by a friend, relative or acquaintance of the victim! Unfortunately, in too many cases a mother trying to feed her hungry children and if she gets convicted of fraud or theft she may end up getting more jail time than a convicted rapist under our current liberal judicial system!

Incidentally, only around 10% of all reported rapes may be committed by African-Americans unlike

what many may believe due to the coverage by the news media of "blacks raping whites" crimes. Black on black crime may rarely receive as much attention by the news media as black on white crimes or white on black crimes.

Law enforcement may claim that jail rape is rare. However, only around 30% of all jail rape victims may even report jail rape fearing getting labeled as a "squealer" which could endanger the life of rape victims while incarcerated or after their release from jail. Also, squealing rarely solves the problem!

Remember, jail guards have also been accused of raping inmates if you believe the stories reported by other inmates. Even private security guards employed by companies outside the jail system could be some of the worst rapists and felons imaginable and they may still be able to land jobs as private security guards! In the meantime, the public may claim that just the thought of jail rape may be the best deterrent to keep people from committing crimes in the first place for fear of the possible consequences if and when they are sent to jail.

Concerning military rape there may be no apparent independent council or board of overseers to even look into the accusations of military women being raped by military men! Can the military be trusted to investigate itself and dole out a fair judgment?

There are thousands of written rape accusations involving military men and oftentimes they may get acquitted of the crime for lack of evidence! Possibly in civilian court military women may have a better chance of getting favorable court rulings against military men accused of rape!

Military courts have been criticized for doling out too little justice against military men accused of rape. Even when a rapist confesses the woman's fear of military interrogation may replace the pain of the rape itself! Military rape victims have complained that military rape investigators may even try and talk the rape victim out of pressing charges against the military man allegedly involved!

Moreover, if the victim does press charges she may find herself ostracized feeling possibly that there may be little opportunity for advancement within the ranks of the military she once loved, admired and respected!

Many accused rape offenders may typically be married military men and have been accused of threatening many victims with violence if the victims choose to speak out about the incident!

Your rape investigators at your local police department have too often been accused of coming across to rape victims as insensitive and even incompetent when dealing with rape victims. Victims may feel like the rape is being treated nonchalantly by local police rape investigators, as if the whole ordeal may have been an assault with a friendly weapon!

Rape victims too often feel victimized by the justice system and police departments more so than the rapists! If you ever get raped do not let police investigators intimidate you. Stand up for what you feel are your rights. For example, if you want a friend present for support during your investigation at the police department or in the hospital, you do have this right no matter what a police investigator may try and convince you of otherwise!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 11/15/96 and NBC-TV DATELINE 12/4/96

## **Safe Haven For Criminals**

American criminals can escape to foreign countries that the U.S. does not have extradition policies or treaties with, then acquire a new identity and subsequently escape punishment and jail time in the USA!

Foreign governments, including France and England, may knowingly or unknowingly allow American criminals to vanish in their countries! Even if American law enforcement authorities do catch up with American criminals in foreign lands, due to foreign government "red tape" bureaucratic procedures and the long time it takes to process the "red tape", the criminals are virtually allowed to escape prosecution and capture then they vanish once they know the "heat" is on and they are close to getting caught!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/8/97

## **Safety From Street Gangs and Cybergangs**

The etiquette on the street to try and be safe from street gangs seems simple enough but is not always so easy to achieve. Awareness of everything around you at all times is the key to survival in many rough neighborhoods. When you are out there try and instantly identify all possible trouble and then and only then do you have a chance at survival. Know the enemy and know yourself! These are your best bets.

However, now street gangs are coming to small towns everywhere as well as going to cities they have never been to before! How? Street gangs are getting websites! Beware that they may attempt to make contact with your children by seeking out your childrens' names and addresses. Soon new street gangs may be coming to a neighborhood near you so they can export their brand of social values, not to mention drug dealing, theft, burglary even murder!

## **Satellite Tracking Violent Parolees**

The system of tracking violent ex-convicts out on parole via satellite works fine but those U.S. government supervisors in charge of reporting parolee violations may too often not report all violations! Some parolees committing hundreds of violations have even been allowed to get off the satellite tracking system and allowed to get on less supervised parole wearing only ankle bracelets!

Remember, just one violation, if reported to a judge in charge of supervising a parolee, is enough to warrant sending the parolee immediately back to prison! So why do numerous parolee violations go unreported to judicial authorities by federal parole supervisors? For some strange reason it seems that if parolees are sent back to court and prison due to parolee violations, then the higher up government officials in charge of supervising the parolees behavior may be felt as if they are not successful at doing their jobs and keeping parolees from going back to prison!

Consequently, violent parolees have committed violent crimes, like the rape of children, while out on parole and while being tracked by the satellite tracking system!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 5/9/02

### **Serial Arsonists Firefighters**

All across the U.S. our fire departments' dirty little secret is that too many firefighters may be committing arson just for the thrill of it, as well as for the power and control of creating an event which, in 98% of all 75,000 arson cases yearly, never leads to a conviction for the crime! There are no records kept either of just how many firefighters are arrested and/or convicted of arson. Those caught committing arson are also likely to have set numerous deadly fires, not just one or two!

Part of the problem may be because 75% of all firefighters are volunteers and, to date, in most states being a volunteer firefighter requires no criminal background check. When one state actually began handing down stiff penalties and jail time for arson committed by firefighters, as well as recruiting only firefighters with no criminal history, arson committed by firefighters went down 90%!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 11/20/02

### **Shoplifting and Grave Site Theft**

Store employees may most likely be doing the majority of all shoplifting in America but you, the consumer, end up paying for it with higher prices on merchandise!

Furthermore, go to a funeral or visit a cemetery and beware of stalking thieves who burglarize cars while you are paying your respects at the grave of a loved one. Always lock up your car and do not leave purses or any valuables out in the open inside your car even if your car is locked.

Making matters worse cemetery management has been busted for re-cycling and then re-selling grave sites over and over! They have dug up old graves and dumped the remains who knows where? Some remains have been found to be re-buried under sidewalks!

Cemetery management may store the headstone of the "re-cycled" poor soul just in case a loved one ever comes looking for the grave the cemetery can put it back essentially playing a game of "musical headstones" so to speak!

So many grave sites go unvisited a cemetery may rarely get caught re-selling and re-cycling grave sites.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/20/95

## **Stalking and Restraining Orders**

Get a restraining order against someone through a U.S. court of law to try and keep that person away from you, and this legal action is NOT successful about 33% of the time despite the court order!

"Stalkers" often do not give up easily, one reason being because it is part of the American culture, for men especially, NOT to give up trying to seek contact with the women they desire no matter what the woman wants.

"Stalkers" use tricks, like psychological mind games, to try and get into the lives of women. Critics contend that, unfortunately, American women may sometime "unknowingly" invite the advances of "stalkers" by being too nice or polite not to hurt a man's feelings and saying flat out, "Leave me alone"! American culture conditions women not to be rude but these days they may have to be rude or risk being stalked.

Consequently, today you maybe should watch out for anyone who tries to get into your life by always being helpful, even helpful when you may not really need or want any help. If you let a "stalker" help you just once you may never be able to get rid of that person.

Another trick is the "stalker" may try and find something you both have in common or interests you both share. This, of course, may open the door for someone to try and become a part of your life whether you want it or not!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 6/18/97

## **State-run Victim Of Violent Crime Funds**

If you are a victim of a violent crime, most states can pay you up to \$20,000 to help you pay-off the expenses you incurred from your injuries and loss of work. The problem is too many felons convicted of violent crimes themselves are also claiming they too got beat up in separate crimes unrelated to what they have been convicted of and are collecting money from state violent crime funds!

Some felons collect thousands of dollars and buy clothes, have their cars fixed up and use the money for anything they so desire even though they may have an outstanding unpaid judgment against them to pay restitution to the victim of the violent crime they have been convicted of assaulting!

In fact, more criminals and ex-convicts know about the state-run fund than do typical victims of violent crimes. Furthermore, no one knows how many felons are taking advantage of the state-run fund because states do not divulge how many felons convicted of violent crimes owe money to the fund who are collecting money from the fund compared to people collecting money from the fund who are not felons or ex-convicts convicted of violent crimes.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 2/5/00

## **Store Parking Lot Thieves**

Thieves are watching what you buy in stores, especially big ticket items like electronics, then following you when you leave the store to break-in your car and take the merchandise when you stop off at another store before you go home!

## **Store Security Personnel**

Undercover cameras have caught stores targeting ethnic and/or African American shoppers as suspects for shoplifting more so than they do for typical caucasian shoppers. One reason may be because oftentimes store security personnel tend to be caucasian. Incidentally, statistics indicate that more shoplifters are caucasian!

If you are African American the store salespeople may tend to keep a closer eye on you when it comes to the merchandise you take into the dressing room with you. Even some African American shoppers have been unfairly targeted and detained by store security cops and an apology from store management may be hard to come by, which cost at least one national department store chain a million dollars in a lawsuit for the African American shopper's unjust, humiliating and degrading experience when detained by store security personnel.

Remember, no store security personnel anywhere have the right to strip search you! The only "legal" power they have is to detain you, make a citizen's arrest and ask that you give up the suspected stolen goods. Anything else only local law enforcement officers have the right to do.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 2/27/98

## **Student Athlete Sexual Assaults**

Too many so-called star male athletes may have a knack for getting away with sexual assaults against young, vulnerable women. Based on one survey, only about 3% of all male college students are accused of sexual assault but around 20% of all male athletes may end up getting accused of sexual assault against a female.

One reason for such a high percentage here may be because athletes may tend to think of themselves as untouchable, or somewhat privileged, and possibly even above the law! Those athletes typically accused of sexual assault against females may also tend to have prior criminal records for run-ins with the law!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 1/5/99

## **Tourist Crime**

Too many journalists may suffer from ignorance and arrogance! By all the bad press reports in the news you would think that tourist crime at times is rampant but it only makes up approximately 1/2 of 1% of all crime statistics. You can credit the news media for possibly making more out of it than it really is.



In fact, you may be more likely to experience crime in and around your own home than you are as a typical tourist compared to all the "bad press" that some tour operators and tourist destinations receive.

## **Underground Baby Adoption Networks**

Organized criminals may seek out and steal babies from hospitals and anywhere else babies may be left relatively unattended or where there is lacking security measures! They then sell the babies to parents who know or do not know where the babies come from! These sophisticated networks can even forge papers, documents and provide official-looking stamps and seals of certification and approval so unsuspecting parents never expect any wrongdoing.

## **U.S. Federal Prosecutes**

They may ask you to help them in a particular investigation then possibly turnaround and take YOU to court or they may even arrest you even though they promised they were NOT after you, and even if you are completely innocent! Meanwhile, the indictment may destroy your reputation at work or in the community as well as possibly cost you all your money and even end your career in the process, even if you are eventually found innocent of all the charges placed against you and even if your case is thrown out of court by a judge based on insufficient evidence!

However, people, employees, friends and relatives may just think you got away with something illegal even if you are found completely innocent of all charges. Your reputation can still be ruined.

The lesson here is, maybe never always believe what federal agents of any kind may tell you and if they enlist your help in some matter, insist on immunity in writing. Even then have the letter of immunity evaluated by a competent attorney in these type matters or possibly risk everything!

Moreover, federal agents have been known to try and get you to accept a pay-off or bribe, time after time, even if you do not want to take it. They may even persist to the point of entrapment on too many occasions.

SUPPLEMENTAL SOURCE: CBS-TV THE PUBLIC EYE 6/24/98

## **Valet Parking Attendants**

They have been caught on hidden cameras rummaging through the guests' cars that they are in charge of looking for items of value or cash to steal. They also have the opportunity to do seemingly senseless things that you would never expect like putting on your parking brake then driving your car to a parking space which is a careless disregard for your property!

In a hidden camera investigation one in six valet parking attendants were caught going through cars looking for things to steal.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/6/96

## **Washing Then Rewriting Checks**

Thieves can take most any check you write, bleach the ink right off it leaving nothing but a blank check to be filled in and cashed most anywhere!

Thieves often raid mailboxes of homes to get at your personal checks. Your only protection is do not raise the flag on your mailbox signaling the postal carrier that you have mail to pickup and **ALWAYS** write checks using permanent ink like you can find in a laundry marker. Permanent ink cannot be bleached away! Otherwise your only other option is to mail everything directly from the post office.

## **DRUGS AND SUPPLEMENTS**

## **All Natural Remedy For Depression**

The all natural, low cost herb, hypericum, sold over-the-counter may possibly help in the relief of mild states of depression unlike what the billion dollar prescription drug industry in the U.S. may possibly like you to believe.

In Europe, the all natural herb, hypericum, which comes from a common flower, outsells the costly, overpriced synthetic drugs prescribed to treat depression in America! Of course, if research doctors in the U.S. got behind all natural remedies they may never get research funding from the pharmaceutical industry and consequently they could possibly be out of work!

The research doctors on the drug companies' payroll claim there is no empirical evidence available on the effectiveness of hypericum so no conventional physicians who treat depression are likely to recommend something as simple as hypericum.

Remember, the pharmaceutical industry cannot make a dime off all natural remedies because herbs and other all natural concoctions cannot be patented or owned which is why in a capitalistic society health care may too often become secondary to making money!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 6/27/97

## **Antacids and Calcium Supplements**

Taking antacids to get calcium you may want to avoid those antacids that contain both calcium and aluminum because the aluminum ingredient may actually block any healthy benefits derived from the calcium and thus weaken your bones by replacing the calcium in them!

Antacid and calcium supplements may also contain potentially dangerous levels of lead! Moreover, calcium supplements claiming to contain double or triple strength may be supplying more calcium than your body really needs.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 1/28/97 and  
CNBC-TV STEALS AND DEALS 9/19/96

## **Arthritis Pain, Drugs and Supplements**

Doctors usually recommend drugs like aspirin, ibuprofen and even stronger medications to soothe the pain but these drugs may cause serious side effects like internal bleeding as well as possibly account for thousands of deaths and over 75,000 hospitalizations each year!

For arthritis pain there may be no terrific therapy available from "conventional" medicine and books touting "unconventional" arthritis cures are popping up everywhere. Pharmacies and supermarkets are now even selling special beverage powders which "questionably" claim to improve "joint flexibility" for arthritis sufferers.

However, when you wade through all the scientific evidence of the "unconventional" products, only 2 products seem to stand out: glucosamine and chondroitin. Both products appear safe on the surface but neither have been tested concerning the long-term effects of using them.

Even though there, to date, may be no reports of serious side effects from using either product, the research used to study them typically only lasts a few months, meaning little information exists about how safe they are for arthritis sufferers who could end up using them for decades!

Chondroitin, compared to glucosamine, may be more prone to quality control problems. Some of these products being sold may possibly be manufactured below acceptable pharmaceutical drug standards. In one study, after 27 popular brands of both glucosamine and chondroitin were analyzed, 19 contained less than the amount listed on the label and a few had none of the labeled ingredients at all. Furthermore, with some chondroitin you may not be able to tell which is of poor quality and that which may not even be absorbed well by the body's metabolism.

Additionally, the gelatin mixtures being advertised these days, maintaining that they "help ensure healthy joints and bones", these claims may have scanty, less-than-reliable evidence to back up the ads' claims! In fact, until there is more solid evidence, at least one arthritis expert believes that gelatin mixtures should not be taken by many arthritis sufferers!

Also, with shark cartilage products used for arthritis pain relief, consumers should know that they may not know exactly how much chondroitin they are even getting from some brands of shark supplements!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER FEBRUARY 1998

## **Artificial Sweetener Deception**

Headaches, blurred vision and even brain cancer rates are said to have increased when aspartame started getting added to soft drinks and other foods. Brain cancer and the development of tumors is on the rise in industrialized countries. Aspartame has always been possibly linked to brain tumors in lab animals! If brain cancer in humans is possibly due to the increased use of aspartame in significant amounts over a long period of time then especially vulnerable may be our children and pregnant women.

Critics charge that even if the link between brain cancer and the ever increasing use of aspartame cannot be proven, it conceivably may be the most likely suspect!

Some in the medical community believe that the empirical scientific testing used to get aspartame approved by the U.S. Food And Drug Administration (FDA) was at best sloppy and relied on flawed animal studies. This challenges the integrity of the scientific studies.

Critics contend the tests on aspartame may not have been conducted properly, honestly or truly scientifically. Charges have been leveled that certain facts and figures were withheld or never

adequately considered thus obscuring the question of aspartame's safety!

Some have even accused the U.S. Congress, one food industry corporate conglomerate and even one member of the FDA of using undue political pressure to help falsely legitimize the use of aspartame, and possibly of even falsifying lab test results to get it on the market! Critics charge this may have put long term profit motives ahead of public safety. Remember, the industry out to make a profit from the use of aspartame by consumers is the one who sponsored the research! This way quite different results may be obtained compared to non-industry sponsored research of aspartame!

It seems that every time the aspartame industry researches this food additive that it comes out alright for human consumption. However, even according to the FDA, just because it may be alright to add aspartame to food products and drinks, this does not automatically address the question of its absolute safety for all people to consume significant amounts of aspartame over long periods of time.

Regardless, some well respected scientists still believe aspartame may cause or contribute to brain tumors and possibly even brain cancer and this is enough to cause some concern about consuming too much of a good thing. Some have even claimed that aspartame may be the most dangerous food additive on the market today! Some link its consumption to birth defects, brain cancer, diabetes and emotional disorders if consumed too much over too long a period of time.

SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 12/29/96 and NUTRITION ACTION HEALTH LETTER DECEMBER 1996

### **Betablockers For High Blood Pressure**

When prescribed by a doctor they may not always prevent heart attacks or fatal strokes and they may produce side effects compared to alternative drug therapies available.

For doctors beta-blockers may be the drug of choice and never stop taking a prescribed drug unless you consult your physician first but an alternative to beta-blockers may possibly be a diuretic or a calcium antagonist.

Additionally, always consult a doctor first before taking and/or mixing medicines or mixing medicines with herbal supplements. Remember, using prescription and/or over-the-counter medications in combination with herbal products may be dangerous to your health so minimize your risk and consult a physician first.

SUPPLEMENTAL SOURCES: FT. LAUDERDALE SUN SENTINEL NEWSPAPER and BOTTOM LINE PERSONAL NEWSLETTER JANUARY 1998

### **Birth Control Pills and Patches**

Users of these products complain that the warning labels on these products are not prominent enough

and may not declare that death to users is possible even though death is highly unlikely. However, try telling this to someone whose mother or daughter died after using birth control pills and or the patch! The warning label mentions strokes and heart attacks, etc. but the word death may be missing from the warning label even though heart attacks and strokes imply possible death.

The aches, pain and other side effects that some users experience when using these birth control drugs have been mistakenly attributed to aches, pains and so forth due to exercise or other possible contributing causes and not immediately attributed to potential deadly side effects due to use of these birth control drugs! For a few women who waited too long before investigating any painful or problematic symptoms the wait proved to be deadly!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 9/23/04

## **Black Market Pharmacists**

Local pharmacists may be filling too many prescriptions with drugs knowingly or unknowingly bought from underground blackmarket pharmaceutical dealers for half the price of genuine pharmaceuticals then turn around and sell them to you at full retail prices! Drugs that should be kept refrigerated may not be and expiration dates, quality control and general cleanliness during the filling of prescriptions may too often be non-existent!

Hidden cameras have caught pharmacists wiping their noses and even sneezing on pills while counting out pills for prescriptions! Pharmacists have also been convicted of selling "water-down" cancer medications for cash! Corrupt pharmacists are lining their pockets with profits from the sale of potentially contaminated and watered-down pills and medications.

Blackmarket drugs typically come from corrupted hospital pharmacists and hospital workers who simply steal drugs from hospitals and, to date, no one seems to be able to stop the flow!

Secondly, these drugs reach the public via the U.S. government's Medicare and Medicaid programs! For example, a Medicaid patient may get a prescription filled which may cost the patient next to nothing. The patient then turns around and sell the drugs to a blackmarket neighborhood dealer. This dealer then sells it back to a crooked pharmacist at below cost and the crooked pharmacist sells it to you at full retail price while the U.S. government pays for everything. These dealers are not typically young people either. One grandfather was caught and confessed he had been dealing blackmarket drugs to crooked pharmacists for 30 years!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 9/17/97

## **Brand-name Drug Companies Pay-off Generic Drug Companies**

Low cost generic drugs, which are the chemical twins of brand-name drugs, could be on the market soon after the brand-name makers' exclusive patents expire but too often a new generic drug may not

go on sale to the public because the brand-name drug companies can pay generic-drug companies to stay out of the generic drug making market thus delaying consumers access to competitively priced generic prescription drugs!

This is a win-win situation for both the brand-name and generic-name companies because the brand-name drug maker keeps its patented exclusivity without worrying about generic drug makers coming in and cutting the brand-name drug makers' profits. Furthermore, the generic drug makers get paid to do nothing so everyone wins except you, the consumer of prescription drugs!

It was not always this way but weakened Federal Trade Commission (FTC) consumer protections and reversals in appellate courts have allowed these sweetheart deals to exist!

Making matters worse the brand-name drug companies are also jumping into the generic drug making business which makes it harder for the generic drug companies to make an adequate profit so generic drug makers are then less motivated to produce certain generic drugs and vie for smaller profits thus allowing the brand-name drug companies to raise prices on the generic drugs they manufacture!

Another major problem is the Federal Drug Administration (FDA) allows any person or company to file a citizen petition challenging a generic drug's approval. Since anyone or any company can file this petition too often the petitions may be a smoke screen to buy brand-name drug makers more time. Thus the petition becomes frivolous. It takes the FDA over a year to investigate one of these petitions, but meanwhile, the brand-name drug continues to be the only version of the drug sold so the brand-name drug maker earns windfall profits during the time of the investigation!

On another note, when purchasing generic prescription drugs that you have to take month after month consider asking the drug prescribing physician if you can have a 90-day supply instead of the usually prescribed 30-day supply. A 90-day supply may cost you much less compared to the cost of a 30-day supply.

Moreover, consider buying prescription drugs from the Costco pharmacy. Costco does not charge you an annual membership fee when purchasing their prescription drugs and Costco's prescription drugs prices oftentimes may cost 50% less compared to online, mass merchants, supermarkets, drug chains and independent drug stores!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 2006

## **Buying Prescription Drugs in Mexico**

Simply go across the border into Mexico and anyone can buy prescription drugs, like "uppers" and "downers", as well as steroids for bodybuilding! Even teenagers can go there and walk-in to a doctor's office and simply request prescriptions for drugs and receive them with no medical questions asked and no medical tests administered to see if they even need prescription drugs!



Then all you have to do is take the prescriptions to a pharmacy right across the street from the so-called doctor's office and get all the drugs you need. The so-called pharmacist may even tell you how to smuggle the drugs back across the border into the U.S.

Hidden cameras were used to document this whole process but you never know if the drugs you are getting are legitimate or uncontaminated or expired. For example, the steroids you receive may be animal steroids and not even meant for human use!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 3/31/05

## **Cholesterol Drugs and The Government**

Reputable physicians and/or researchers who work for the U.S. government's National Institute Of Health (NIH) have been highly recommending the use of the latest statin drugs to lower cholesterol, even though some people may experience potentially life-changing harmful effects which may be linked to consuming even a low dosage of the drugs!

A potentially bigger problem though is that some of the same NIH physicians and/or researchers that have been touting the use of these statin drugs have also been accused of having financial interests in the drug companies that make these drugs!

We may expect this type of conflict of interests in private sector research and development (R&D) but critics, who question the use of taxpayer dollars even being used in R&D in the first place, wonder if we can always trust what the government's own physicians and researchers tell us about the potential for possible drug cures and therapies, including stem cell research, if we never know for sure if there may possibly be an overriding profit motive for the physicians and researchers involved in government sponsored R&D?

SUPPLEMENTAL SOURCE: CBS-TV NEWS 10/11/04

## **Chromium Picolinate For Fat and Muscle**

Supplement products containing chromium picolinate that claim to help you lose fat while building muscle may be a waste of money. Too often product manufacturer and industry product claims may be based on just a few highly questionable studies by a group of consultants possibly hired and paid by the industry profiteering off the supplement products containing the "magical" ingredients!

Other studies contradicting the industry's claims may be ignored. The better sources for chromium, as well as other nutrients, may be whole grains, fruits and vegetables.

Always consider resisting marketing gimmicks that may do more to separate you from your hard earned money instead of delivering on what is promised.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER MAY 1996

## **Costly Drug Prescriptions**

Low cost, generic versions of costly drugs could possibly be made available to U.S. consumers at half the cost, but are generic competitors being kept off the market by pharmaceutical companies which own the non-generic drug patents?

Some major pharmaceutical companies have been accused of offering tens of millions of dollars to their drug company competitors so the majors could go on earning hundreds of millions of dollars in a competition-free environment by blocking out low cost, generic drug competition! To date, this practice may not even be against the law! Meanwhile, some patients may go without food just to be able to buy higher-priced, non-generic drugs!

SUPPLEMENTAL SOURCE: ABC TV 20/20 7/3/99

## **Counterfeit Drugstore Prescriptions**

National drugstore chains get counterfeit and/or expired prescription drugs from smaller wholesale drug distributors and you may never know it by looking at the pharmaceutical packaging! The biggest problem is even your drugstore thinks that just because its drugs come from the larger, most reputable drug distributors, it is these larger drug wholesalers that are getting some of their drugs from smaller wholesalers which are the ones being suspected of buying and distributing counterfeit and/or "re-packaged" expired prescription drugs! So, not even your drugstore knows if all its drugs are pure! Counterfeit drugs typically may be diluted versions of the full-strength name brand drugs in packaging that is close to identical to that of the original, full-strength brands! Drugstores and consumers have no way of making sure they are getting access to unadulterated drug supplies and all drugs may be affected, everything from antibiotics to cancer to AIDS drugs! The state laws already on the book concerning counterfeit and "re-packaged" expired drugs may too often not even be enforced and most anyone can become a prescription drug wholesale distributor! In fact, many illegal drug dealers, who once peddled cocaine and marijuana, have turned to the counterfeit prescription drug racket because the risks of getting caught are less and the penalties if you do get caught are no where near as severe as illegal drug dealing!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 5/25/03

## **Date Rape Drugs**

Organized drug trafficking groups are smuggling these type drugs into the U.S. at an alarming rate and even manufacturing them right here in the U.S.!

Certain women attending a party or at a liquor lounge or bar may be targeted. Once the tasteless drug is slipped into the victim's drink she can be led away and raped. It may be something of a sport of sorts by men or boys just to see how many women they can slip the date-rape pill to, which causes the victim to temporarily lose her memory about any subsequent events after being drugged! Rapists love these type drugs because they leave no fingerprints and the victim has no memory of a rape!

When out for drinks rely on a "buddy system", someone you can always count on to watch out for you no matter what. Beware of hopping from party to party or bar to bar with people you do not know that well.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/1/97 NEVER leave your drink unattended

## **Date Rape Drugs and Drinking**

Women should always watch what they drink when they go out for drinks with so-called friends. Drugs are being slipped into women's drinks at an alarming rate. A "date rape" drug causes a woman to pass out or remain in a semi-conscious state. Worst of all the woman loses all control and later may not even remember anything that may have happened to her!

Date rape is an act of violence too often leading to a "gang rape!" Drug dealers smuggle these type drugs into the U.S. or manufacture them right here in the USA.

Certain women in bars or at parties may be targeted, drugged then unsuspectingly led away by some guy or guys. Some guys have even been known to make some sort of "sick sport" out of it competing to see just how many women they can get with "date rape" drugs!

Never leave your drink unattended. "Date rape" drugs leave no fingerprints and the victim with no memory of what transpired. When out for drinks always be part of a "buddy system" that you can count on to watch out for you no matter what. Beware of going from bar to bar with people you may hardly really know. Too many states, to date, may still have weak laws on the books to punish those in possession of "date rape" drugs.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/1/97

## **Diluted Cancer Drugs From Pharmacies**

Since cancer drugs are so costly, pharmacists have been accused of diluting their patients lifesaving drugs for profit! If a \$700 lifesaving injection is cut in half, the pharmacist stands to make a windfall profit of \$300, more or less, off each patients cancer drug prescription he fills and dilutes!

Moreover, it may be very difficult to determine if a pharmacist is even cutting or diluting these costly cancer drugs and cancer patients could be dying, not realizing they are not getting the full dosage of their prescribed cancer drugs!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 11/29/01

## **Drug Research Money**

Since the U.S. government is spending less and less on drug research, critics charge, that pharmaceutical companies may be putting financial and legal pressure on doctors and researchers, who accept money from pharmaceutical companies to study the drugs, to find the drugs being studied to be

safe and effective! If a researcher decides that the company's drug may not be completely safe and effective and chooses to publish these discouraging results, the drug company may pressure the researcher to change or write his article in a certain way. If he does not, the drug company may possibly eventually decide to sue the researcher in court and/or take away future research money from this particular researcher.

Consequently, researchers may now become somewhat reluctant to publish results that are not in favor of the pharmaceutical company's drugs being studied. Unfortunately, if a researcher does NOT let the medical community know that certain drugs being studied may possibly be harmful or come with potential risky side effects, people everywhere may likely continue to take the exact same questionable drug as part of other drug studies being conducted elsewhere!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 2/20/01

### **FDA Approval of New Drugs**

In one survey of scientists, who actually do the research in the approval of new drugs for the U.S. government's Food And Drug Administration (FDA), nearly 20% of the scientists were willing to freely admit they felt pressure from FDA management to approve new drugs that the FDA scientists had reservations about concerning the safety of the new drugs for human consumption! If FDA scientists go public and blow the whistle on drug safety issues they may find themselves being verbally attacked and discredited by anonymous FDA managers!

Remember, 50% of the money the FDA receives to do research on new drugs comes from the pharmaceutical industry! These funds are reportedly given to the FDA to help ensure new drugs are approved for human consumption as fast as possible.

The FDA scientists in the Office Of New Drugs are not the same FDA scientists who work in the Office Of Drug Safety. In fact, many more FDA scientists are employed in the new drug approval department of the Office Of New Drugs than are employed by the FDA in the Office Of Drug Safety. The responsibility of the Office Of Drug Safety is to make sure new drugs are still safe to use "after" they have been on the market for a while and "after" they are being consumed by potentially millions of people.

The FDA's so-called "Board to monitor drug safety" may be suspect because until the FDA's scientists in the Office Of Drug Safety have more independence and feel free to speak the truth about the science of drug safety, without fear of having their careers ruined by FDA management, the consuming public's health and well-being may be at risk! If FDA management threatens and intimidates its Office Of Drug Safety scientists this is in itself a public health threat.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 2/16/05

### **Folic Acid**

Fortifying foods with folic acid may save up to 50,000 lives a year from dying of heart disease. Some also believe that if half the population consumed 400 micrograms of B-vitamin folic acid a day it could

possibly save up to 30,000 lives a year from dying of heart disease.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER JANUARY 1996

## **Food and Food Supplement Claims**

Too many food and food supplement processors may be using "skimpy" evidence to make the claims they make in their advertisements and on package labels! How much evidence does it take to make a substantiated claim in an ad anyway? Apparently it takes just one good study or numerous questionable studies and all the evidence or research results do not even need to be completely collected and/or compiled yet to get away with using the potentially suspect evidence or biased results to make claims. To date, the U.S. government has no concrete, set standards for everyone to follow, so conceivably advertisers can for a time get away with claiming almost anything in their ads and on package labels. As usual it is buyer beware!

Claims supposedly supported by "well-controlled clinical studies" may be supported by little or no scientific evidence! For example, claims that certain types of vitamins may help relieve stress may be supported by no scientifically recognized, empirical evidence and consumers are not likely to see this mentioned anywhere in the advertisement or on the package label.

Advertiser claims are not typically even evaluated by the Food And Drug Administration (FDA) to see if they are based on sound evidence unless the government gets a barrage of consumer complaints, which rarely ever happens!

Too many claims found on package labels and in ads have no disclaimers to legally qualify the claims made! Even though many ads or package labels do not, potentially every ad and package label should have a disclaimer, or at least some small, fine print somewhere in the ad or on the package label, to legally qualify what the big print in the ad or on the package label tries to get away with promoting!

Disclaimers, or legal qualifying language, at least gives a hint to consumers that there may be some doubt or questions that could be raised concerning the claims being made in an advertisement or on the package label. Without any strict governmental policy, requirements, rules and/or regulations concerning ad or package label disclaimers, think of it as a "look the other way" policy. Is this smart government? This seems to be the policy of many governmental regulatory bodies at least until a bunch of consumer complaints, complaints from competitors, consumer advocates, whistleblowers or the media are made public.

Consequently, beware of the "claim game". While somewhat truthful, the claims made, followed by their subsequent disclaimers, all of them may be unclear, exaggerated, confusing and/or misleading!

So, what is the only way to know if a product claim, or a service claim, is honest or not? You may have to find out for yourself. Do not rely on government intervention or regulations. For example, a claim that a product "burns away fat" may just end up burning a hole in your wallet!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER SEPTEMBER 1997

## **Ginseng Herbal Supplements**

Even if ginseng has certain nutritional properties when ingested where is there indisputable proof that consuming ginseng supplements will actually have the same result? The advertisements for ginseng supplements say their products help boost vigor and vitality even though no conclusive evidence exists showing that ginseng users are any more energetic than non-users of ginseng extracts. Furthermore, some ginseng supplements may not even have much ginseng in them!

Beware of advertisements for ginseng supplements stating their product is "4 times more potent", but compared to what? These ads may simply be chocked full of more "hype" and exaggeration than good information.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER DECEMBER 1995

## **Herbal and Vitamin Supplements**

Just because a few studies suggest that helpful benefits may be derived from these supplements does not mean certain herbs or vitamins will cure, prevent, improve or relieve specific ailments or symptoms. In fact, research dollars used to sponsor these studies may be coming from the industry selling or promoting these panaceas! Remember, research dollars keep researchers and scientists in business so favorable study results may not always be too hard to come by!

Study results may be inherently flawed but marketers of these questionable results quite possibly may not hesitate to put a positive "spin" on study results making them sound like a medical breakthrough when they may only be an indication of potentially effective results.

This, of course, does not mean you should not try herbal and/or vitamin supplements but do not always set your hopes too high unless you want the placebo effect to kick in essentially "willing" a positive effect or feeling on yourself, which can possibly be a more powerful effect than the supplement itself!

Typically, the long term effects of consuming lots of supplements are unknown. For example, consuming some root product supplements may possibly inhibit the absorption of other nutrients into your body!

Vitamins' or herbs' effectiveness may not be proven empirically, like prescribed drugs, but there are many people who are devoted believers that the supplements they use do have healthy, helpful benefits. Remember, if you think some product will help you.....sometimes it does!

SUPPLEMENTAL SOURCES: NBC-TV NEWS 11/3/97 and ABC-TV NIGHTLINE 10/22/97 and CNBC-TV STEALS AND DEALS 7/2/97

## **Herbal Supplements and Surgery**

Approximately 1 out every 3 people going in for surgery may be taking some kind of herbal, dietary or nutritional supplement. However, you may bleed to death on the operating table if you do not tell your

surgeon BEFORE surgery that you are taking any kind of supplement!

Unfortunately, not all surgeons are even aware of how important it is for them to know you are taking a supplement! Typically, you must stop taking supplements for up to a week or more before you go under the knife for any kind of surgery. Regardless, always consult your physician and/or surgeon first, to hopefully make sure just how important it is for them to know exactly which supplements you are taking prior to surgery and how long in advance of surgery that you need to cease taking any supplements.

SUPPLEMENTAL SOURCE: NBC TV NEWS 7/10/01

## **High Cost Prescription Drugs**

U.S. drug company lobbyists claim that pharmaceutical companies need to charge high prices for drugs to consumers to be able to pay for the research and development of new products. However, too often these companies may be spending more on marketing and administrative costs than on research and development!

Critics charge, of the 8 major pharmaceutical companies investigated, most all of them tend to spend twice as much on administration salaries and advertising costs as they do on the research and development of new drugs! In fact, a CEO of just one of these major drug-makers can earn 30 million dollars a year and more if you include bonus pay incentives based on company profitability, while senior citizens on a fixed income may pay \$500 to \$1000 a month for their prescription drugs!

Also, to date, the pharmaceutical industry is the most profitable industry in America, averaging around 18% growth yearly! By contrast, in Europe, they have laws limiting drug costs to consumers which forces pharmaceutical companies there to charge consumers less and make less profit and the companies in Europe have a good track record for the continuation of successful research and development of new drugs.

Moreover, U.S. consumers should possibly be allowed to pool their buying power and import FDA approved, U.S. manufactured drugs from countries overseas where U.S. manufactured drugs are consistently sold cheaper than they are to consumers at home in the USA!

Senior and lower income citizens are even crossing the border going into Mexico and Canada to get drugs they cannot afford to buy in the U.S. because, reportedly, the exact same drugs are available outside the U.S. for up to 50% to 75% savings! Why? Because other countries governments buy in bulk for its senior and lower income citizens and pass the savings on to them. The U.S. pharmaceutical industry lobby, on the other hand, spends millions of dollars trying to convince Congress and voters that by limiting their already enormous profits, the industry will not be able to create as many new drugs in research and development.

The question is, if the exact same drugs are cheaper outside the U.S. then why cannot they be as cheap inside the U.S.? Some Congressional legislators claim that U.S. citizens are being price gouged simply because the pharmaceutical industry, to date, can get away with it!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE OCTOBER 1999 CBS TV 60 MINUTES 7/1/01 NBC TV NEWS 7/10/01

## **Life-saving Prescription Drugs**

Prescription creams often come in a form known as "compounded drugs". A compounded drug prescription may be filled by a pharmacist who specializes in mixing prescription creams and lotions.

However, the U.S. Food And Drug Administration (FDA) does NOT regulate compounded drugs! Regulation is left up to the states that these pharmacists operate in and government regulation at the state level may be suspect.

The problem is the drugs may be approved by the FDA as individual drugs but once these drugs are compounded or mixed together to form cremes and other concoctions these compound mixtures have NOT been approved by the FDA! Consequently, patients have died due to the use of seemingly harmless compounded drugs in the form of creams!

Pharmacists filling prescriptions for compounded drugs have also been sited for mixing drugs in unsanitary, contaminated surroundings which is just another reason why states may too often be doing a poor job of regulating pharmacists who are in the business of compounding drugs.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 4/21/05

## **Legalized Marijuana In San Francisco**

There are more marijuana shops, called "cannabis clubs", in San Francisco, CA than there are Starbucks Coffee Shops, over 70 clubs to date! Critics charge the law passed to allow the use of medicinal marijuana has turned into legalized marijuana for anyone who really wants to use it.

To join one of these popular "clubs" a hidden camera investigation uncovered that all you have to do is go to one of San Francisco's marijuana shops, fill out a card saying you need the marijuana for medicinal purposes and, in turn, they will sell it to you! Critics charge approximately only 10% of these cardholders are actually using the marijuana for medicinal purposes.

Starting on Friday the shops or clubs start to get all kinds of traffic from hordes of young people "scoring pot" to party on over the weekend! What also happens is the marijuana is being sold to underage adolescents by marijuana club cardholders who need the cash!

## **Mail Order Prescription Drugs**

When ordering drugs from outside the U.S. do not expect a money back satisfaction guarantee despite what the mail order company may claim to provide and you also may not even get exactly what you ordered. You instead may get a generic substitute with no directions, no side effects warning labels or



literature and possibly not even valid expiration dates on the drugs, not to mention the possibility of getting counterfeit drugs too!

Legitimate mail order drug companies do offer lower cost drugs because they get legitimate drug manufacturers to sell to them at a lower price compared to how much your own local pharmacy pays for the same drugs in the U.S., even though mail order drugs generate only a small percentage of the drug industry's overall business! The drug industry essentially is simply charging what the market will bear.

Your own local pharmacy, even if it is a national chain of stores, in all likelihood has to pay "through the nose" so, unfortunately, you also get "hosed" with higher prices in the process because Americans are richer than people in the rest of the world. Of course, they will be asked to pay more for the exact same drugs!

### **Meridia The Weight Loss Diet Drug**

The U.S. Food And Drug Administration (FDA) reports that 49 deaths have occurred due to cardiac arrest, heart attack and heart arrhythmia in people using this drug! Another 124 people developed cardiovascular conditions severe enough to require hospitalization! No one may really know how many people are even taking the drug.

This does not absolutely mean the drug causes these problems but it does not absolutely rule out that the drug could possibly have contributed to patients' health problems. The question becomes was the patient unhealthy prior to taking the drug or did the patient become unhealthy due to taking the drug?

Remember, these type drugs may have only been tested for about two years before they were allowed on the market and critics charge that no weight loss drug has yet to be proven to reduce the long-term risk of obesity-related illness and death.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2003

### **Misleading Betacarotene Supplements**

These supplements may not do all that the advertisements may claim they do, like contribute to preventing cancer. In some cases they may actually do more harm than good especially if the person taking a beta-carotene supplement already has cancer, especially lung cancer, or if the person may be susceptible to getting cancer!

Possibly nothing can take the place of a well-balanced diet and few, if any, supplements can replace a good diet. Beta-carotene supplements are a far cry from being a magic bullet to prevent cancer like advertisements may suggest.

SUPPLEMENTAL SOURCES: CBS-TV NEWS 1/18/96 and CNBC-TV STEALS AND DEALS 1/18/96 and NUTRITION ACTION HEALTH LETTER MARCH 1996

## **Multivitamin Bargain Brands**

Beware of lower priced, bargain-basement brands because cut-rate priced multivitamins may only offer minimal savings yet may fail to meet their own label claims for one or more of the vitamin / mineral nutrients and too many of these bargain brands may not even dissolve properly or break down fast enough to be absorbed in your body.

If you still want to buy the potentially inconsistent quality of dollar-store bargain brands, of all those tested, none were found to contain harmful levels of heavy metals which is the good news about the cut-rate brands.

Regardless, when purchasing any kind of multivitamin at any price it may still be wise to steer clear of megadoses which may have no proven value, as well as ignore claims for special benefits such as weight control or increased energy. These type claims often are questionable and go unsubstantiated. Moreover, forget about exotic extras like herbal ingredients, food extracts and phytochemicals. They may be safe to take but may likely be unnecessary.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2006

## **National Drug Store Chain Drug Promotions**

Your local drug store may send you unsolicited prescription drug information touting some new drug that is supposedly as good as, or possibly even better than, the prescription drug you are currently taking. However, what you do not know is the drug store chain may be getting paid by the pharmaceutical company to try and get you to switch from the brand of prescription drug you are currently taking to the drug the pharmaceutical company is NOW promoting.

Moreover, the brand they are now pushing you to switch to may cost more money than the brand you are currently taking! A spokesperson for the drug store industry claims these type of promotions are presented to you for informational purposes, but the spokesperson also admits it is to earn the cash kickbacks the pharmaceutical companies are offering drug store chains to promote switching customers to the latest drugs!

SUPPLEMENTAL SOURCE: ABC-TV NEWS 5/15/02

## **Nicotine Control Patches**

The "patch" is not necessarily a miracle or wonder cure like the advertisements may seem to suggest. In fact, if you read the small, fine print on the ads it suggests you may also need to follow a behavior modification program too.

This simply means you will also likely need some willpower too if you are to quit smoking. The "patch" does nothing but supply your body with the nicotine that it is so used to getting on a daily basis to fill its craving for nicotine.

The "patch" will not miraculously help you break the habit, like smokers who always seem to have to smoke after a meal, or after or during other activities you are so used to smoking around, like casinos or poker games. The "patch" will not help keep your hands busy or mouth from craving something to suck on. It takes willpower to break these longstanding habits which may be as hard or even harder for you to break than simply cleansing your body of nicotine which is, essentially, the only thing the "patch" is really good for.

Even the small, fine print on the back of a nicotine control patch package may say you must be "willing" to give up the activity of smoking IF the "patch" is to work effectively!

## **Over-the-counter Pain Medications**

It is reported that up to 16,000 people may die every year due to complications attributed to taking these medications! However, consumers too often may mistakenly think that if something is sold over-the-counter that it must be safe for everyone to consume but this is simply not true!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 10/4/04

## **Over-the-counter Cold Remedies**

They may be overpriced and even useless especially those that supposedly relieve lots of symptoms all in one dose compared to single-symptom relievers. Multi-symptom reliever remedies may actually be giving you too much medicine!

The "shotgun" effect multi-relievers may consist of drug combinations thought by some to be irrational so consider only seeking to relieve the symptoms you have, not those you do not have.

Ask any druggist for the low cost, single-ingredient cold remedy that treats individual symptoms. Treating single symptoms with multi-relievers may actually backfire on you and possibly slow down your healing process.

Also, "regular strength" relievers may be better for you than "maximum strength" relievers because the more medicine you take is not always better and possibly raises your risk for having a reaction to the medication, like suffering side effects to the stronger medication.

Additionally, "expectorants" may be advertised and labeled as safe and effective but some critics believe they may be a possible waste of money.

So-called cold cures may shorten the duration of a cold but do not always expect your cold to just go away by taking some medication or some all natural supplement. This includes the highly touted "zinc gluconate" lozenges which may help curb sore throat, nasal congestion, drainage, coughing, hoarseness and headaches due to cold symptoms, but do not expect these lozenges to do much for fever, muscle aches, scratchy throat or sneezing. Up to 20% of those taking these lozenges may even experience nausea and/or a bad taste in their mouth.

However, adults taking zinc gluconate lozenges sold over-the-counter without a prescription may cut the time it takes to lose their cold symptoms in half compared to the time it takes to lose symptoms when taking typical over-the-counter cold relievers!

To help avoid catching a cold in the first place try not picking your nose, breathing or ingesting other people's germs or rubbing your eyes as this may help cold germs enter your body! Before you ever catch a cold a cold germ has to find a way to enter your body!

SUPPLEMENTAL SOURCES: NUTRITION ACTION HEALTH LETTER OCTOBER 1996 and ABC-TV 20/20 1/10/97 and CNBC-TV STEALS AND DEALS 11/14/96

### **Over-the-counter Heroin**

Poppy seeds, like those sold at grocery stores and elsewhere over-the-counter, may be "fertile" meaning they can possibly be grown into potent poppy plants which may be produced into real heroin when refined! Up to 5% of all poppy seeds imported into the U.S. may be fertile!

### **Over-the-counter Homeopathic Remedies**

Many over-the-counter drugs contain potent, unadulterated ingredients scientifically proven to treat and cure certain symptoms of disease or illness. However, some "wannabe" cures, like cold and flu remedies, arthritis treatments, sleep aids, even vaginal infection remedies, are sold right alongside that of the scientifically proven medicines!

The "wannabe" concoctions are called homeopathically prepared, meaning they have not been scientifically proven that they cure anything! In fact, the only way these type products get on store shelves and sold over-the-counter is by watering them down or diluting the preparations, so much so, that these homeopathic remedies are hardly likely to contain even one molecule of the scientifically proven, active "curing" ingredient!

In days gone by, homeopathic remedies were typically only found in health food stores but now they have infiltrated drugstore shelves everywhere and, today, sit among legitimate, scientifically proven cures and medicines. For homeopathic remedies to even be allowed to be sold alongside proven medicines they can only contain a "trace" amount of "active" medicinal ingredients which is equal to about 10 trillion quadrillion "less" active ingredients compared to its potent, scientifically proven, non-homeopathic, medicinal counterpart.

Homeopathic remedies are exempt from having to meet governmental safety and efficacy standards. The only way to spot these type "wannabe" medicinal products is to look for the small print on the package identifying them as "homeopathic".

Sometimes some of the TV stations, especially in larger, more populated cities, force homeopathic medicine manufacturers to put in small print somewhere on the TV advertisement that the "effectiveness of the product advertised has NOT been clinically tested." However, as usual with small print on TV ads, if you do not look quick you will likely not even notice the small print or "legal

qualifier" on the TV screen. Even if you do catch a glimpse of the small print qualifier before it suddenly disappears, the small words on the screen will likely be so small, "fuzzy", or blurred that you may hardly be able to see them at all.

You may want to possibly consider avoiding over-the-counter drugs altogether. They may produce side effects that can fight your body's own normal healing process and may not provide fast relief as advertised. No one would even dream about the possibility of natural, drug-free healing after all these years of being conditioned to feel like we NEED over-the-counter drugs. You can primarily thank TV advertising for this conditioning of the public's mindset.

Many consumers automatically feel compelled to "pop a pill" when we get sick thanks to all of the drug company advertisements for their over-the-counter concoctions. For example, most people do not experience headaches but you would think just the opposite by the way headache remedies are advertised. However, the body's own healing process without medication may be the fastest, most effective remedy for many of us, but we may never know it because when we get sick Americans tend to immediately start stuffing themselves with all sorts of over-the-counter drug combinations.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 1995

### **Over-the-counter Laxatives**

Many of them should possibly be taken off store shelves because they may be dangerous due to unpredictable side effects! Supposedly, the safer, more effective ones will contain "silium" as an active ingredient. By all the advertisements you see you may never know there are some potential health risks associated with taking over-the-counter laxatives!

In fact, one ingredient used for more than 90 years in common, over-the-counter laxatives is said to possibly cause cancer in laboratory rats. Rats fed high doses of the chemical compound, phenolphthalein, an ingredient found some laxatives, developed deadly lymphomas or incurable cancerous tumors after just 6 months use!

The Food And Drug Administration (FDA) may take years to decide to restrict or modify the use of many commercially sold, over-the-counter or prescription drugs especially if the profiteering drug companies can have any influence in the matter.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 5/1/97

### **Over-the-counter Pain Reliever Strength**

Headache remedies, by law, cannot chemically be any stronger than that of any competitor's over-the-counter pain reliever, therefore all of these type pain relievers have virtually the same pain killing powers. However, after listening to or reading pain reliever advertisements you would think there may be a big difference between brands when possibly there is little or none!

Incidentally, advertising claims that say "doctors recommend" or "most used by hospitals" may mean

the hospitals get a certain brand of aspirin or pain reliever for FREE so, of course, a certain brand can claim to be used by most hospitals. All brands are virtually the same anyway so why not use the brand that is distributed to the hospitals free? A certain brand pain reliever may be distributed to hospitals free just so the pain reliever company can make the claim in their ads that their brand is the one used by most hospitals!

To claim that "doctors recommend" a particular brand most often only require a pain reliever company to hire a couple of doctors who will say they personally recommend a certain pain reliever and the company can then go out and advertise that their brand is "recommended by doctors!"

Moreover, with all the headache advertisements you see and hear you would think that most people get headaches or that headaches are a common occurrence in most people when, in fact, most people do not get headaches!

"Extra strength" pain relievers may not even be a good idea or provide any great pain relief advantage. It is just a larger dose packed inside a single dose.

Three regular dose pills may work better for you than 2 extra strength pills whereas one extra strength pill may not be enough, while 2 extra strength may be way more than you really need. With all the concern these days about pain relievers and potential liver damage, if you consume certain amounts of alcohol in conjunction with some pain relievers this could be a critical mistake!

Additionally, how long a dose lasts may be fairly insignificant. All short-acting, regular strength, over-the-counter pain relievers work for about 4 hours at which time, if necessary, you can take another dose.

A typical headache may often not even return after one dose of a short-acting pain reliever so you may never need "duration" or longlasting relief for up to 8 or 12 hours! Actually it may be overkill to take extra strength doses and maybe not even a very healthy practice.

"Longlasting" and "extra strength" relief for many of us may be just another in the long line of marketing gimmicks used mostly to confuse the buying public into spending more for extra strength remedies instead of actually making an effort to inform the public about what is really best for them! The more confused consumers remain the more likely they may buy into costlier marketing gimmicks!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 1996

## **Pharmaceutical Company Patent Stacking**

Drug-makers are legally allowed to add patent after patent on their prescription drug formulas just so their generic drug-making competitors cannot come in and offer virtually the same drugs to consumers at deep discounted prices! This patent stacking process ends up forcing consumers to pay higher prices for prescription drugs for years and years without any opportunity at getting lower priced generic brands.

SUPPLEMENTAL SOURCE: ABC TV NEWS 5/1/01

## **Pharmacists Compounded Drugs**

Pharmacists have always been allowed to mix or customize drug prescriptions for patients with special needs according what your doctor specifically prescribes, thus creating "compounded drugs" in the process, and the Food And Drug Administration (FDA) and state regulatory medical boards approve of it without any regulatory powers over this practice. Unfortunately, some greedy pharmacists have now given this practice a black eye.

Pharmacists have been caught cutting or diluting patients' compounded drug prescriptions to boost their own profits, thus endangering the lives of many patients in too many cases. Some pharmacists have also been mass producing compounded drugs and selling them cheap on the open market, on the Internet and elsewhere!

The FDA strictly controls the mass production of drugs but have no power over pharmacists who make compounded drugs. This mass production of drugs by pharmacists has led to unsanitary, contaminated compounded drugs loaded with potentially deadly bacteria in some cases! This was not supposed to happen when the FDA allowed pharmacists to make compounded drugs for specific patients' specific needs.

To date, this issue has not been resolved and pharmacists' questionable activities continue!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 11/18/02

## **Pharmacy Technicians**

These people are the pharmacists helpers, sometimes part-time kids, who help fill prescriptions, and in 45 states no formal training is required to do these chores. Unfortunately, patients have died due to prescriptions being filled improperly with the wrong medications by pharmacists technicians. The pharmacist is supposed to double check each and every prescription that is filled by the technicians but deadly mistakes too often can and do happen! Critics charge that, on average, a pharmacist may be catching up to 6 mistakes a week by their technicians filling prescriptions with the wrong medications.

SUPPLEMENTAL SOURCE: WTVJ TV NEWS 2/27/01

## **Pharmaceutical Industry Gifts To Physicians**

One reason prescribed drugs are so expensive to American consumers may be because the pharmaceutical industry lavishes expensive gifts, free trips, dinners, professional sport tickets, computers and even huge amounts of cash on doctors who may be willing to prescribe the gift-giving pharmaceutical companys drugs to unsuspecting patients. Critics charge that this may compromise the trust patients put in their doctors medical judgment when it comes time to prescribe certain drugs over other less expensive drugs.

Critics contend that the medical convention your doctor goes to may be nothing more than blatant bribery as pharmaceutical company reps (salespeople) are able to keep track of which doctors take the gifts and which doctors prescribe the companies drugs and how often!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 2/21/02

### **Pharmaceutical Drug-Name Game**

The naming of "generic" drugs is monitored by international authorities but no group monitors "brand" names meaning drugs sold with the same brand name in the U.S. and sold abroad may NOT have the same ingredients or even treat the same condition! Consequently, if you fill a prescription for a brand name drug abroad or order your drugs mail order from other countries your health may be at risk!

When traveling abroad always carry a list of your medications by generic AND brand names. Better yet, ask your doctor for extra medicine before leaving to go abroad. Even pack one supply of drugs in your carry-on bag and one supply in your checked bag in case of loss or theft. Keep prescriptions and your doctor's phone number with you when traveling abroad. All these things are especially important if you are traveling abroad and you are elderly, pregnant, carrying an infant or have a chronic illness.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2006

### **Premarin (Womens Hormone Drug)**

This drug is made from the urine of pregnant mares (horses). These mares are strung up and forced to stand in one spot and go thirsty hour after hour, month after month. They are given just enough water to survive because the less water they drink the stronger the urine they produce.

Horses are roaming, grazing, herd animals by nature. Forcing them to produce urine for premarin is totally unnatural and inhumane by critics standards and maybe even unnecessary, especially since there are several synthetic hormone replacement drugs on the market for women which many doctors believe may work just as well as premarin.

Furthermore, the baby horses that are conceived by the pregnant mares used to produce premarin are often sent to slaughterhouses ending up on some Europeans or Canadians dinner plate!

SUPPLEMENTAL SOURCE: ANIMAL WELFARE GENESIS AWARDS 5/12/01

### **Proscar The Drug For Prostate Problems**

The U.S. Food And Drug Administration (FDA) approved proscar to help shrink the prostate gland for patients with prostate problems but the drug may also contribute to impotence in patients. An all natural remedy to consider investigating, without proscar's potential side effects, is "saw palmetto" which may have few, if any, side effects compared to proscar and all at a fraction of the cost. For some patients with prostate problems saw palmetto may be a potential alternative, unconventional medical treatment.



## **Questionable Vitamin Supplements**

Processed vitamins in man-made form like pills and so forth may possibly do more harm than good despite what vitamin manufacturers may like you to believe. Consuming too many high potency vitamin supplements over long periods of time may not be advisable, especially vitamin "E" supplements.

A moderate amount of vitamin supplement consumption may be better than consuming too many. Some of the best "all natural" sources of vitamin "E" are nuts, grains and soybeans which potentially cost even less than the overconsumption of man-made vitamin supplements.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/23/97

## **Supplements To Improve Memory**

"Choline" and Lecithin" are supplement ingredients which some people say aid memory or help slow down memory loss. However, there seems to be little, if any, hard evidence supporting these claims especially relative to the ingesting of Choline and Lecithin in food supplements or pill form.

The same thing applies to "ginko" and "hosphatidylserine" (PS) as well. It seems somewhat nonsensical to conclude that from some small, obscure study somewhere that any product or specific ingredient may improve memory. Further research is clearly needed.

Possibly the better remedy to aid memory is to regularly exercise your mind. "Use it or lose it" as the old saying goes. For example, continue your education throughout your lifetime or take up writing. Learn new and complex mental tasks and skills. Stay mentally active in interactive groups or with a stimulating mate. Never discontinue growing your mind with new and exciting stimuli.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER MAY 1997

## **Tea Antioxidants**

Advertisements for tea may say it has more antioxidants in one serving than many vegetables, however, high doses of tea may act as a "pro-oxidant" possibly contributing to sickness and disease instead of helping to inhibit or prevent it.

This will not likely happen when eating high doses of fruits and vegetables free of high concentration of pesticide residue. Moreover, just because a substance has antioxidant properties does not always mean it will enhance your health! Also, remember that bottled tea and powdered tea may contain no antioxidants at all.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE DECEMBER 1997 and NUTRITION ACTION HEALTH LETTER AUGUST 1998

## **Toxic Cows and Bovine Growth Drugs**

Bovine growth drugs may have a somewhat cruel effect on dairy cows and potentially harmful effect on consumers!. Consumers, if given a clear choice and chance to voice their opinion, may prefer drug-free milk, but corporate interests may be standing in the way of national labeling standards. Some dairy farmers may even fear getting slapped with lawsuits by drug companies if they even try and distribute milk that is free of bovine growth drugs!

Growth hormones, drugs and significant doses of antibiotics may be going into the milk you drink to help increase overall profits. The long term effects on consumers' health may be questionable too, including the development of a resistance to antibiotics used to fight infection.

Up to 30% of the dairy farmers surveyed said they experienced significant side effects in their herds, with many dairy cows dying, when they used bovine growth hormones (BGH).

BGH drug-makers have even been accused of spreading misinformation, coaxing veterinarians and using questionable tactics to gain acceptance for the drug.

Is the U.S. Department Of Agriculture (USDA) turning a blind eye toward what consumers should know about the meat they eat? Is the USDA seemingly more interested in protecting the meat industry?

The government's rationalization may be that any premature warning concerning the chemical stew on our dinnertable, that stuff we call "meat", could cause unnecessary harm to the meat industry. Critics wonder if the USDA is keeping possible shocking revelations from consumers because it may cast an unfavorable light on its own meat inspection policies causing the USDA to lose credibility with the public!

It seems too often that vital information consumers need to make informed choices and decisions only gets out to the public when exposed by some government "insider" or whistleblower or some activist group. Even then they have to be able to convince someone in the media that the story needs to be told!

For example, over 1/3 of certain kinds of meat sampled may contain "toxic residue" possibly due to the chemicals being fed to the animals used to fatten up the livestock before slaughter, all just to realize more profits. Is the government possibly allowing potentially toxic, contaminated beef to be sold and consumed by the public instead of alerting consumers to potential harmful effects? Is the government "sitting on" important information year after year without acting on it, like critics charge the tobacco industry has done?

SUPPLEMENTAL SOURCE: HUMANE FARMING ASSOCIATION 1996

## **Under-prescribed Pain Killers**

Up to 50% of the American population that legitimately needs doctor prescribed pain killers may be unnecessarily experiencing pain needlessly because their good doctor feels he may get reprimanded by the professional medical community, or possibly even lose his job and license, for what some could call

"over-prescribing" pain killers!

Because of this fear up to 50% of all patients who may legitimately need pain killers, better yet, even morphine, may not be getting adequate pain medications! A certain doctor's ignorance or fear may result in almost unbearable pain and discomfort for the patient.

Some doctors go so far as to suggest to patients that their pain is "all in their head" or that they will just have to "learn to live with it!" Untreated pain can contribute to suicidal tendencies if you have to live day to day with unbearable pain.

Too often doctors may be afraid of giving their pain-stricken patients pain killers that can be used to "get high", so to speak, instead of focusing on the elimination of the patient's pain. Solution? Find a doctor who will treat your pain and do not suffer needlessly.

Remember, no two doctors may agree on your condition so consider shopping around for an innovative pain management program like that one found in Pennsylvania called the Jefferson Pain Management Center.

Some suicidal pain sufferers discovered through the Jefferson Center that their doctors "back home" were actually under-prescribing their pain medications contributing to their patients' needless suffering for years!

SUPPLEMENTAL SOURCES: NBC-TV NEWS 3/4/96 and ABC-TV 20/20 4/4/97

## **Unregulated Use Of Melatonin**

Melatonin has been banned for sale in some countries and is only available by a doctor's prescription in other countries primarily because no one really knows the long term effects from its use. Some people swear by it claiming it has miraculous powers when it comes to helping them get to sleep as well as being a potential cancer preventive measure.

Basically, it is a powerfully potent remedy sold sometimes haphazardly as some critics contend. In the U.S. it is still sold over-the-counter as a supplement and not as a drug requiring a doctor's prescription like required in Europe.

Melatonin is a hormone sold in the U.S. through health food stores supposedly relieving everything from insomnia to helping people live longer! However, regularly taking more than 2/10 of a gram of this substance may be adding way more of this hormone to your system than your body's metabolism was ever supposed to accommodate!

Not only do we not know what the long term side effects may be, the other drawback may be the melatonin pill manufacturing process itself. It goes totally unregulated concerning safety precautions and there may be questionable quality control overseeing the production of melatonin pill products and formulas.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/3/95 and CNBC-TV STEALS AND DEALS 2/28/96

## **Vitamins**

There is not a well-defined, medical consensus about the health benefits of taking antioxidants or any over-the-counter vitamins in pill-form. Also, there is not a guarantee that vitamins in pill-form even consist of the ingredients that are listed on the vitamin package label!

Moreover, these manufactured vitamins may not break down in the stomach, dissolve or be absorbed into the body and the costs to consumers of vitamins in pill-form may also vary dramatically! Furthermore, the high price consumers pay for certain vitamins does not relate to the quality of the vitamins no matter how "slick" the vitamin advertisements may be.

Nothing justifies consumers spending more for higher priced, well-known, "image" brands of vitamins. There may be no reason to pay more than \$10 a month for basic multivitamins.

You may only need vitamin supplements if your doctor suggests it, but if you still insist on taking vitamins even if your doctor does not suggest you need them, consider taking "chewable" vitamins. They may get into your system better and dissolve in your body more efficiently. Look for "release assured" on the vitamin package label. This means, in lab tests, the pill has been shown to dissolve in your stomach, and, hopefully, be absorbed into your system.

Vitamins are essential but taking vitamins in pill-form may not solve medical problems or vitamin deficiencies. Eating a balanced diet may be your best bet unless your doctor recommends that you take vitamin supplements, otherwise, consuming vitamins in pill-form may just end up as expensive urine!

SUPPLEMENTAL SOURCES: NUTRITION ACTION HEALTH LETTER NOVEMBER 1995  
CNBC-TV STEALS AND DEALS 7/6/95

## **Vitamin and Dietary Supplement Pitfalls**

During the 1980's and 1990's all sorts of studies suggested that these supplements may lower the risk of numerous health problems. However, during the past 20 years researchers have put many vitamins and supplements to the test in carefully controlled clinical trials using thousands of people but too often have come up with disappointing results.

Here are some of the questionable results. Vitamin E supplements seem to have failed to cut the risk of heart disease and may possibly even increase the risk! Beta-carotene supplements seemed to have failed to prevent cancer and may possibly increase the risk of lung cancer in smokers!

DHEA supplements may not have panned out to be a sexual tonic. Ginseng supplements may not boost energy. Ginkgo biloba supplements seemed to have little effect on improving memory. Echinacea supplements may not ward off colds and chitosan supplements may not help people lose weight.

However, people still continue spending billions of dollars every year on these type of unproven supplements! The reason may be cunning marketing techniques by the vitamin and dietary supplement manufacturers and retailers, as well as support from some well-respected physicians and the news

media. Remember, advertising these supplements is big business and some experts and some media may too often be open to moneymaking propositions! Consumers are desperate for ways to avoid or treat health problems.

Here are some supplements that may have health benefits though. Calcium and vitamin D supplements may reduce the risk of osteoporosis and folic acid may prevent neural tube birth defects as well as possibly reduce heart disease and the risk of stroke. Glucosamine and chondroitin may help arthritis and a combination of vitamin E, vitamin C and beta-carotene may slow the progression of macular degeneration. Saw palmetto may help symptoms of an enlarged prostate.

The bottom line is too many pills and potions lining store shelves and sold on the Internet may be nothing more than "snake oil" offering false promises hiding behind questionable references to scientific research. However, an ordinary multivitamin and/or mineral may still be a safe, smart "insurance policy" so to speak.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER MAY 2005

## **Why The High Cost Of Prescription Drugs?**

The pharmaceutical industry today is by far the most profitable enterprise, meaning the expenses that are put out by the industry as a whole compared to the huge profits taken in essentially make it the most profitable U.S. industry, yet many prescription drugs are still very costly to consumers and always getting costlier! The industry wants you to believe the high cost of prescription drugs is due to the high cost of research and development (R&D). Unfortunately, neither the public nor the government is allowed to look at the specific EXACT costs of drug R&D.

The drug industry will point to a study citing the exorbitant costs of R&D yet the university doing the so-called independent study is actually paid by the drug company to do the study and all costs of R&D can forever be kept secret, legally protected by U.S. government patent laws. So, do pharmaceutical companies cook their R&D books, like too many other companies in other industries may tend to do to try and control information and public opinion?

In addition, drug companies can legally delay keeping cheaper generic drugs off the market by pulling off last minute legal maneuvers to delay losing a patent to a generic drug-maker! When taken in total, this legal maneuvering may possibly cost consumers billions of dollars due to the potentially unnecessary overpriced costs of prescription drugs.

Furthermore, up to 80% of all NEW drugs patented today are very similar to the old drugs already on the market and may not even be as good or effective as older drugs already out there. Creating a new drug too often may just be done to protect the drug company's patent from cheaper generic drug-makers getting their hands on it and selling it for less to consumers!

Remember, the pharmaceutical industry is PROFIT-DRIVEN, so unfortunately, profit may possibly come first and foremost to finding new REVOLUTIONARY drugs and we, the American taxpayers, even end up subsidizing the industry through the National Institute Of Health (NIH), which is a U.S.

government-run organization. Whatever the NIH discovers and PAYS FOR in the way of researched and developed drugs to cure or treat disease is then patented by pharmaceutical companies, which starts the cycle of the spiraling high costs of prescription drugs!

SUPPLEMENTAL SOURCE: ABC-TV NEWS DOCUMENTARY BITTER MEDICINE" 5/29/02

## **EDUCATION AND SCHOOLS**

## **18 Month Career Colleges & Schools**

When you apply to enroll and the school's student recruiter tells you most all their students get placed in good paying jobs, possibly only around 30% of their graduating students may actually get good paying jobs using the skills they trained for while taking courses at the school! School recruiters' job security may be based on how many students they actually get enrolled into the school on a weekly basis so they may feel pressure to say just about anything to get you to enroll.

In a hidden camera investigation, a reporter, posing as a student, was sent into one career school and said many things which you would think would disqualify her from being enrolled but the school's recruiter enrolled her anyway! Why? One former school student recruiter, in charge of recruiting students for a chain of career colleges, says the school's financial bottom line may be more important than the school being able to deliver on good job placement for its graduates!

Remember, many of the 18-month career schools rely on U.S. government taxpayer funds, in the form of student school loans, to stay in business! The students' ability to find suitable employment after graduation, based on what they trained for at the school, may be compromised just to get students enrolled so the cash keeps coming in from government student loans. Government student loans are as good as gold so to speak.

The students often go into debt of up to \$50,000 or more just to get educated at these schools but, according to the students' abilities, they may only find relatively low paying jobs open to them once they graduate. This is not necessarily the schools' fault the students are not bright enough to land a high paying job but it does bring into question what these possibly not-so-bright students may be told when they are sought after to enroll in a particular career school course of study.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 1/30/05

## **Bogus Grades and School Transcripts**

All you need is a computer and anyone can generate all the necessary documents, official-looking seals and stamps of approval, as well as forged signatures to automatically get you accepted into the institution of higher learning of your choice! This includes getting admitted and/or transferred, as well receiving "paid in full" scholarships, to the most prestigious colleges and universities in America!

Anyone can do this without ever having even attended any other college anywhere and without taking any entrance exams or having to pass any tests!

## **Childrens' School Test Scores and Essays**

Public school districts are under enormous political and financial pressure from local, state and the federal government to get their students' test scores up, so much so, that teachers may be artificially raising or "pumping up" test scores! So, what is in a grade if you cannot even trust teachers NOT to cheat?



Concerning school essays, now students can steal term papers right off the Internet so they never have to write a term paper again! Just like other questionable "how to" instructions can be found in cyberspace, of course, the author of these type information services claims students are NOT supposed to copy the essays verbatim but the essays are only to be used for information purposes.

The so-called legal qualifier or disclaimer supposedly legitimizing these questionable essay services says the essays are only to be used to get ideas or used as educational tools and are in no way meant to be stolen word for word or plagiarized then submitted to teachers as a student's own written work.

SUPPLEMENTAL SOURCES: NBC-TV NEWS 5/21/96 and CNBC-TV STEALS AND DEALS 9/25/96

### **College Grade Inflation**

During the 1960s up through the 1980s, approximately 25% of college students averaged Cs for grades while only around 7% averaged As. Today, this trend has been reversed. Around 7% get a C average and 25% get an A average.. Does this mean students today are smarter than in years past? Quite the contrary.

Professors today admit to bowing to pressure from their school administrators, parents and the students themselves by giving students higher grades than they may have earned compared to standards used in years past! Why? It is possible that parents are going to balk at spending big bucks for prestigious university tuitions if their child can only muster a C grade average.

Even students admit they do not really earn the grades on their school transcripts and can spend their time partying, may hardly have to go to class and may only have to do 5% of the required reading in a particular class to be able to maintain a B or A grade average because of grade inflation.

At some of the most prestigious universities in America, like Harvard, students admit to rarely making Cs and admit they may not have earned the As and Bs they receive from their professors. One Harvard professor even gives 2 grades to each student, one the student actually earned and a higher grade for the official school transcript. Remember, school transcript grades are the only ones future employers are ever going to see to evaluate a student's work potential.

School administrators know that grade inflation exists but, to date, have yet to do anything about it. In fact, currently, a college degree from a prestigious university may have lost some of its luster due to habitual and pervasive grade inflation by university professors! Professors everywhere may think grade inflation is scandalous but may feel they are presently unable to put a stop to it!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/5/02

### **College Preparation SAT Courses**

"Prep" courses to help your child take their SAT's may not be as valuable as advertisements and the

salespeople selling these courses would like you to think. They claim your child's SAT score is guaranteed to increase upon completion of the "prep" course, yet studies indicate that most SAT scores tend to increase anyway each and every time the test is taken no matter if a "prep" course is ever taken or not.

The "prep" course may help discipline your child forcing him to study but getting your child to study on their own consistently over time may be more effective than the short term "cramming" in a SAT "prep" course.

SUPPLEMENTAL SOURCE: CNN-TV HEADLINE NEWS 8/6/97

## **College Tuition Government Loans & Ad**

To get a government loan for college tuition you do not have to be in the low income bracket to qualify for the ever-popular PELL grant. Just do what 100,000 other students and students' families have done. Simply "under-report" your income level and potentially automatically qualify for government funds!

The government, colleges and universities may only do "spot checks" at best which amounts to random or seemingly little follow-up to actually see if you filled out the government loan forms correctly. Many upper-middle class and even upper income families have feloniously lied about their income to try and qualify for government student loans, essentially cheating other more needy students out of getting a loan. It is a felony if you get caught cheating the government in this manner but the way the government operates, few folks ever seem to get caught cheating!

Now once you borrow money from the government to pay for college and if you cannot pay back the loan after you graduate, consider doing what others have done. Once you default on the loan the government may only come after you for the principle on the loan and not force you to pay back what constitutes most of what you owe, the interest on the loan, IF you can prove you do not have the money to pay-off the loan.

If you default on the loan do not feel too bad as many medical doctors are doing the same thing and they may be earning over \$50,000 a year and still say they do not have the money to pay-off the government loan!

Concerning the advertisements offering easy access to cash for college tuition, these ads may be nothing more than "upfront fee grabbers". Send them a fee and they will gladly send you all the information you need to get you or your child the necessary funds to get into college.

What they may NOT tell you is you can most likely find the exact same information at your public library for FREE! Regardless of what service they may promise, sending any of these outfits money upfront is risky!

Furthermore, no tuition or scholarship service can absolutely guarantee that you can get a loan for tuition or acquire a scholarship either. If you send in an upfront fee you may possibly receive little or nothing in return even if they offer a 100% cash back satisfaction guarantee!

SUPPLEMENTAL SOURCES: NBC-TV NEWS 4/3/97 and CNBC-TV STEALS AND DEALS 9/5/96

## **Commercialized Childrens' Schools**

FREE study materials to schools may include promotions from the sponsor. These messages may be manipulative or biased.

For example, meat packers may suggest in their free educational materials that meat eaters may grow taller yet do not mention what may possibly happen to your vital organs if you eat too much meat.

Other industry sponsors have been accused of promoting questionable ideas concerning the environment, like the wholesale harvest of publicly owned forests in national preserves! Cereal-makers supplying free supplies to schools may suggest that snacking on cereal can be considered part of a healthy, everyday eating habit!

Another sponsor calling itself The Council Of Wildlife Conservationists actually is the NRA, the National Rifle Association! Was it the NRA that once declared there are no truly endangered species? Some scientists believe that 99% of the Earth's species are already extinct with another species becoming extinct every 20 minutes! Schools use FREE "sponsored" learning materials because they are unable to afford them otherwise. Commercial sponsors of learning materials are considered by critics to be "blurring the line between education and commercial propaganda". Information meant for children should possibly be subjected to higher standards compared to information aimed at adults.

Additionally, children may be asked to sell magazine subscriptions to unsuspecting parents, relatives and friends, and in some cases, almost beg you to buy them with emotional pleas like, "Please help me and my school....I love you!"

A corporation may offer free supplies or equipment like TVs, VCRs, and more in exchange if the children sell a certain amount of or collect package labels of the corporation's products.

Too many schools today enter into commercial partnerships with Big Business? Schools and corporate conglomerates may not have the same interests in mind, despite the claims of the corporations.

If companies want to sell product, should schools be teaching children to think critically about promotional and advertising messages, their influence and motivations? Some financially strapped schools are even allowing corporate sponsored satellite TV broadcasts to enter the classroom too. At times it may be hard to tell the advertisements from the educational material and program! The ads are usually built around program content and utilize all the latest persuasive tricks and gimmicks. Commercialized learning TV programs may be less likely to cultivate "higher thinking" capabilities compared to printed materials.

Once the school accepts the satellite TV equipment and programs they may be forced by contracts to make students watch the promotion of all sorts of commercial goods and services, from junk foods to high priced items. The whole concept of corporate sponsored educational TV forces students to watch

more TV!

Even foreign governments may contribute to certain corporate sponsorships for the purpose of image building or image cleansing under the guise of producing objective, informational educational materials and programs. Commercialized study materials can even be used to improve or repair tarnished corporate images for future generations. A safe sex video may do as much to promote male contraceptive products as it does promoting safe sex!

Students can get confused and think if it is advertised in school then it must be ok or it would not be allowed!

Textbooks go through rigorous approval processes yet corporate sponsored learning materials and TV broadcasts may escape review completely! Create a child's tastes and desires at an early age and possibly own them for years!

SUPPLEMENTAL SOURCE: the book: **MARKETING MADNESS BY JACOBSON AND MAZUR**

### **Contaminated School Lunches**

School cafeterias tested nationwide showed that up to 45% of them may be contaminated with harmful bacteria levels, everything from rodent droppings found around food preparation areas to undercooked food to improper food storage all of which has contributed to sickness in school children who have eaten school prepared lunches! Around 16,000 children a year supposedly get sick eating contaminated school cafeteria food!

Some of the worst cases of food contamination-related sickness may contribute to death or have contributed to childrens' kidneys shutting down and even "IF" the children are saved they may have kidney concerns the rest of their lives! Critics charge our children deserve better care and attention.

SUPPLEMENTAL SOURCE: **INSIDE EDITION TV NEWS 5/28/03**

### **Distinguished College Professors**

In college and university promotional brochures sent out to recruit undergraduate students, they may list all the well-known professors teaching at the school, yet these distinguished professors may rarely teach any "undergraduate" courses. Is this misleading and/or borderline consumer fraud?

The dirty little secret is that if professors spend too much time teaching and not enough time seeking money for research projects or time publishing their research, they may not earn or get to keep their tenure and eventually may be terminated!

Critics claim the ultimate success in the academic world is in getting the school research grants (money). In effect, some professors may hardly have to teach at all.

If a famous professor does teach it oftentimes may only be to a very small, elite group of older, more

advanced, 5 and 6-year post-graduate students! Moreover, as much as professors would like to, teaching undergraduate students may too often get in the way of university business!

## **Funding Schools With Junk Food**

Junior high and high schools use the profits derived from their junk food vending machines to buy books and school equipment. However, maybe only 1% of the entire school's operating budget for books and equipment may come from junk food sales! Schools seem to be "selling out" the childrens' health for just a few dollars!

Schools which have switched to healthier food and drinks in their vending machines have earned about the same amount of revenues as their junk food machine counterparts!

Remember, it takes an hour of exercise to burn off just one typical 20 ounce soft drink!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER SEPTEMBER 2003

## **Home Schooling Children**

Parents most often mean well and do a satisfactory job of home schooling their children, however, there are too many cases where the children may end up deprived of developing the socialization and/or interaction skills maybe necessary in contributing to a well-rounded individual that is ready to function in society.

In other cases the parents may end up home schooling their children so no one will find out their children are being deprived of clean and healthy living conditions since only a few state inspection workers in each state may be assigned to monitoring home schooling conditions!

No one knows exactly how many children are even being home schooled and no one keeps any statistics on how many home schooled children get abused by their parents! No state, to date, requires any type of background checks on parents to see if they have any criminal record, like child abuse, prior to parents taking their children out of the public school system for home schooling! Moreover, many states do not even require parents to be qualified to teach home schooled children.

SUPPLEMENTAL SOURCE: CBS-TV NEWS 10/13/03

## **National School Lunch Program (NSLP)**

Every weekday during a school year 27 million schoolchildren sit down to the largest mass feeding in the USA. Unfortunately, school lunches are loaded with saturated fat possibly contributing to increased rates of obesity, diabetes and heart disease, and the federal government along with the meat and dairy industries, to date, seem to be making sure it stays this way!

The NSLP, enacted in 1946, was supposed to provide healthy meals to children. Today, the government sponsored NSLP provides 6 billion dollars a year to schools to make sure children get low-cost meals

regardless of the students' family income level.

The program is designed to subsidize agribusiness and shore up demand for meat and dairy products even as the public's taste for these foods declines! Schools, strapped for cash, get free food while farmers are guaranteed a steady income.

The problem arises because a typical school lunch may not always be considered a healthy and nutritious meal by nutritionists' standards and our children's health and welfare may be getting compromised in the process while taxpayers are paying the bill, along with any future potential medical bills related to the less than ideal eating habits being learned at school.

For over 50 years agribusiness has wielded enormous political power over the NSLP to ensure that schools keep serving up fatty foods. Meat and dairy lobbyists have always been able to defeat most any effort to reform the NSLP no matter if Democrats or Republicans control Congress or the White House! Remember, any significant reforms will likely cost the meat and dairy industries huge revenues, and more importantly, possibly help change children's lifelong eating habits from not-so-healthy to healthy which may lead to significantly less consumption of meat and dairy products!

On another note, some unscrupulous dairy farmers have been accused of "rigging" milk prices which affects the prices of student school lunches. Bid rigging is often an unconscionable effort to keep profits high. Greedy, profiteering practices may be common in many industries. Just think of all the possible bid rigging opportunities that consumers may never be aware of!

SUPPLEMENTAL SOURCE: MOTHER JONES MAGAZINE FEBRUARY 2003

## **Property Taxes & Public School Districts**

Public schools may keep asking for more bond issues and increases in homeowner property taxes to pay school costs while their wasteful spending sprees seem out of control to many taxpayers! However, school administrators may take good care of themselves even if it may not always be according to students' needs!

Administrative costs continue to increase and have been used to purchase marble bathrooms in administration buildings, vacation getaways, fairly extravagant office renovations for administrators and, at times, taxpayer dollars have even been used to renovate administrators' homes while your child's classroom may be falling into general disrepair and lacking student classroom supplies!

Do you think the administrators' offices ever go in need of significant repairs and office supplies? Students' needs may too often be neglected yet the administrators' needs may be fulfilled first class!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 11/6/96

## **Public School Education Disservice**

The American education system may be doing a great disservice to its students. America's future

depends on "high tech", highly skilled jobs. However, only 6% of our high school students even take advanced math courses, like calculus.

In Germany, 50% of all high school students take advanced math courses and in Japan it is 90%! Is there no wonder American students' job prospects and economic future may be so bleak in the upcoming high-tech era of information, technology and electronics? At the current rate, less and less highly skilled jobs will even be created inside the USA. On the public high school level maybe only one in four math teachers may even be competent or qualify to teach advanced high school math. Unfortunately, many of America's math teachers for grades 7 through 12 may not have majored or even minored in math during their college preparation courses to become teachers, yet today may find themselves trying to teach high school math in our public schools!

Making matters worse, some public schools may have teachers on the payroll who NEVER teach because school administrators may be hiding the way they spend taxpayer dollars! Upper-level spokespersons for government and education may even go so far as to act like they do not even know this practice goes on!

When undeniably wasteful spending practices are brought to the public's attention, government and education administrators seem to start coming up with excuses about how and why this could even happen! Are they protecting their own kind, something like the "blue code of silence" when the police are accused of protecting their own at the expense of what they think the public should know?

However, it is not always the teachers' fault in the downfall of America's public education system. Teaching cannot be achieved in a chaotic setting or environment. If there is neither respect for teachers nor structure and discipline in the classroom, there will be little if any learning. If the students go home to a chaotic atmosphere they will possibly only bring it back to school.

We in the U.S. have moved away from things that work when it comes to teaching, like respect and standards. The intellectual elitists keep trying to re-invent ways to teach better when many teachers already know how to teach, but the elitists think teachers must always be trying out some new teaching technique or approach or some supposedly new improved ways to learn.

However, new and improved teaching methods too often do not turn out to be better than the old tried and true ways of teaching, but rarely can you convince the intellectual elite or education specialist of this proposition.

Remember, the education elitists make their living trying to create new teaching methods. Should they possibly go out and get a REAL job and leave the teaching up to the teachers?

Not too long ago a teacher's biggest concerns were students talking out of turn, running in the halls, tardiness, chewing gum in class and dress code violations.

Today, the biggest concerns are violence, teen pregnancy, drugs, gangs, verbal abuse, disrespect and intimidation! Bad students set bad examples. Critics believe the few bad students should be extracted from a school environment if there is to be a healthy learning atmosphere for the majority of students.

The "bad seeds", so to speak, possibly should lose some of their rights and freedoms if necessary. Too much freedom in America may breed forms of irresponsibility and carelessness.

SUPPLEMENTAL SOURCES: the book: RETHINKING AMERICA BY HEDRICK SMITH and CBS-TV 60 MINUTES 9/22/96 and CNBC-TV STEALS AND DEALS 9/16/96

## **Public School Vouchers**

Why are some politicians and other influential leaders so against the idea of giving families vouchers or free money so they can help pay for and send their children to private schools? It could be everything from the unions who run public schools threatening to cut political campaign contributions to politicians who support the untested voucher system to those who really think the current public school system should be fixed first instead of scrapped in favor of private schools.

Critics charge the unions are part of the problem why public schools have not been fixed, one reason being it is virtually impossible to get rid of incompetent teachers. More and more money has also never been a solution to the problems of failing public schools because public school budgets always seem to increase. So-called budget cuts only slow the growth of the budget increase as public schools, by and large, never actually experience a cut or decreased budget year to year.

The bottom line is the politicians and leaders, who are so against a voucher system to help middle and lower class families pay for private school for their children, rarely send their own children to public schools and most always opt to send their children to pricey private schools! This leads most thinking individuals to conclude that their politicians and leaders are nothing more than hypocrites on this issue, an issue which has become a political football while many families and less-than-wealthy children get punished in the process!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 FEBRUARY 2006

## **Public Teachers' Unions**

Your child's teachers' union has probably been accused of possibly driving away "good" teachers while safeguarding the jobs of the incompetent teachers. Unions always fight for higher wages yet seem to let school management worry about the "quality" of teaching and education.

A good teacher that gets requested a lot by students may conceivably even be chastised by teachers' union representatives for, essentially, making other teachers look mediocre or incompetent! Is there any wonder why there are some who would like to abolish the U.S. Department OF Education? Parents are now asking for some kind of school voucher system so they can pick and choose the schools their children attend.

Similar to federal government employee unions, teachers' unions also make it virtually impossible to get incompetent teachers out of the public school system, so everyone involved may suffer.



SUPPLEMENTAL SOURCE: U.S. NEWS AND WORLD REPORT FEBRUARY 1996

## **School Lunch Contamination and Sickness**

The U.S. Department Of Agriculture (USDA) allows the "lowest bidder" to sell food to childrens' school lunch programs which too often means the meat and food may be contaminated, since it seems that the "cheaper" food manufacturers are also the ones most often cited time and time again for food contamination. Remember, one bout with food contamination can change your child's life forever, possibly leading to kidney failure which may require a kidney transplant to save your child's life!

Unfortunately, it does not stop with the seemingly careless USDA. Cameras were allowed to be brought along on surprise inspections at school lunchrooms and no matter if it was inner-city schools or in suburbia, too often the same kind of violations were found.

Rodent nests and feces, dead rodents and roaches were found in too many school lunch preparation areas along with peeling paint chips and equipment not heating or cleaning properly! When parents visit their childrens' classrooms they should also be allowed, and better yet, ENCOURAGED by school administrators to visit the lunchroom food preparation areas IF schools have nothing to hide!

School lunch programs should be run like a business and the children should be treated like customers. If this is not happening in your child's school, investigate, call the local media to allow you access to the school's food preparation areas. Unless you bring pressure on or embarass school administrators they may never change their careless ways!

Over 1400 school lunch program food inspection reports were investigated and around half of all of them had food contamination problems. Just because a school preparation area is not cited for food contamination problems today does not mean they will be clean tomorrow so, unfortunately, it is up to parents to set up their own task force to diligently pursue the continuous cleanup of school lunch food preparation areas week after week, year in and year out! Never assume that school administrators will continue to cleanup on their own even after their contaminated cafeterias have been exposed to the public!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 11/7/02

## **School Lunch Menu Advertisements**

These days too many school districts nationwide are getting customized menus free of charge but the menus may typically be loaded with advertisements for cartoon TV shows, sweetened cereals, junk food, toys and so forth. Cafeteria management may not even seem to be against this commercial invasion of sorts claiming that these "flashy" menus aid in cafeteria food sales, especially since cafeteria budgets depend on their food sales. The revenue generated here also helps cafeterias get cash subsidies from the U.S. government!

These "slick" menus may even take a stab at good, sound nutritional advice, for example, claiming that pepperoni pizza and sweetened cereals may contribute to a healthy diet! Of course, pizza and cereal

companies may likely be advertising on the same menus. Is nutritional advice possibly being compromised by business relationships with advertisers? Should our children be served up to marketers?

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 1997

### **School Lunches and School Clothes**

School lunches may too often be high in saturated fat and sodium, at times, twice as fatty as federal guidelines recommend and up to 200 times saltier!

Concerning school clothes the better deals at retail stores are offered in late fall and early summer but NEVER in late summer or early fall. Like gas prices, when they know you may need more of it, they raise the prices!

### **School Overcrowding**

A claim made by many tax-hungry state legislators and money-hungry state Departments Of Education may just be a ruse or ploy to try and squeeze taxpayers for more money. How can a school district claim its schools are overcrowded? Simply by not counting all the portable classrooms in use!

Renting portable classrooms works to a school district's advantage because it does not have to report any leased or rental space when figuring student-to-teacher ratios in classrooms! Consequently, this makes it appear that there may be a greater need for classrooms and smaller class sizes than there really is! This way a school district can show a new school or new construction of classrooms is desperately needed when it may not always be needed!.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/27/97

### **School Security Guards**

The school security guards hired to protect your children at school, by law, cannot physically search students suspected of carrying weapons, even if they SEE what looks like a weapon bulging from under a student's shirt or clothing!

Unless the guard actually sees the weapon, he cannot legally search and seize any weapons on school property. What student is going to go around with a weapon exposed?

Do you want a school's security guards to obey the law as it is written? Or do you want them to go above and beyond the law to try and protect innocent "unarmed" students, even if the student carrying a concealed weapon, once arrested, is let go by the court judge?

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 9/22/96

## **School Volunteer Teachers Assistants**

In too many states these volunteers may not even have background checks done on them by school administrators! All you have to do when applying for a volunteer job to work closely with children and teachers is mark "no" on the form you fill out stating you have no criminal record when applying for a volunteer teachers assistant job! Consequently, volunteers with drug and violent criminal convictions do end up working with children as volunteers and have even been accused of committing violent acts against children in the classroom possibly with the teacher's knowledge, bringing into question a teacher's character, decisions and choices made inside the classroom!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 10/9/03

## **Sexual Harassment In Schools**

Men, especially, may not easily get away with sexual harassment in the workplace as they have in the past, but in schools some young boys and girls are taunting, harassing and calling each other every kind of name imaginable and getting away with it. Some students feel teachers in charge are too often ignoring the harassment and may be just looking the other way! Some teachers have even been accused of saying, "That's life, so get used to it" or "Boys will be boys."

To concerned parents, sometimes it seems maybe that the only way to get the attention of school administrators and an adequate response from them is to hit them in the pocketbook and in the media with a sexual harassment lawsuit if you are to ever get anything done about it. Until students are taught to "wise up", NEVER be timid about going after your child's school with a lawsuit for allowing the sexual harassment of your child to go on.

Remember, sexual harassment is reinforced by much of what children are allowed to hear and see in the media, music, videos and advertisements, which too many parents tend to ignore or are just simply conditioned to accepting in American culture.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 9/15/96

## **Social Promotions In Public Schools**

Social promotion is a means of promoting many students to the next grade level even if their grades are so low that they are not considered "passing grades"! This practice in public schools across the U.S. helps students keep up with their peers yet possibly does more of a disservice to failing students in the long run.

Employers have been known to disregard student high school diplomas from particular parts of the country especially diplomas from large cities where they may feel social promotion is prevalent! Passing a failing student on to the next grade may do more harm than good to the student and to society than the so-called "do-gooder" school administrators believe who practice social promotion.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 10/13/97

## **Students Cheating For Grades**

The not-too-smart students are "paying off" smart students to do their homework for them so the "cheaters" can go out and party instead of learning. Some of the cheaters come from the wealthiest, most prominent families in America too! Unfortunately, most students surveyed think it is alright to cheat on tests and plagiarize their written work to get good grades.

Students are using high-tech means to cheat too. For example, the calculators students are allowed to use during some tests may also store the answers to test questions which can be called up when the teacher is not looking.

Some students even send the answers to test questions to other students who are in the process of actually taking tests! They can do so using written messages or "instant messaging" via cell phones.

Of course, it is not the best and brightest students that are typically doing the cheating. Furthermore, those that do cheat too often do not even feel bad about doing it and do not feel like they are cheating themselves!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/19/04

## **The Business Of Colleges & Universities**

Today, colleges and universities may be run more like businesses than schools of learning by putting the financial "bottom line" before the education of the students! For example, untenured professors publish articles in over 70,000 academic journals that few people, students or educators even read. The articles in these academic journals may contribute very little to man's overall understanding and knowledge and may be more of an exercise in intellectual curiosity.

Additionally, if college teachers "go easy" on students they may get the highly coveted "good evaluation" rating from students which is almost essential to getting or attaining tenure. Tenure means job security in the business of colleges and universities. Tenured professors are rarely, if ever, terminated from their academic teaching positions. However, untenured professors can contribute to their own job security by securing research grants from corporations or the U.S. government all of which brings much sought after money to colleges and universities yet U.S. taxpayers wonder why they should subsidize the intellectual curiosity of college research professors?

College and university administrators may too often spend way too much time and money doing public relations "stunts" or setting up a "window dressing" atmosphere to attract unsuspecting new students and their parents. Add this to the pressure on university teachers to "dumb down" their curriculum to keep the students from making failing grades and the students' money-spending parents happy and some critics complain the "business" of colleges and universities may be to make money first and educate second.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 1/10/96

## **U.S. Department Of Education**

Do you really want some Washington D.C. bureaucrat deciding how your children should be educated? Critics believe this department was originated as a political pay-off to the Democratic Party in the late 1970's!

Should your child's education be decided locally and free of federal regulations? Should the federal government be in the business of creating local education standards as well as determining what is to be official knowledge? Or was the creation of this department more like federal interference into local affairs?

SUPPLEMENTAL SOURCE: TAMPA TRIBUNE NEWSPAPER 3/16/96

## **Unaccredited Private Schools**

Just because the private school you send your child to costs a lot of money and has lots of equipment and activities for the children to make use of does not automatically mean the school is accredited. If it is not accredited, upon graduation your child may not be eligible to get into the better colleges or universities because the grades earned for years of academic work may not be recognized by many institutions of higher learning!

If you do not thoroughly check out a private school's credentials and accreditation you may be in for a devastating discovery years later when it is too late to do anything about it! Also, do not just take the school's word for it concerning their credentials and accreditation.

Almost anyone can start their own private school by simply filling out a two page form and only the person applying for ownership of the school is even given any kind of background check!

Neither the teachers nor the private school's administrators are required to go through a rigorous background check! No one really knows much about the people working as teachers and administrators at private schools, unlike what many parents may like to believe.

## **University Economics Departments**

Our colleges and universities may be graduating a generation of educated idiots, brilliant at math that few others can comprehend, yet innocent and naive about REAL, grassroots economic life! Today, economics students may need to challenge the prevailing opinions and attitudes espoused by their professors and examine the real-life consequences of neoclassical economics.

However, fighting ecological suicidal projects, for example, may be like being a firefighter in a town where the arsonists are paid by the town council. The study of economics seems today to be more interested in proving its own selfish validity as an airtight science instead of looking critically at how ecological economics is affecting the world in which we live! The study of economics too often is involved with the understanding of fraudulent behavior models that may have no relation to any state of nature that has ever existed or is likely to exist!

There is no societal security in a culture that consumes the biosphere in which we live. For example, nuclear energy is advertised as "cheap fuel" but the disposal of nuclear waste is not truly factored into the overall cost of creating supposedly low cost energy! Conventional economics departments may be stunted by their isolationism and conceivably should not be allowed to survive as they are structured today...just as political science cannot survive without also teaching students philosophical perspectives, engineering without art and economics without ecology!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1996

### **Vocational Trade Schools**

Too often these schools rely on government loans to get students enrolled and the schools may not always be concerned with getting their students jobs in the field they trained for! Some vocational trade schools have been labeled "government funded diploma mills!" Critics charge that too many of these taxpayer funded schools may be more interested in enrolling as many students as possible with less concern for getting them jobs. In fact, up to 40% to 90% of their graduates may not be able to secure jobs in the field they trained for!

# **ENTERTAINMENT, ARTS & ARTISTS**

## **Actor Workshop Audition Fees**

When you pay a fee to attend an actors' workshop hoping to land an acting job because some casting director is going to be there watching auditions, critics charge, you are essentially paying for a job interview. Since most people have little, if any chance, of landing a role or bit part in a major film or on network TV by going to these costly job interviews, legislation is now being drafted in California banning this lucrative practice!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/8/02

## **Art Dealers and Auctioneers**

They have ample opportunity to sell "copies" of famous art, sculpture and other collectibles by passing them off as "originals"! So-called art dealers and auctioneers may be unlicensed and tend to travel state to state "hawking" works of art by master artisans, works supposedly acquired through estate sales and elsewhere.

However, the so-called expensive works of art being auctioned off as "great deals on valuable pieces of art" may be nothing more than copies of originals purchased through catalog mail order companies!

The works of art are given official-looking but unauthenticated certificates of authenticity to back up the art dealers' and auctioneers' "bogus" claims!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 6/4/97

## **Audience Voting Contestants On and Off TV Reality Shows**

The Federal Trade Commission (FTC) and Federal Communication Commission (FCC) do not have rules and regulations or any laws that say you have to adhere to an audience vote count on TV shows slated or categorized as "entertainment" shows. In other words, if the show owners and producers decide they do NOT want to accept how the audience votes then the show producers can do whatever they please to make the show a success.

If this means voting off a popular contestant or keeping on a not-so-popular contestant they can very well do so and no one can do anything about it since the show is for entertainment purposes only. Similar to pay-per-call psychic talk lines, for example, the small, fine print at the bottom of the screen says the content of the message is meant purely for entertainment purposes!

If you read the small, fine print at the end of any TV reality show you may find hidden somewhere in it the term "for entertainment purposes". This one line allows the show producers to do anything they want to try and ensure the show is a success.

For example, take the show that is based on amateur singers who get voted on by the audience each week to see who gets to stay on or leave the TV show. If the audience votes off a particular singer but



the TV show producers feel that singer appeals to a certain demographic that advertisers want to reach like people under 20 years of age, (who influence a huge sum of their parents' spending money each week), then you may see a singer who appeals to "teeny boppers" get to stay on a few more weeks! In turn, the TV show producers would make an executive decision to vote off or say bye bye to other "more older appealing" contestants they feel they may have plenty of at the time, like contestants that appeal to older, less desirable sought after demographics (consumers) by advertisers, for example, the amateur singer who appeals more to the over 40 years of age demographic or consumer even though the audience clearly voted to keep them on the show. This is just one example. When it comes to what TV reality show owners and producers think it takes to make a show a "hit" there could be a multitude of reasons why show contestants are kept around or given the boot.

Remember, if any TV show is not a success a huge amount of revenue is not generated and lots of jobs are at stake, consequently, all bets are off when it comes to what the show producers feel they must do to make a show succeed.

In the past national TV networks have been accused of rigging game shows, consumer protection investigations even radio stations have been accused of rigging their contests to favor who they want to win the big prize giveaway! When you see the winner of contest drawings where someone's name is picked out of a hat, so to speak, is it not sometimes strange that the type of person who is picked as the winner is oftentimes some little old lady or some poorer ethnic person who really needs the prize or money? Of course not all contests are rigged, but like horse and dog races, how do you know which horses and dogs get drugged to win or lose. Essentially you cannot know!

However, IF the show was a legitimate "contest" and NOT for entertainment purposes only then the show producers would have to adhere to FTC and FCC rules and regulations governing contests.

SUPPLEMENTAL SOURCE: JERRY DOYLE RADIO TALK SHOW MARCH 2007

## **Beware Of Modeling and Talent Agencies**

If one of these type services asks you for upfront money to represent you or a loved one to pay for photos or anything else, do NOT count on getting any modeling work from this particular modeling or talent agency. Too often if you give an upfront fee you may never get your money's worth in return!

Even those who actually do get some work out of these type of upfront fee agencies you may possibly not even get paid for the work they do get for you! So, before you sign any contract check out all the references supplied by the agency. Also investigate the people involved in the agency, and/or the agency's name, with your local and state Consumer Affairs Bureaus.

To find out if you or your child can "make it" in the LEGITIMATE end of the modeling business you NEVER have to invest one dime other than transportation costs to and from the jobs they provide for you or to and from the agency.

Moreover, no legitimate modeling or talent agents will ever ask a potential modeling or talent client to undress in front of them or anywhere else in the modeling or talent agents' offices!

## **Book Publishers and Literary Agents**

So, you thought all you had to do to get your book or any literary work published was to get a publisher, and/or agent, and everything else would take care of itself. Generally, unless you are already a well-known writer, or a truly promising publishing prospect, you may possibly find some potential problematical times ahead.

If a publisher accepts your work and sells your work as a book to bookstores, how do you know how many copies are ever even sold? Sometimes you cannot know! Despite the best publishing contract possible, if your book sells well and it goes into a second printing, you, the author, may possibly be the last to know!

If a publisher thinks you may only be a "one-hit wonder" with few, if any, more good-selling books coming out in the future, what incentive is there to always be totally upfront with how many books of yours are being sold in bookstores and how much money may be owed to you?

Some authors have received a small monetary advance payment for their manuscript, only to find out this is virtually the only money they may ever see from their publishers!

If a publisher accepts your work this is a good time to seek out a literary agent to represent your interests. However, is having an agent any more helpful? Remember, if your book sells and you have an agent, the publisher sends your money to the agent first, who takes 10% to 15%, and your agent is supposed to send you the remainder of the money.

Can you always trust a typical literary agent to pay you promptly or pay you at all what you are supposed to receive from the sale of your book?

If you do not have an agent, how do you know the publisher will not take advantage of you if a contract is offered to you? If you only plan to write one book, essentially you may only need a lawyer who specializes in literary contracts. This way it is a one-time fee for services only, instead of paying an agent 10% to 15% of everything you possibly may earn from your literary work.

Beware of agents who try and steer you toward a particular commercial editing service. Also, never pay an agent to read your work. Moreover, beware of agents who charge 15% then try and charge you for extras like phone calls, faxes and photocopying. Above all, remember that everything is negotiable!

In some cases, believe it or not, it possibly may be easy to get your work published and sell it, but getting paid for it may become a nightmare! Well-known writers and authors may not have this problem because of all the possible negative publicity it could generate for publishers and agents. However, first time, relatively unknown writers may discover much different situations and circumstances!

SUPPLEMENTAL SOURCE: the book: HOW TO GET HAPPILY PUBLISHED BY APPELBAUM

## **Cable TV Operators**

Have you ever enjoyed a particular TV show on a local broadcast TV station or national cable TV network and then the local cable TV operator in your area takes the broadcast TV station or cable TV network off the air and gives you some other broadcast TV station or national cable TV network which airs TV programs that you may NOT enjoy?

Of course, the local cable TV operator in your area may look you straight in the eye and tell you he took away a certain broadcast TV station or national cable TV network because of low viewership or low audience ratings. This means some viewer survey in your community suggests that people in your area may not be watching your favorite broadcast TV station's shows or national cable TV network's shows so the local cable TV operator replaced the station's shows or cable network's shows with some other broadcast station or national cable network shows.

However, critics charge that your local cable TV operator may not be completely truthful when it comes to how certain stations or cable networks are ultimately judged because many local cable TV operators' programming deals for the shows you get to see may possibly be made according to cash pay-offs to the local cable TV operator by the stations and cable networks, as well as possible "insider" political relationships, favoritism and just plain old "wheeling and dealing" for who knows what!

Such goings on may be nothing more than business as usual. It may not always be that you, the cable TV subscriber, gets what subscribers want to see but may be more like what the local cable TV operator wants you to see based possibly on how much the local cable TV operator got paid off by the broadcast TV station or national cable TV network to air its shows!

Incidentally, when you see lots of home shopping channels on your local cable TV channels it may not be because lots of people want them or are watching the home shopping channels but it may be because the local cable TV operator may be getting a percentage of every sale of every product bought from the home shopping channel by people living in your community!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 12/1/95

## **Celebrity Charity Endorsement Fees**

One of America's leading charity fundraisers exposed that for years he routinely "paid-off" celebrities, politicians and even a former President of the U.S. just to show up and perform or speak at charity fundraising events, events which would seek to raise money for poor children, childhood diseases and so on; money that ideally should have gone directly to the charitable causes! However, with some celebrities and politicians charity seems to start at home!

Of course, some Hollywood "stars", musical celebrities and politicians know better than to take a direct "pay-off", even though some do take direct "pay-offs", so many celebrities have the charity event organizer give cash, jewelry and first class trips and airfare to the celebrities' closest friends and associates who, in turn, may end up giving the "pay-off" back to the celebrity.

Many well-known people and politicians have been implicated to be "on the take", accusations often backed up by cashiers checks and signed contracts guaranteeing "pay-offs", and you, the cash donor to charitable causes, probably thought all these well-known people were entertaining, speaking and/or fundraising for free!

SUPPLEMENTAL SOURCES: the book: THE KING OF "CONS" BY TOMPKIN and ABC-TV 20/20 11/11/04

## **Concert Ticket Brokers**

Front row seats are not exactly easy to acquire on your own even if you are first in line when tickets first go on sale. Why? It is because the legal ticket sellers at ticket sales establishments have every opportunity to set aside huge blocks of seats and conceivably may have even already sold most of the front row seats to potential ticket "scalpers". Scalpers are oftentimes bulk buyers who organize to make serious profits.

However, they do not refer to themselves as scalpers but instead like to be called ticket brokers. Brokers will possibly pay more than the typical concert goer for good seats up front.

Scalping is typically only illegal outside the stadium but not anywhere else it seems. The practice of selling off the good seats BEFORE the general public has a chance to get them is somewhat unethical but is not illegal. In some cases it may be illegal to offer and sell the same tickets for much higher prices but it is not illegal to sell them for more to ticket brokers BEFORE they ever go on sale to the general public.

Legitimate ticket selling establishments may, off the record, feel that brokers provide a much needed service in that they get tickets to those who cannot get there to be first in line. Many ticket buyers are willing to pay big bucks NOT to have to stand in line for hours.

Are ticket selling services really doing all this just as a public service or is the practice being done to make much more money by selling tickets at inflated prices to ticket brokers then rationalized as being a justifiable public service?

## **Deceptive Bestseller Books Bookstores**

Books making it on a so-called bestsellers list could be achieved less than honestly! With enough money a big book publisher could place orders for its own books with strategic bookstores nationwide thus manipulating the sale of certain books which deliberately inflates book sales by deceptively creating increased demand for a certain book title.

Never underestimate the cunning of book publishers with deep pockets. Consequently, a top ten bestseller does not always automatically mean a lot of ordinary book readers are actually buying a certain book title.

Another bestseller trick is when a book publisher advertises one of its own books as a bestseller when, in fact, it may only be a bestseller in a particular category of books which also misleads consumers. With a steady diet of this kind of deceptive advertising logic is it no wonder we have become so distrusting of promotional gimmickry? In fact, misleading advertisements and/or promotional news stories have become acceptable just because millions of people get exposed to them!

Some bookstore books that get prominently displayed and promoted on bookshelves may not have earned their place of prominence. The book publishers may be purchasing shelf space and/or financially contributing to the bookstore in other ways.

Just walking by some book displays in bookstores consumers may think they are viewing some of the latest, greatest books but in reality they may only be books from the big publishers which are essentially financially subsidizing a bookstore's success.

This means books by lesser known authors and small book publishers may have little chance of getting their books discovered and in front of consumers because of less than adequate financial influence. Is this an example of pure capitalism at its worst?

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 8/21/95 and CBS-TV 48 HOURS 12/12/96

## **Entertainment TV Shows and Morality**

We BELIEVE what we are watching on TV and in films is only entertainment so we tend to accept it without challenging the morals, values and prejudices being exhibited which are built-in to an entertainment program or film.

Unlike watching a speech, when watching an entertainment program or film we may be more likely to accept how the world is portrayed on the screen. The ONLY remedy is to become more critical and discriminating in what you choose to view and accept.

## **Fashion Model Culture**

Models are thinner than 95% of the rest of us which creates a very profitable gap for marketers of commercialized beauty products, vanity products and clothing designs. The so-called ideal female and male form or body is the "slender-look" which is so glorified in all the advertisements, but it is the opposite of what many, if not most of us, look like.

The gap between what we look like, especially women, and what we are conditioned to think we SHOULD look like does nothing for too many of us except lower our self-esteem! This, in effect, creates a vast market for commercial products and services. About 50%, and maybe more, of all women think of themselves as fat or at least somewhat overweight, yet only 15% of them may even be classified as overweight by medical standards!

Younger women are especially vulnerable to all the commercialized beauty messages and vanity sales pitches. Today, as we are growing up we have less of a chance to learn to appreciate the body we have before we are essentially forced to start comparing ourselves to the "touched up, airbrushed, surgically improved beauties we see in all the glamour magazines!.

Creating insecurity through unattainable media images will continue as long as we keep getting "suckered" into looking for marketing solutions to imaginary flaws!

## **Hollywood Movie Ratings System**

Since the inception of the ratings system for movies using classifications like, "PG-13", "R" and so on, the system has changed over the years without moviegoers and parents really being made aware of the changes! For example, what used to be routinely rated as "PG-13" movies, which parents could count on as having ABSOLUTELY NO violence, bad language or nudity in them, today, you will see "PG-13" movies with violence, bad language, like the F-word, and nudity in them much to the dismay of many parents who, over the years, had come to trust the movie ratings system!

In fact, even a spokesperson for the movie ratings system agrees the system for rating movies has changed, subsequently becoming more permissible than they were 20 years ago, because society has supposedly changed over the years, or is it really that "Hollywood" has changed and conceivably become more permissible? Whose values are really being reflected here?

Over the years, what used to be a "R" rated movie is now listed as "PG-13" without parents being made aware of the new "looser rules" for rating movies!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 7/14/04

## **Local Radio Station Contests**

These contests, dreamed up by your local radio stations, may too often be rigged or "dummied up" so they can essentially give away the prizes to anyone they like! If you are radio station management, why shouldn't you hand pick the contest winners, especially when giving away prizes that have significant monetary value? The question becomes, how do you know the contests are not "dummied up"? You will likely never know.

## **Motion Picture Movie Companies**

Movie companies have been accused of "cooking their books" or accounting records so that certain artists, screenwriters, authors and other "creative" types involved in making a motion picture may never really know how much money a movie actually made.

Many deals that the "creatives" cut with the movie companies may be based on getting a percentage of the "net" profits that a movie earns from viewer ticket sales. Consequently, if "on paper" a movie appears as if its "net" is a loss of 50 million dollars then the movie company owes little or nothing to

the authors and writers who cut their deals based on "net" profits, even if the movie was a #1 box office hit grossing 600 million dollars in ticket sales!

Many unsuspecting "creative" types who submit ideas and scripts to moviemakers agree to get paid a percentage according to what a movie earns in "net" profit. If a movie costs 50 million dollars to make but earns 600 million at the box office, "on paper", it can still be made to look like a "loser" in "net" profits by simply "cooking the books".

This way cunning moviemakers may essentially chisel many unsuspecting creative individuals out of millions of dollars, thus keeping the windfall profits for themselves so they can make more movies and potentially "flim flam" even more creative people, artists and others out of even more money!

The bottom line is NEVER do a deal with a filmmaker, book publisher, or with anyone for that matter, based on "net" profits earned. Remember, the people you are dealing with will always come across as sincere, friendly and trustworthy but they may not be that way at all.

No smart "movie star" does a movie deal based on "net" profits, so why should you? This is especially true if it is your idea and/or script for the movie to begin with. Are you going to allow the movie stars and moviemakers to earn all the money off your ideas and authorship while you negotiate little or virtually nothing for yourself?

Only accept a percentage of the "gross" profits. "Net" profit deals allow the moviemakers to inflate and overcharge as well as overprice the costs incurred to make the movie. The same goes for book publishers. Cunning accountants can make most anything appear unprofitable "on paper", when, in fact, based on gross proceeds, the project may have been a real moneymaker!

SUPPLEMENTAL SOURCE: CNN-TV NEWS 5/24/95

## **Movie Critics**

Major movie-makers in the Hollywood film industry may put undue pressure on film critics to write good movie reviews, or at least, not-so-bad reviews IF the critics want access to their movies' stars, parties, perks and general information about the movies in advance.

SUPPLEMENTAL SOURCE: CNBC-TV BUSINESS CENTER 5/12/98

## **Movie Reviews By Movie Critics**

If you notice a movie review done by someone from somewhere you may have never or hardly ever heard of this may be a sure sign the movie got bad reviews from all the well-known critics and the movie company is having to rely on the good reviews from more obscure critics. Could good reviews from lesser known critics and reviewers even be essentially bought and paid for?

Even if you read a good movie review from a well-known critic, movie companies have been known to

take only a portion of the review and twist it around to incinuate the movie may have received a good review from the well-known critic when in fact it may not have!

For example, the well-known critic may have said the performance by one of the movie's stars was good or that something else about the movie was good but the movie overall was bad but the movie company only puts out what the movie critic said was good about the movie while leaving out any negative press!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/22/03

## **Movie “Trailer” Promotional Films**

These mini-film trailer promos are made months before the actual movie ever comes out so the movie can be promoted in theatres in advance of the movie's premiere.

However, some of the scenes you see in the trailer promos are scenes that you will not see in the actual movie! Either the scenes were dropped or cut out of the actual movie during the final edit or possibly they were created especially for the movie trailer promo and never intended to be a part of the movie. This is done to "tease" moviegoers to help try and get them into the theatre when the actual movie does come out!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/14/03

## **Movie-making Investment Come-ons**

Beware of telemarketers or so-called investment consultants calling you up on the phone and proceeding to sell you on the idea of financially getting in on the ground floor of a movie-making project. The person on the phone trying to sell you on the idea may do a lot of movie star namedropping but do not fall for this sales pitch.

Lots of trusting, unsuspecting potential investors have lost thousands of dollars by falling prey to this type of investment scam and received absolutely nothing in return for their money!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 7/9/96

## **Murder-simulating Video Game**

Children spend countless hours taking target practice and inflicting punishment on other human beings via high-tech video games and all without facing any consequences for their actions. So is it any wonder that some kids may actually act out their fantasies with deadly accuracy in real life without feeling the threat of consequences for their actions?

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 4/25/99



## **Music Promoters and Producers**

Beware of anyone asking for upfront money for publicity, promotional pictures or anything else to promote you or your music group! If a promoter or producer really legitimately believes you have potential he will not likely ask for an upfront fee of any kind!

SUPPLEMENTAL SOURCE: INSIDE EDITION TABLOID TV NEWS 8/13/01

## **Music Record Label Marketers**

If a record company asks you for upfront money to produce, promote and market your band's music you may want to consider ignoring them. Few, if any, legitimate record companies will ask for upfront money to market your music.

Even legitimate record company marketers have been known to artificially "pump up" the volume of their signed artists' record and CD sales just to push their artists up on the Top Ten List of bestsellers. They do this by encouraging the sale of certain artists' music by giving out free copies to record stores or by instructing record stores to sell the music at deep discounted prices possibly at the expense of others artists' sales signed up under the same record company label.

"Tweaking" record sales to artificially create a "hit" in the Top Ten may be somewhat of a common practice by record companies. This "tweaking" can actually end up swaying the unsuspecting buying public into thinking everyone else seems to be buying a particular artist's new song. The whole deceptive process may help keep a new song in the Top Ten for weeks or months! It gives an artist's new song a "running start" so to speak. Giving away or deep discounting thousands of records and CDs is a small price to pay to try and help a new song or some artist's music to "catch on" and hopefully end up selling a million copies to the public.

If giving away or deep discounting an artist's music does not work the record company may persuade the record store to "switch" the bar codes from other better selling artists' music to artists' music the record company NEEDS to sell. This practice tricks the cash register scanner.

The sales through cash registers' scanners are added up to determine just which songs or albums are currently the bestsellers across the nation.

Also, a record store can actually run an artist's song or album bar code through the scanner twice for each actual sale which can quickly pump up an artist's sales volume! In the music industry this is called "playing with the charts" which could turn borderline sales into a hit.

Perverved sales figures only helps to expose certain music to the buying public who in turn must decide if certain music will stay on the bestsellers list for any significant length of time. Deceptive sales practices may hinder the sales of more truly popular music like unheard-of dance music, reggae, Christian, New Age and Latin artists who often may not get the attention from record marketers like other more mainstream artists may receive.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 1/30/96

## **National Endowment For The Arts**

This organization gets 100 million U.S. citizen tax dollars yearly but distributes up to 33% of it back to just 5 major metropolitan cities which serve just 6% of the total U.S. tax-paying population!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/15/97

## **Poetry Contests Millions Of Prizes**

**POETRY CONTESTS & MILLIONS OF PRIZES** Do not be surprised that no matter how good or bad a poem is that you submit that it automatically gets you a letter in response praising your unique talents as a poet and that your particular poetic entry has made it into the semi-finals to possibly be selected for prizes worth up to \$50,000. Once you get a letter back, praising your poetic talents, then comes the sales pitch offering you costly things like publishing costs, copying costs, costs to put your poem on a special plaque, as well as printing costs putting your poem on laminated cards and an invitation to join the International Society Of Poets, of course, all for a costly fees! Do not be surprised to also get an invitation to submit another poem! Incidentally, when you see a contest giving away "millions of prizes" there may be only one grand prize, a few hundred first prizes then nearly one million second prizes which may be nothing more than a free container or package of the game sponsor's product, like orange juice or a candy bar. The other problem is to claim your prize you may have to send the game sponsor the winning game piece or answer via certified U.S. mail costing you around \$3, when the coupon you receive, redeemable against the cost of the game sponsor's product, may only be worth around \$1.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE SEPTEMBER 1997 and JUNE 1998

## **Radio, TV, Film Screen Test Services**

These so-called radio, TV and film casting agencies tell you they can possibly help you get acting work on radio, TV or in Hollywood movies. However, they may be nothing more than "upfront fee grabbers."

Even if you do trust one of these type services you may end up spending way more money than you anticipated on spending when you signed up to use their services. Beware of their "slick" advertisements full of potential "to good to be true" claims.

Investigate first before you risk your hard earned money for something you may be able to accomplish on your own by mailing out your own pictures (known as "head shots") and resume' to radio, TV and film casting agencies and all at a fraction of the cost that screen test services may likely charge.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/22/96

## **Reality TV Game Show Ripoffs**

Show contestants have revealed that too many so-called reality TV game shows, where contestants can win big money prizes, may be scripted to get a predetermined outcome! Critics claim that the viewers at home know and expect contestants may be told what to say and what to do, at least to a certain degree, and they do not really care.

Consequently, show producers may too often try and do things to get higher audience ratings, like hinting to other contestants playing the game that it would be nice when it comes time to vote someone out of the game if they would vote to keep one of the prettier girls on board so more men demographics at home would possibly watch the show!

All contestants are forced to sign-off on a non-disclosure agreement so they are not allowed to discuss what they may know about how the reality TV show was produced or possibly "rigged" to have a predetermined outcome.. One contestant, that exposed what really did go on during the production of the reality show, found herself facing a multi-million dollar lawsuit by one of the largest media conglomerates in the world. This kind of intimidation keeps others from exposing what they may know about how reality TV game shows may possibly be "rigged" with predetermined outcomes.

Remember, TV is all about getting audience ratings and show producers may, at times, feel what the audience does not know will not hurt them and those in the audience that do know do not really care if segments of shows are "rigged" to get a predetermined outcome.

The way the Federal Communication Commission (FCC) law reads concerning game shows is a show cannot be "rigged" if contestants are using "intellectual" skills which is why reality shows, to date, may possibly get away with "rigging" some segments of some shows because the contestants are relying on "physical" skills, not intellectual skills to win the game! At least this is how the court ruled when one media conglomerate was sued in a lawsuit.

Show producers have often been accused by former contestants, critics and by some show production crew members of "tricking" the viewers at home. For example, according to one female contestant, seeking the attention and affection of a so-called "rich" bachelor, her segment was edited in such a way as to make it seem like she had sex with the guy when she did not, but this kind of "unethical" editing by the show's producers may help ensure more viewers at home will continue to watch and tell others about what they think they saw on the show!

SUPPLEMENTAL SOURCE: BRAVO TV NETWORK DOCUMENTARY: "REALITY ON REALITY" 8/18/04

## **Talent Scouts and Modeling Agencies**

It is always somewhat risky to give money UPFRONT to anyone claiming you have "the look" or commercial talent to get modeling and/or entertainment jobs. Some so-called talent agencies employ people to "hit the streets" so to speak and tell people what they want to hear, or tell them anything flattering just so it gets them in for a "free" interview, then they find out the agency wants money

upfront to do more to try and promote their careers as a model or commercial talent!

Any respectable talent or modeling agency never charges money upfront for anything until they actually get you a job as a model or talent.

A hidden camera investigation showed how talent scouts are trained to make up flattering things about your look, your hair, smile or anything just to get you interested. They may first check you out to see if you have good shoes and a good watch. If you do this means you may have enough money to afford the upfront fees and therefore you are automatically a potential candidate for modeling or commercial talent jobs possibly no matter what you may look like!

To unscrupulous talent scouts it is a numbers game. The more people they talk to the more may sell on the idea and the more money the scout makes which is too often what it is all about....making money, not for you but for the talent scouts and the talent agency! A career in fashion modeling may happen for only one in 10,000 applicants who seek to sign up with a reputable agency! So, if you or your underage child do sign a model release form, the pictures taken by a photographer may be used to illustrate stories about getting raped by numerous men and you would possibly not even know it until it is too late and the magazine has already hit the newsstands!

Even major, well respected national magazines may be guilty of this unsavory practice. You would think the pictures of hired models used to illustrate a magazine's stories concerning sexual content would at least have a small disclaimer printed somewhere in the story noting that the models depicted in the story photos are NOT photos of the actual real people talked about in the magazine story! Critics wonder if there were such disclaimers, would the magazine sell as many copies as it does WITHOUT disclaimers?

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 4/15/03 and NBC-TV DATELINE 3/9/98 and ABC-TV 20/20 1/2/98

## **Too High Priced Concert Tickets**

Why are many concert tickets going for hundreds of dollars these days? Since many artists' work gets stolen on the Internet, via out of control downloading instead of being paid for, most of a popular artists' income may have to be generated these days through touring and performing concerts, hence high ticket prices!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/14/03

## **Vanity Book Publishers**

If you go to a vanity publisher to publish your book, some of them may not even print and store in their warehouse all the copies of your book that you paid them to print and store for you when you signed a contract with the publisher! The publisher may figure your book will probably not sell anyway so why print them all and have to store them, even though they may also be charging you storage fees to store

the not-yet-printed books!

The publisher may wait and see if your book does sell then go from there. Book publishers who offer to help you for free and then ask for up-front money may "act" like they love your idea and/or script for a book at first, however, your only success may be how successfully you lose your money to them!

Remember, writers who want to publish their work must be gamblers at heart.

# **ENVIRONMENT**

## **Anti-environment Environmentalists**

Well known, highly respected, famous politicians and national TV network news journalists who supposedly support environmental issues, like using offshore windmills to generate electricity without polluting the environment, are fighting the construction of the windmills if they are being planned to be constructed in the backyards of the politicians and journalists and possibly obstruct their view and use of the ocean! These so-called activists may talk the talk but too often cannot walk the walk! Remember, environmental activists are not always saints and may be just as hypocritical as the general population.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/25/03

## **Anti-pollution Legislation**

These laws were passed by Congress to catch polluters and make them pay monetary fines which will be contributed to a "superfund" of money to help clean up the environment. However, the biggest polluters, the industrial giants, are not necessarily the ones getting fined and sued in court for polluting!

So far small "mom and pop" businesses, retailers, even schools and churches are the ones getting taken to court for polluting local landfills, unlike what Congress anticipated when they voted for the Superfund Bill.

So, how much pollution has been cleaned up with Superfund money collected from lawsuits and monetary fines against polluters? To date, some landfills have had nothing more than a fence thrown up around them! This is supposed to qualify for pollution cleanup?

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 10/26/97

## **Biosphere Project**

The \$200,000,000 attempt to provide basic levels of human sustainability inside a huge, enclosed dome failed. Living systems feed, protect, heal, self-clean and allow us to breathe using "natural" capital. Yet, when the foremost scientific minds in the U.S. tried to re-create Mother Nature inside an enclosed dome the 8 inhabitants did not even have adequate oxygen!

Most all of the small animal species enclosed inside the dome died. The water became polluted and only cockroaches flourished!

Consequently, how can we continue to discount the value of natural capital when 160 people are born every minute on Earth? Technology cannot replicate even the simplest restorative functions of the ecosystems our economies seem to take for granted. Capitalist, consumptive economies overtax the real biosphere....Mother Nature! Future generations may be living on borrowed time so to speak!

What matters now is how much of planet Earth's natural capital or resources are being used up, in what way, to what end and at what speed? The Earth's potential upcoming ecological crisis will be the clash

between the time scale of modernity and the time scale that governs life on Earth. Each year industry burns as much fossil fuel equal to the one million years it took the Earth to store up this amount of fossil fuel! Within one second, in geological time, the Earth's natural fossil fuel reserves will vanish at the current rate of modernization and industrial growth!

The growth rate of capitalistic and governmental financial economies are at odds with the rate of Mother Nature's regeneration and replenishing of Earth's natural resources. Simply put, we may be taking too much from the Earth's resources too fast!

Electronic communication is considered by many to be without cost and is often seen as cost-saving, yet it takes up to 20 tons of energy and materials to produce and keep one small computer operating for the life of the computer! The time saved by time-saving devices, such as computers and cars, is eaten up by the longer distances we nowadays tend to have to travel, as well as the more output and productivity necessary to keep up with the pace of growth, the more appointments we need to keep and more activities we feel the need to pursue, all of which creates NEW pressures for saving and making the best use of time.

Acceleration leads to the next congestive state which virtually undermines the "good life". When speed and hustling mobility rules, you may soon grow fond of calm. Slowness then becomes a non-conformist adventure. The measure of progress becomes questionable. A society that moves in the fast lane may never become environmentally or socially sustainable. Slowness will eventually become not only beautiful but reasonable. Consider joining the Association For The Deceleration Of Time where "speed" does not matter anymore.

Remember, technology may create user numbness. Americans are addicted to technology, its innovations and the subsequent growth of technology becoming nothing more than "servo-mechanisms" for the machinery WE create!

Man feeds on technology after he invents and develops it thus creating an extension of himself. He then adapts to it which effectively prevents him from possibly ever returning to past ways of doing things. Newer technology now then excludes the thing it replaced thus taking on a life of its own! An old song may apply here and it goes something like this, "You made me love you but I didn't want to do it. I didn't want to do it." New Age philosophers contend that when it comes to the newly created extensions that man creates for himself, these new things choose you, you do not choose them!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE DECEMBER 1997

## **Earth On Edge**

Everything will go extinct someday and so will mankind. This is inevitable. Environmental experts give us a grade of D, at best a C in how we are managing the earth's resources and we may only have 30 years or so to turn it around and save the planet as we know it today!

We're cutting entirely too much timber from our precious rainforests and taking too much sea life from the seas without adequately replacing what we have taken. Our industrial production techniques are so



sophisticated that we have polluted and deforested so much of the planet that we are causing, or at least contributing to global warming which can be likened to when dinosaurs ruled the earth until a catastrophe took place, well, so may go the earth and mankind if we do not act.

We too often do not tend to act on environmental problems until ALL experts on the subject agree that something must start to change sooner rather than later. Each year that goes by more & more experts are swinging to the side of change & away from the status quo.

Experts have likened the disappearance of the earth's resources to the disappearance of the American buffalo. At one time 60 million roamed the American plains until we, for all practical purposes, wiped them out of the food chain forever. 80% of the ocean's fisheries are overfished. Fish that used to come from just off the coast of the U.S. now come from faraway places because the fish here have virtually disappeared from our coastlines.

Just one sophisticated fishing trawler with a huge drift net can bring up 20 tons of fish all at once. Multiply this by 100's of trawlers operating worldwide and no ocean can sustain this amount of plunder forever. We are only kidding ourselves to think the ocean offers an endless supply of meat.

Maybe it is because we do not see what is going on underwater. However, we CAN see rainforests disappearing. Forests protect the earth's atmosphere and hence its ecosystems. The tropical rainforests are going the same way as the earth's exotic animals, being pushed toward extinction due to ignorance and greed.

Everything seems to be going the way of the American buffalo, reduced to such low numbers that they cannot be relied upon as a natural resource any longer living in the wild. If so goes the earth's rainforests and fisheries, so goes the earth's climate and the earth's ability to produce enough food from the land and sea, and it may be our children's children that pay the ultimate price and feel the effects of what we do, as a society, today. As a society we must NOW realize the earth's resources are precious and not unlimited.

SUPPLEMENTAL SOURCE: PBS TV BILL MOYERS DOCUMENTARY

## **Ecodefense**

This is the direct action taken by a few going against the industrial development of our nation's wilderness. It may be better described as "monkeywrenching".

For example, spiking trees and roads in the area with nails discourages logging companies from even bidding on cutting it. Also, RV owners likely will not travel roads in and out of a particular wilderness area if word gets out that someone may be throwing nails on the road.

## **Environment Degradation & Demarketing**

The environment continues to get degraded by economic globalization and the industrialization of

emerging nations, as well as Third World countries, but as this evolves global weather patterns may likely continue to be erratic as fisheries may collapse and the Earth's ozone layer protecting its surface may continue to dissolve! Consequently, human and animal disease will spread and medical costs to humans will rise associated with the slow but sure degradation of the environment warning us that our planet is in distress.

Unfortunately, whether related to the degradation of the environment or not, states may keep quiet about the possibility that rivers and lakes used for tourist recreation and fishing, may be "sick", polluted with a blood-eating bacteria called "fisteria" which kills fish but can also harm humans that come in contact with it, and exactly where it comes from is still unknown. It causes open sores on those victimized by it and fisteria may literally drive you crazy!.

Of course, state governments may be afraid of losing their tourism and commercial fishing industries if word is leaked to the public and this cannot be tolerated. The cannibalistic organism feeds on bacteria from fertilizer run-off that finds its way into our rivers and lakes. It also feeds on the waste created by commercial livestock farms which generate huge amounts of waste that the organism loves to feed on.

The side effects produced in people coming in contact with this microscopic organism include open sores, possible muscle twitching, significant memory loss and disorientation, all of which may take months to heal. Beware of rivers and lakes if you see fish swimming in circles or trying to jump out of the water. Also, beware if you see massive fish kills. The fish will have open sores on them or look like something has eaten a hole right through them!

On another front, the great serial killer these days is the result of the American love affair with their cars which are complete with homicidal horsepower under the hood and harmful toxicity coming out of the exhaust. The automobile may someday strangle the planet like a weed, potentially depleting the ozone layer and thus possibly changing the world's climate.

A demarketing strategy by activists to try and bring attention to the plight of the planet is asking consumers to BUY NOTHING as often as they can and celebrate simplicity. Purchasing absolutely nothing is a defiant gesture against the 250 billion dollar a year advertising industry, an industry which is always asking consumers to buy more than what they really need. Remember, 20% of the Earth's people consume 80% of the Earth's resources while creating 80% of the Earth's pollution and waste!

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 3/23/97 and ADBUSTERS MAGAZINE

## **Environmental Protection Agency (EPA) Intimidation**

This U.S. government agency has its own armed police force and has been accused of unjustly harassing, intimidating and threatening innocent business owners and their employees with prison sentences during on-site pollution investigations prior to any court hearing! Furthermore, even on the front of one of its own brochures used to recruit new EPA agents, the agency has used a picture of an EPA agent standing in a cop-like stance, with his firearm drawn, taking aim at, apparently, some suspected environmental polluter!

Even if a business owner is found innocent in court of all charges of polluting the environment, by the time the EPA gets through with you, your business reputation may be trashed due to unwarranted media coverage which can ruin you in the eyes of your clients and potential clients. Also, banks could threaten to cancel all your loans, even Dunn & Bradstreet may note in its publication that your business credit worthiness is suspect, not to mention the potential loss of business revenues from your current list of clients who refuse to do business with a suspected environmental polluter!

Those business owners who have had run-ins with armed EPA officers have felt the officers acted with swat-team or gestapo-like tactics, threats and intimidation, frightening owners and employees with threats of going to jail and possibly being put out of business! However, some business owners who have fought back in court against the EPA have won their cases against the governments abuse and have found that the EPA may not be beyond possibly using falsified records and documents to try and prove their case against a suspected environmental polluter! Even a former spokesman for the EPA, and at least one court judge who has presided over an EPA court case, claim that in some cases the EPA has been guilty of abuse of power against accused environmental polluters!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 3/25/01

## **Farm Pesticide Runoff**

Only the largest livestock operations are even required to get permits from the Environmental Protection Agency (EPA) for the storage of livestock manure which is used as crop fertilizer. Smaller farmers need no permits!

This means storage procedures are not strictly regulated and many states have purely voluntary regulations! Pesticides and manure that run-off farm land eventually pollutes waterways and water resources which also contributes to mysterious fish-killing microbes.

Livestock manure helps farmers produce more food at a lower cost but at what cost to the environment and water supplies?

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 9/21/97

## **Global Errors**

Are we blind or is it just getting harder to see global errors? Ultraviolet radiation, as well as smog, are at the highest levels ever recorded! Microwaves pass through your body every second.

Constant noise pollution is almost everywhere you that is civilized. So what is the solution? Silence can have a calming effect, lift your mood and even help you focus on what is really important. Escape, or better yet, escape within yourself!

Are global errors sending a signal of general failure which are taking too long to take hold or make an impact with the general public? For example, cigarettes are carcinogenic but it took 30 years to actually

put warning labels on cigarette packs. Chlorofluorocarbons deplete the Earth's protective ozone layer from the sun's radiation but it took 20 years before industry polluters or the U.S. government considered setting limits on emissions. We are setting new records for burning oil, natural gas and coal which seems to contribute to global warming and may have already knocked the planet out of whack for the next 1000 years!

What is the effect of long-term exposure to any and all kinds of radiation? Possibly an altered brain and/or body chemistry. What is the psychological effect of exposure to endless commercial advertisements? There seems to be little effort to even study this.

One of the most disturbing global errors is the mental breakdown of mankind? It is a creeping anxiety and mood disorder spreading throughout society. Another glaring global error is the "dumbing down" of media and political discourse. Global errors all happening so gradually that we hardly even realize or notice them happening.

In years past the onset of mental depression typically did not occur until people reached 30 to 50 years of age. Today, however, depression is far more common in young people, teenagers and those 20 to 30 years of age. So why are we seemingly getting depressed at a younger age? Environmental factors like environmental degradation, absence of community and Godless commercialism and consumerism may be strong possibilities. Mood-altering prescribed drugs only treat the problem....not solve it.

Inner fulfillment is not drug induced but comes by developing independent interests, meaningful relationships, interaction and activities.

Americans watching TV witness a parade of bizarre acts, terrorism, home invasions, serial killings, celebrity murders, genocidal wars and all while possibly failing to see widespread behavioral disorders, addictions and ecocide. Ecocide is the unsustainable, irreversible growth of our consumer culture. The general public feels something is not quite right but its overall perception is so unclear, cloudy and misdirected that too few of us are able to figure it all out.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1997

## **Green Brands Of Paper Towels**

Green brands do help some environmental concerns but the benefit may not be as great as you would like to think. The whole idea of paper towels made from re-cycled stock may possibly just be another marketing gimmick to maybe try and take advantage of shoppers who are concerned about the environment because green brands may tend to be less absorbent so you end up using more of them!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 1998

## **Green Labeling and Animal Friendly Labeling**

Environmentally friendly labels on product packaging may too often be too difficult for consumers to

find out what the labels really mean, what they are really based on and whether or not to even believe their claims. For example, when a product label says, contains no chlorofluorocarbons (CFCs) and a competitors label does not mention any CFCs, many consumers may choose the product labeled as environmentally friendly and not the competitors which does not mention this. However, they may be falling for nothing more than a marketing gimmick because federal law prohibits ANY products from containing CFCs! Furthermore, the green labels, backed up by some official sounding certifying organization may be just as highly suspect too!

To date, claims like dolphin safe (on tuna cans), smart wood, eco-ok and even organic may raise more questions than they really answer when used on package labeling. Even products supposedly not tested on animals may mean the company does not test on animals but may instead hire outside companies to do the testing on animals, so they do not get in trouble with animal rights groups!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2000

## **Harmful and Deadly Indoor Air Pollution**

Sick buildings may be affecting up to 20% of all buildings employees who work there day in and day out! Too many building owners and/or employers too often seem to turn a deaf ear to this potentially highly toxic and debilitating problem. Symptoms range from mild rashes and headaches all the way to memory loss and breathing problems.

Of course, spokespersons for the building owners and employers leasing space from the owners of potentially sick buildings, may claim no long term will occur to those folks having to work in and around indoor air pollution. The problem is, to date, no one really knows the long term or short term effects of indoor air pollution because all of the possible contaminants that are interacting with each other combine to make a potential toxic soup of sorts that no one has ever even been able to study. Even the U.S. governments own buildings housing the Environmental Protection Agency (EPA), the group in charge of protecting the public from pollutants, has received hundreds of complaints from employees, doctors as well as health inspectors and building inspectors, complaining the building housing the EPA is a sick building making its own government employees so ill that they can no longer work for the agency!

Potential sick buildings include those that do not get enough ventilation or air circulating through out the building. A building with lots of windows seems to help decrease indoor air pollution.

If your building is being remodeled and/or renovated, you may find yourself all of a sudden getting sick and it may be due from all of the dust and other potential contaminants floating through the air.

Remember, the EPA only spends 1/2 of 1% of its annual budget studying the effects of indoor air pollution, meaning employees may continue to get sick breathing indoor air pollution and no one will likely know why!

New energy efficient homes may also be dangerous, as well as older homes because they may be starved for oxygen which can contribute to the forming of deadly carbon monoxide poison inside the

home! More people die each year due to carbon monoxide poisoning than with any other toxic substance.

New homes built to air-tight specifications and having lots of insulation do not always allow in any fresh air. Moreover, using a fireplace or gas appliances can decrease the amount of available oxygen in a home which can also lead to carbon monoxide poisoning!

Many new homes may not even be built properly to prevent carbon monoxide poisoning. Wood burning fireplaces and stoves create carbon monoxide so the chimney and the chimney vent must be working properly in a typical closed up house. If not and if your home is closed up tight, the oxygen will be less present which can allow deadly carbon monoxide to be sucked back into the home from the chimney!

To save energy homeowners are tightening up or closing up their homes but if your home becomes too tight and starved for oxygen, you could end up a victim of carbon monoxide poisoning!

If your chimney is clogged up or blocked it could kill you if the carbon monoxide cannot escape the house! Even installing a new appliance, if installed improperly next to a faulty operating appliance can lead to the spread of carbon monoxide throughout your home and possibly kill you!

Either have your home tested once a year for possible carbon monoxide problems or get a carbon monoxide detector which can be purchased for around \$30 at your local hardware store.

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 2/7/99

## **Industrial Poachers**

Should the U.S. government get involved in trying to help save the planet? If it does not, who will? Only 6% of the earth's rain forests even still exist yet nearly 50% of all plant and animal life left on planet resides in the earth's remaining rain forests.

Up to 85% of the earth's rain forests have disappeared forever. For just \$10,000 a logger can legally poach or cut down a thousand year old tree which will likely NEVER exist again! Who on earth has the capability to help save our animal and plant resources from poachers?

## **Industry VS. Nature and True Cost Pricing**

Industrial economies must always expand. However, we mistakenly think we can change nature into most anything we desire. We must realize that we have to live "within" nature. Nature is too often looked at as a resource for "human" use without much regard or respect for wildlife and the planet.

Nature circles mankind, mankind does not circle nature. Ecological harmony should be the measure by which we determine the goodness of any economy!

Americans may need "eco-tax" reform. This means the prices for everything we consume should reflect the "ecological truth". "True cost pricing" would tend to speed up our evolution towards "sustainability". Presently, 50% of the USA's tax revenues come from income taxes with only 10% coming from taxing "consumption"!

Eco-tax reform may reverse this practice by taxing our consumption and our polluting practices instead of just taxing the income generated by jobs or employment. The problem with the current market system is that environmental costs are not being added to the prices of the goods and services we purchase and consume.

For example, the "true cost" of driving a car and pumping carbon monoxide into the atmosphere far exceeds the original price tag on the car! Eco-taxes could help streamline certain industries down to their "natural" size.

It could cause some global economic chaos, yet eventually may open up new marketplaces and industries to replace the old ones. Consequently, this process could help Western cultures, especially, to evolve into and sustain a "fair market" system, as well as help save the planet for future generations IF everything we consume becomes based on "true cost pricing".

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1995

## **Meat-eaters, The Planet and You!**

Meat-eaters are abusing the planet's resources beyond comprehension! For example, 87% of all U.S. agricultural land is used to raise animals for food. This is 45% of the total land mass in the U.S.! More than ½ of all water consumed in America is used to raise animals for food. It takes 2500 gallons of water to produce a pound of meat while it takes just 25 gallons to produce a pound of wheat! A vegetarian diet for one person requires 300 gallons of water per day to produce the food a vegetarian diet requires, while a meat-eater's diet requires over 4000 gallons of water EVERY day! Furthermore, raising animals for food causes more water pollution than any other industry in the U.S., or 87,000 lbs. PER SECOND, which too often ends up contaminating U.S. water sources! More than 1/3 of all raw materials and fossil fuels used in the U.S. is used to raise animals for food.

Producing just one hamburger patty takes the same amount of fossil fuel as it does to drive a car 20 miles and enough water to take 17 showers. Fifty-five square feet of rain forest overseas may be cleared to produce just one quarter pound hamburger and an acre of trees disappears in the U.S. every 8 seconds to grow crops to feed animals raised for meat. To feed the animals takes 80% of the corn and 95% of the oats grown in the U.S.

Cattle alone eat the same amount of food that it would take to feed nearly 9 billion people which is more people than the entire population on earth, to date! Meat-eaters will leave behind a heavy environmental toll that future generations will be forced to cope with and pay for! In addition, meat-eaters may have up to a 50% chance of dying of a heart attack compared to vegetarians. Each year 9 billion animals are killed for food not counting those which die of stress, suffocation, injuries and disease. Just one typical American meat-eater may be responsible for the death of up to 2400 animals

each year which includes approximately 2287 chickens, 92 turkeys, 31 pigs and 12 steers and calves. Remember, pigs, chickens and even cattle meant for human consumption are typically warehoused in America spending their miserable lives in small, tiny cages and overcrowded pens. Even beef cattle spend much of their lives on overcrowded feedlots because profits can be maximized when each steer is not allowed to move around much and only given 14 square feet of living space, which is like putting a 1000 lb. Steer in a typical bedroom!

SUPPLEMENTAL SOURCE: PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS (PETA)  
NOV. 2000

## **Non-ecological Economists**

Typical economists generally support basic economic policies which may slowly but surely be killing the long-term future economic health of the U.S.! Even university professors in economics may be in a deep dogmatic sleep. There are few, if any, critical debates on vital economic issues affecting the ecology of the Earth.

For example, wealthy nations worldwide are allowed to use up the natural resources of poorer nations without paying full price for permanent losses to the Earth's resources! In fact, as the Gross National Product (GNP) of nations increases, the factoring in for environmental losses, costs and damage and for the social welfare, in general, is actually decreasing!

Can economists, who provide the public and politicians with all the economy's vital statistics these days, be partially blamed for the continual demise and destruction of the planet's natural resources?

The growth of the GNP in all nations may be increasing the unaccounted-for environmental social costs faster than the increases in the growth of the GNP is increasing the countable, productive benefits! Growth that increases costs by more than it raises benefits in society is called "anti-economic" growth.

However, anti-economic growth may never show up in the GNP because nothing is ever subtracted from the GNP, they only add to the GNP or amounts are not accounted for at all in the GNP. What is possibly needed is more study and concern for ecological economics especially at the university level.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1997

## **Oil Industry and Global Warming**

What the corporate conglomerate news media did not adequately cover is when 2500 reknown scientists signed a declaration calling for a reduction in carbon dioxide emissions around the world! So what did the oil industry do? They went out and hired one of the best public relations firms in the world to manage the public's and governments' perceptions, motivate their behaviors and downplay any concerns about global warming problems by finding a few scientists and political corporate conservatives to conceivably confuse the public on the theories floating around about global warming, as well as re-interpret scientific evidence; and their public relations ploy has already netted the desired



results!

The progress the oil industry's public relations firms have made is to help kill a proposed tax on fossil fuel as well as continue confusing the general public as to the true intentions of environmentalists!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1998

## **Overfishing**

An estimated 25% of all commercial fish caught for human consumption may be killed and dumped overboard as "by-catch". "By-catch makes up all the fish caught that are the wrong size, sex or species, not to mention countless sea birds, marine animals and other precious sea life that gets caught and killed in mile after mile of multinational commercial fish nets.

Up to 70% of the Earth's commercial fishing stock may be depleted, exploited and overfished! "Fish wars" may escalate as overcapitalized fishing fleets chase fewer and fewer fish. The buying public should expect more deceptive public relations ploys and false advertising created to make us feel there are plenty of fish left to kill.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1997

## **Overfishing, Bycatch and Shark Attacks**

Commercial fishing fleets are catching the fish you eat faster the fish can reproduce. About 70% of the planet's commercial marine fish population is currently being fully fished-out, overexploited, depleted, or in certain areas is only slowly recovering. Hundreds of marine biologists and scientists, worldwide, agree that there has been a rapid and unprecedented decline in fishing populations, devastating and causing the collapse of many fisheries worldwide, possibly even leading to more shark attacks on humans since the sharks' food supply may be dwindling fast!

The problem seems to be too much commercial fishing "firepower" hunting down fewer and fewer fish! International government fishing fleets use 80 mile wide, baited fishing lines with thousands of hooks called "longlines", known for their maximum fish-catching efficiency!

There are many destructive fishing methods like "bottom trawling" which crushes and buries any bottom-dwelling species! This occurs when they scour large areas of seabeds by dragging heavily weighted nets across the bottom of the sea to scoop up bottom feeders like shrimp, scallops and cod. However, in the process the heavy nets bury lobsters, clams, corals and other sea creatures.

The effects of trawling are similar to clearcutting forests yet cover an underwater territory 15 times greater than the area of forests that are clearcut yearly!

Trawling accounts for most of the fish caught commercially but this type of indiscriminate rape of the planet's resources takes a grisly toll. Moreover, it also slaughters countless sea turtles, dolphin, whales

and other sea creatures which accidentally get caught in the netting. This is called "bycatch". Critics charge that 25% of all commercial fish caught for human consumption may be bycatch! Dolphin, turtle, whale bycatch and so on is simply tossed back into the sea dead and dying and is considered to be waste!

Ninety nine per cent of the planet's 30 million species live in the oceans with less than 1% of them living on land or in fresh water. Overfishing, industrial pollution and the agricultural run-off of pesticides has left "dead zones" in too many parts of the world and contributed to new diseases in fish as well as possibly contributed to global warming too.

Too much is taken from the sea and too many pollutants are put back into the sea. In the long run it may be very unfortunate that more taxpayer dollars are spent studying the oceans of Mars than studying the oceans on Earth!

SUPPLEMENTAL SOURCES: NUTRITION ACTION HEALTH LETTER JUNE 1998 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 1/7/98

## **Overpopulation**

Overpopulation is NOT determined by the number of people populating a region but instead by the degree by which a population is out of balance with its surrounding environment making the USA the most overpopulated nation worldwide since the U.S. holds 5% of the Earth's population but consumes 25% of the Earth's resources! Are Americans' insatiable "shop-and-spend" appetites irreversible?

## **Recreation Fees To Use Public Lands**

The U.S. government Recreation Fee And Demonstration Program charges people money to use public lands and was the brainchild of the American Recreation Coalition which is a lobbying group that represents more than 100 motorized recreational vehicle industries, tourist resorts, nationally known theme and amusement parks as well as others. The idea is to charge people fees to raise money for the allegedly underfunded natural resource governmental agencies. This is a trial program that may become permanent!

Critics contend that the U.S. Forest Service, Bureau Of Land Management and other government agencies already receive adequate taxpayer dollars to manage public lands. However, these agencies unfortunately may be using the taxpayers' funds to subsidize the mining, oil and gas drilling, livestock grazing and timber logging industries! So, to cover their operating costs for these type "special interest" projects, the government is entering into partnerships with private recreation companies to develop natural land resources into tourist attractions which will draw more fee-paying customers.

Unfortunately, when a new road is paved for the recreation industries to move in and develop public lands, is the main goal to achieve maximum profits "OR" is it the sustainable use of forests and public lands as well as the welfare of wildlife? You decide.

Critics charge that this federal recreation fee-paying program is nothing more than the "Disneyfication

of our natural treasures"! Legislators in favor of this fee-paying program may now be considered, by critics, to be "in bed" with new recreation industries instead of big mining, oil and timber! It may just be new industries with the same old destruction of natural habitat and resources with the same perverse money-making incentives!

Should we stop subsidizing industries that trash public lands? This would save taxpayers billions of dollars! A small fraction of the dollars saved by NOT subsidizing these private "special interest" industries would cover any fee revenue supposedly needed by government to fund their agencies! At the same time it would save what is left of our forests, rivers, streams and mountains!

Do we really want to further the commercialization, privatization and motorization of public lands?

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL SEPTEMBER 2002

## **Save Animals and Boycott Paper Products**

Hunting and trapping is not destroying wildlife compared to multinational forest and paper product companies! The lungs of Mother Earth (old growth forests) are being ripped out with wild animals and their habitat being destroyed at an alarming rate!

It is the forest harvesters that are the REAL culprits, not hunters and trappers. Forest harvesters kill more wild animals in one clearcutting logging harvest than a trapper or hunter kills in a lifetime!

Animals that live in dens may be crushed alive and/or run over by heavy equipment and their habitat gets destroyed by forest harvesting equipment. No animal is safe from the heavy forest harvesting equipment.... from moose to mouse.

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL SEPTEMBER 2002

## **Snowmobile Pollution In National Parks**

On a busy day you may have 1000 snowmobiles loose in a national park releasing a volume of hydrocarbons equal to that of 3 million cars! Carbon monoxide levels in a national park may exceed federal air quality standards.

Furthermore, the 25-foot wide snowroads and groomed trails created for snowmobile enthusiasts allow the parks' bison to leave the federally protected lands where they have been gunned down or rounded up and sent to slaughterhouses by federal and state officials!

SUPPLEMENTAL SOURCE: FUND FOR ANIMALS MAGAZINE SPRING 2003

## **The Criminalization Of Ecology**

Conservative politicians and corporate lobbyists are creating eco-terrorist legislation which, critics

charge, is seeking to help neutralize all forms of direct action by environmental and animal rights activism which sets out to interfere with business and industry. The result is going to be much tougher penalties, as well as longer jail sentences for non-violent, politically motivated acts against the property and/or production activities of business and industry, for example, like that of tree-spiking and sabotage of animal research, livestock and agricultural operations.

Reflecting the hysteria and culture of the propaganda from the public relations machines of business and industry, critics complain the problem is the legislation to punish non-violent activism metes out monetary fines and jail time that far exceeds the penalties and jail time currently given to proven violent and dangerous criminals convicted of violent crimes against people. Such sentencing and fines show how state legislators are giving as much priority to property damage as it is to harm to human life.

Animal rights activists may find themselves now getting up to 20 years in prison, instead of the usual one year sentence they received in the past for crimes against non-medical, animal research facilities not involved in searching for cures to human diseases and animal enterprises, like meat packing plants, as well as animal-related activities, like circuses and animal exhibits, like roadside zoos..

The latest legislation seeks to give stiffer penalties to bomb-makers and violent juvenile and adult gang members which is good, but the sentencing guidelines in the same legislation may also promote possible selective and politically motivated prosecution against those committing crimes in defense of animals and/or the environment. The courts are now being asked to evaluate the actions of a person committing a crime as well as the thoughts behind an action instead of simply evaluating the actual crime.

The question becomes who is the REAL eco-terrorist then, the tree-huggers, tree-spikers and other similar "monkey-wrenchers" or is it a corporate conglomerate spewing and/or producing cancer-causing industrial pollution? The small-time monkey-wrencher has no voice but corporations, in bed with media conglomerates of like mind, control the propaganda machines by labeling activists and environmentalists as terrorists, extremists and radicals just to de-legitimize them and distract the public away from focusing on possibly the REAL eco-terrorists...the greedy, cancer-causing, resource-depleting corporate conglomerates!

Furthermore, labeling monkey-wrenchers as terrorists undermines public support and actually sanctions the use of aggressive legislation and other tactics to hunt down and eliminate the so-called "Green Menace" (non-violent environmentalists) once and for all.

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL 9/1/01

## **The Future and Extinction**

Humans contribute most to the loss of life, global warming and the general depletion of the Earth's resources and environment. The Earth's population grows by 95 million people every year! This is like adding another Mexico, in population, to the planet every year!

The quality of life, even food production will continue to decrease as the population grows. Seventy per cent of the total U.S. grain production output goes to feeding livestock.

All of society's problems, the environment, crime, hunger, housing, all are related to over-population. We lose 40 million acres of forests every year. Forty per cent of the world's forests may be gone forever!

Ocean fisheries are being depleted forcing more intense fishing in the remaining areas. Sewage, industrial waste, toxic mud and agricultural pesticide run-off all enter the oceans causing the eventual disappearance of marine life in coastal regions.

Adding to the over-population problem is the problem of over-consumption. The USA has 5% of the world's population yet uses up to 25% of the Earth's energy resources. Americans even drive 1/3 of the world's cars as well as create most of the Earth's garbage!

America is becoming the most over-populated nation with the fastest growing population of any industrialized nation! Are we to continue diverting all of the Earth's resources to human use? Could the Earth's inhabitants experience extinction? Already thousands of species become extinct every year and this is unstoppable! Scientists believe that inevitably mankind will also become extinct and this too is unstoppable!

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE WINTER

## **The Lonely Heart Of The Eco-warrior**

The small, scattered around, dedicated environmental activists operate today to save what is left of "the wild outdoors" by opposing corporate and government activities which are destroying and depleting what is left of the living Earth. The mainstream media, owned by corporate conglomerates, focus their attention on activists' destruction of property, research projects and the general mayhem they incite, identifying the activists as eco-terrorists, but never eco-warriors.

In the U.S. 98% of all harvestable trees have been cut down but tree-spiking, "tree-hugging" environmentalists are labeled as eco-terrorists because they seek to save what is left of the remaining two per cent! It is impossible to separate the interests of media corporate conglomerates from the interests of all other corporate conglomerates because, in many ways, they have too often merged and serve the interests of each other through political and economic ties!

However, the tiny factions of eco-warriors, today, can have a distinct advantage in their battle against the giant corporate conglomerates. What the industrial elites, as well as the mainstream media, fail to recognize is the eco-warriors, they label as belonging to some so-called activist "groups", are actually groups that seek no voice, no meeting place, no gathering of members, no leaders, no followers and no organizational structure. Instead, they may be loners or groups of 2 or 3 eco-warriors who do not seek public recognition for their acts of opposition. Planning their acts of opposition is done by consensus within the small group. These acts of opposition do the talking, so to speak, by spreading political and environmental awareness. Someone may claim responsibility for an act of opposition but no one can

claim status as representatives for any universal "group".

Government and industry seeks to identify, neutralize and maybe even eliminate the perceived leaders of eco-warrior groups. However, in the face of centralized governmental oppressions against eco-warriors, critics charge, if eco-warriors are to succeed a decentralized, non-hierarchy-type opposition is their most effective response because it affords little or no opportunity for infiltration by the centralized oppressors. The non-vocal, shy, solitary, activist today carries the Earth First banner in his heart, not on his sleeve!

The eco-warrior today forms no network and seeks no reward. He does not fight people, he fights an institution, "the Planetary Empire Of Unbridled Growth And Greed", which employs the corporate growth maniacs, oppressors and killers of life and the planet Earth! These corporate oppressors are the true eco-terrorists and they want only one thing in the world.....EVERYTHING!

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL 9/1/01

## **Trout Fishing**

Most native trout in America were overfished and wiped out years ago. Trout fishing streams these days may carry mostly homegrown, hand fed, U.S. government stock, born and raised in hatcheries then released in trout streams all across America.

This basically was done to try and help save or artificially prop up one of America's oldest resources in an attempt to prolong extinction as well as help keep America's trout fishing industry alive!

However, the unnatural, hatchery-raised trout are spreading a deadly parasitic disease among what is left of the true native trout! Government hatchery programs may possibly end up wiping out the very trout they were trying to protect and save!

## **Wildlife Conservation Groups**

On the surface they may appear concerned for animal welfare but are all groups actually getting out and doing the work, or are some groups more into "lip service" activities and collecting donations? Before you blindly donate to any animal welfare group, possibly consider investigating it.

For example, a wildlife conservation group may claim it is trying to save an endangered species from extinction, yet critics charge it may be more interested in raising donations to keep its printing presses cranking out wildlife calendars, slickly published magazines, conducting speaking engagements and performing other self-serving promotional activities instead of actually getting its "hands dirty" physically going into the bush to do the ACTUAL conservationist work and research necessary to save a species!

SUPPLEMENTAL SOURCE: CNN-TV HEADLINE NEWS 10/26/96

# **FINANCE AND INVESTING**

## **\$5 To \$10 Minimum Purchase On Credit Cards**

Retailers often require a minimum purchase of \$5 to \$10 to allow you to charge merchandise on major credit cards. This policy by retailers violates the credit card companies' rules by undermining the convenience of using the card in the first place!

When at the check-out counter, if you act like all you have on you is a credit card the check-out counter person may likely take it and charge your purchase for you. Many merchants may impose the minimum purchase policy on customers not really knowing that it actually violates credit card company rules!

## **Adjustable Rate Mortgage (ARM)**

These type mortgages have interest rates that may vary or fluctuate from time to time, hence their name "adjustable". However, the mortgage lenders who offer these type mortgages may not be very good at math!

Many borrowers have found out that their interest rates may have been miscalculated by their lender who may have used outdated, erroneous or even deceptive numbers to figure out your monthly interest payments. It may turn out that your newly calculated monthly interest rate payments could be calculated wrong but just so happens to be calculated in favor of the lender and not you, meaning you could be getting overcharged every month.... every year!

The only way to make sure your monthly interest rate is correct is to double check it yourself or get some independent third party, who specializes in these type calculations, to audit your mortgage interest rate for you, or show you how to do it yourself. It may very well be worth the fee this auditor charges to get it all figured out for you and over the course of your loan with the mortgage lender.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 1996

## **Asset Protection and Currency Exchange**

The USA is the only major economic power in the world still allowing its citizens' money to flow freely outside its borders. Sometime in the not so distant future though this freedom may not exist anymore!

One of the only real ways to protect your assets from the Internal Revenue Service (IRS) is to consider setting up offshore bank accounts. Currently there is more money in offshore Bahamian bank accounts than there is in all the banks combined in New York's world reknown banking district known as Manhattan!

On the other hand, investments in currency exchange may rely too much on providing investors with false hopes and less-than-forthright promises! Currency exchange brokers, or investment counselors as they call themselves, may make it sound fairly simple enough to understand, yet purchasing foreign currency at discounted rates in hopes of selling it later at higher rates of return, of course, can be very



risky.

## **Bank CDs, Mutual Funds & Phantom Banks**

Watch out for advertisements offering a certificate of deposit (CD) that pays only "simple interest". Better interest is earned for you if the interest income is "compounded daily".

Moreover, you may be better off looking for money market mutual funds instead of a bank CD since the mutual fund shops around for the best rate of return on CD's everywhere!

Furthermore, you can possibly negotiate a bank's CD interest rate higher than what the bank may have posted or published but only if you ask for it. Sometimes just for asking you can get a 1/2% to a 1% increase in the published bank CD interest rate especially if you tell the bank it is necessary to get the higher rate to persuade you to invest in the bank's CD.

To get a higher CD interest rate you may have to politely ask a senior bank officer for this special privilege because a lower ranking bank teller-type employee could possibly care less if you invest with the bank.

Bank mutual funds may be sold aggressively by the bank's investment counselors as well as financial planners everywhere, yet bank customers being asked to invest here may not get detailed, thoughtful advice and may even get bad investment advice, misleading literature and possibly even be lied to about the safety of your investment here!

Remember, some bank representatives may even receive "bonus" checks for recommending certain investments! Critics charge this may put banks in a compromising, profiteering position that could be ethically questionable.

Some bank counselors and financial planners have been accused of virtually guaranteeing certain interest income rates of return while carefully omitting the effects of investment broker commissions on the bank mutual fund investment which may take away a good part of the investment income! No mutual fund anywhere can guarantee you a specific interest rate of return.

Also, no bank mutual fund sold by your bank is protected by FDIC federal insurance unlike typical checking and savings accounts at your bank.

A phantom bank, on the other hand, is an investment scam that preys on small investors hungry for high rates of return using high yielding CD's, overseas investments and/or securities and bank notes arranged by foreign banks through offshore accounts! These banks are not actually banks at all and only exist on paper. Consequently, beware of advertisements offering tax planning and investment opportunities or brokerage services! These "sham" banks may have no real offices, no legitimate locations or places of business! They could turn out to be nothing more than post office boxes registered in the Carribean.

## **Bank Credit Cards and Pay-offs To Colleges and Universities**

Students are allowed to get numerous credit cards from competing banks without having any real stable income because the banks feel if the student cannot pay the debt incurred on their credit cards then the parents will likely pay off the debt just to keep their child from going bankrupt at such an early age.

If students cannot pay down the debt then parents will likely get calls from bill collectors trying to collect on the students debt. Even if your child commits suicide in the face of huge, unmanageable credit card debt, which could have possibly contributed to their suicide or suicide attempt, the credit card companies (banks) may still continue to harass the parents to pay down the debt created by their child!

Making matters worse, the banks may pay-off colleges and universities from hundreds of dollars a day up to a million dollars a year or more to allow the banks to setup booths on campus and hawk or pitch their credit cards to unsuspecting, financially naive, new students! Furthermore, the college or university probably also has a deal with the credit card company which allows them to get a healthy percentage of EVERY dollar a student charges on a credit card, no matter if the bank is ever able to collect on the debt students pile up on the credit cards!

Remember, the credit card market is saturated and freshmen college students are virtually the only market left untapped so, of course, ruthless banks are going after students, no matter what it costs the banks in potential bad debts that may go uncollected. Who really cares? The banks may not end up eating the bad debts anyway. They may be able to get away with charging their regular, older, good paying credit card holders higher bank fees and credit card interest rates to make up for any bad debts that go uncollected!

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 7/10/01

## **Banks Sharing Your Private Information**

Banks Sharing Your Private Information A federal law automatically allows banks to share your credit reports and other private information with mortgage, life insurance and credit card companies! You may have to make sure you tell your bank representative, in writing, that he is not to share your personal, private information with anyone else anywhere!

SUPPLEMENTAL SOURCE: BOTTOM LINE PERSONAL NEWSLETTER JANUARY 1998

## **Best Time Of Day To Buy Stocks**

When buying and selling stocks, what your broker may not disclose is that "fridays" may possibly be the best time to sell because typically a stock's price may be higher on friday, early in the day, before a possible selling frenzy begins.

When buying stocks few brokers may let you know that, oftentimes, every day at closing, from 3:30pm to 4pm, the stock market may tend to "dip" or decline as professional traders close out their "long positions". This means some of your best potential bargain "buys" may be made from 3:30pm to 4pm Monday through Friday.

SUPPLEMENTAL SOURCE: THE BIG BLACK BOOK BY M. EDELSTON

## **Bond Fund Investments**

Avoid brokers' commissions if at all possible because investing in these type funds through brokers, insurance agents, bank representatives and financial planners can cut deeply into your fund's earnings due to the typically somewhat low income earnings from bond funds, in general, and the broker commissions you have to pay out.

Before you consider paying broker commissions look for unbiased bond fund ratings to help you make wise choices and avoid paying commissions IF you feel like you can trust your own judgment in this type of investing.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 1997

## **Credit Bureaus**

They admit they get hundreds of thousands of complaints EVERY MONTH concerning errors on consumers' credit reports! Credit bureaus are private corporations and not in any way affiliated with government, unlike what many consumers may believe. To date, the 3 most prominent names in credit bureaus are TRW, Equifax and Trans Union.

Credit bureaus collect data on consumers' credit history yet there may be relatively few check and balances to make sure the data collected on consumers is even correct!

When a creditor does a search on your name, problems may arise especially when the creditor uses just part of your name or address to call up as much of your credit history as possible. If your name is similar to someone else's your credit files can get mixed together potentially causing both of you problems!

Even if a credit bureau makes mistakes it may take months, even years, to get your credit repaired while your credit rating suffers in the meantime possibly causing your application for credit to be rejected everytime you apply for credit anywhere for anything!

It seems that massive amounts of bad credit data find its way into consumers' personal credit files and goes undetected while the credit bureaus take little responsibility for verifying the data they receive!

Inaccurate credit reports is one of the major complaints to the Federal Trade Commission (FTC).

Remember, the data supplied to the credit bureaus mostly comes from creditors, meaning those friendly folks you purchase things from. They supply the credit bureaus with the data that goes into creating your credit history. These bureaus, consequently, have no way to guarantee the accuracy of the data!

SUPPLEMENTAL SOURCE: SMART MONEY MAGAZINE OCTOBER 1996

## **Credit Card Billing Errors & Your Rights**

Credit card issuers may erroneously deny billing errors leaving you to pay off the bogus charges! Disputing an erroneous charge on your credit card bill involves credit card company "dispute rules" which are confusing and often misunderstood by consumers using credit cards.

It costs the credit company around \$25 to process a dispute you have with a charge on your credit card bill. If the credit card company cherishes the amount of charges you put on your credit card every month it will weigh whether or not it is worth it to them to allow or deny a questionable dispute you have over a charge on your credit card bill. If you charge a lot every month the last thing they want you to do is get mad over a billing dispute and quit using their credit card.

Remember, goods not delivered to you or not accepted qualifies as a legitimate disputable charge you can get taken off your credit card bill but goods you purchase that are of unexpected poor quality or defective do not qualify so no refund is required! Credit card purchase-protection benefits do not cover product quality issues.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2004

## **Credit Counselors & Debt Consolidation**

Companies offering to help keep creditors from harassing you and help you manage debt and consolidate your bills into one low monthly payment may try and charge you \$8 or more a month PER CREDITOR! Critics charge these monthly fees, PER CREDITOR, may be excessive if you have numerous creditors to pay-off.

Also beware that if you are late in paying the credit counseling firm their fees for just one month, they may kick you out of their debt management program!

Furthermore, once you "sign up" with a debt consolidation or credit counseling company it will likely appear on your credit report. Remember, your credit report will be seen by anyone checking out your credit, like banks, home mortgage companies, car dealers and others. If they see you are signed up with a debt consolidation or credit counseling company this may signal to them that you may have significant credit problems!

Many debt consolidators and credit counselors say they are a "non-profit" enterprise. They create this status possibly so they can avoid state bonding and licensing issues that may be required of "for profit" companies.

Essentially, these firms, which promise to negotiate with your creditors to lower your monthly high interest rates on your debt as well as help you rebuild your credit rating into a good status, may be helping you because your creditors, like credit card companies, may actually "kickback" to the credit counseling and/or debt consolidation company a percentage of what they collect from you to pay your creditors, making your credit counselors into debt collectors for your creditors!

To determine which debt consolidators or credit counselors to sign up with check for consumer complaints with your state Attorney General's Office or the local Better Business Bureau. Always read the small, fine print before signing up with a debt consolidation or credit counseling company and maybe even try to re-negotiate any seemingly high fees these companies may want to charge you for their debt management and credit counseling services.

SUPPLEMENTAL SOURCE: CBS-TV THE EARLY SHOW 6/26/02

## **Crooked Wall Street Stockbrokers**

If any stockbroker calls you on the phone that you do not know or if one calls that you did not request a call from you may want to stay clear of doing business with them. These so-called stockbrokers may not even be selling actual Blue Chip stocks they say they are selling or they may be selling stocks that are of questionable value and practically worthless! Giving your hard earned money to stockbrokers you do not know no matter which brokerage firm they say they may work for or giving money to stockbrokers who work for so-called brokerage firms you have never heard of, either way it may be too risky to even consider!

Organized crime has moved into the stockmarket and nowadays you cannot be too careful who you deal with when purchasing stocks. Many investors have lost their life savings dealing with stockbrokers who may be involved in organized crime! It may be wise to stick to reputable brokerage firms and just hope you do not get stuck with a "rogue" stockbroker here who possesses a checkered employment history jumping from firm to firm.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/27/04

## **Deceptive Investments & Investment Yield**

Someone convinces you to invest in something and if you do you may start receiving monthly statements showing the profits on your investment. However, when it comes time to sell or cash-in your investment you may receive your final statement showing you actually lost money due to commissions, transaction fees and so forth! ALWAYS know with whom you are dealing when investing your hard earned money in anything.

Concerning the investment yield on an investment closely calculate what your yield will be because advertised or promoted investment yields can be deceiving! Most of us tend to focus on the advertised or promoted yield, so first and foremost, always figure your yield or profit "after" taxes and "after"

commissions, fees and any transaction costs are taken out.

For example, deposit \$2000 into a bank account. One bank offers a 1% yield while another bank offers a 5% yield with a small \$10 monthly fee. Which account will net you the most interest income? The 1% yield account actually is a far better investment because the 5% yield with a \$10 monthly fee eats up more income profit than the 1% yielding account!

## **Deceptive Mortgage Professionals**

Ever dealt with a lender and felt you had an interest rate locked-in only to find out the rate has gone up BEFORE you end up closing on the loan? It could be financially beneficial to the lender to let your paperwork lapse until the time comes that interest rates go up. However, any reputable lender would honor and extend your originally agreed upon interest rate and not hit you with the newer, higher rate!

If you respond to an advertisement offering "come-ons" like "no money down", "no closing costs" or any kind of enticing offers, like a free big-ticket item or valuable merchandise, just to get your business you likely will end up paying for it over the course of the entire loan WITH INTEREST! Never believe the lender is simply giving things away free. You will likely pay for it somewhere down the line.

In fact, the lender may actually earn more by offering perks and premiums because he can add these into the total cost of the loan and collect interest on them for the duration of the loan costing you ten times as much as their true value over the course of the loan and you thought they were free!

Beware of so-called mortgage consultants who try to get you to sign over the deed to your home to the consultant's firm supposedly to help you continue making payments on your home so you can avoid foreclosure. Unfortunately, you may find yourself evicted and the consultant ends up taking your home legally if you sign over the deed!

Only consult an independent professional or legal aide for guidance or assistance and NOT one involved in your business deal especially when the deed to your home as well as the equity in your home are at stake.

Money lenders, banks even car dealers may try and sell you overpriced, often unnecessary insurance coverage without you even knowing it. This "hidden" coverage may not be made known to you upfront before you do your deal with them otherwise you likely would have asked them to delete the coverage from your monthly payment. By law, they are supposed to disclose all contract details but do not always count on it.

Second mortgages as investments are risky especially when they promise high interest income. If you do invest here watch out for property owners who are poor credit risks and property that may have another second mortgage already on it which could be unrecorded! This unknown could leave you with no legal recourse to recover your investment.

Furthermore, when looking for cash in an easy-to-get loan that requires you to personally apply for a second mortgage, such as borrowing against your home's equity, watch out for high interest rates, pre-

payment penalties, balloon payments and front-end fees which you will find out later you cannot afford, potentially leading to foreclosure on your home and loss of equity!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 1996

## **Direct Debiting Your Bank Account**

This can be risky because of unauthorized withdrawals by unscrupulous companies you may knowingly do business with anytime you allow a company to automatically withdraw funds directly from your personal bank account, supposedly making it more convenient for you to do business with them.

Authorizing some company to tap into your personal bank account to direct debit funds you risk having your bank account drained or emptied. Moreover, if unauthorized withdrawals are made from your account the bank can in no way be held responsible if you indeed authorized the direct debiting of funds from your account. Direct debiting always increases your risk of becoming a victim of a direct debiting mugging, especially compared to using a credit card.

## **Disputing Credit Card Charges**

Your only safety net when purchasing many goods and services, especially on the Internet, is to use a credit card but this does not automatically mean you are guaranteed some kind of assurance that if you do not receive what you think you were purchasing, especially when it comes to services, that the credit card company will always go to bat for you if you dispute the charges.

On any credit card if the item is not returnable, like a roof repair, and if the repair is not done satisfactorily, well, guess what? The credit card company will go ahead and pay the vendor for what was charged but if the credit card company ends up siding with the vendor and against you in the dispute then the credit card company will come after you for payment.

If you do not pay the bill the credit card company can ruin your credit, take you to court, and probably win, plus charge you any finance charges for however long you have not paid the bill.

In the end the credit card company can simply say the dispute is between you and the vendor and may do nothing to help you in the dispute!

## **Economic Growth**

If the USA doubles its rate of economic growth, will we, the citizenry, be twice as happy? The only unlimited growth found in nature is cancerous tumors which grow by stealing sustenance from healthy tissue and opening new paths for malignancy to grow throughout the body.

Cancer tricks the body so that it actually contributes to its own destruction. In somewhat the same way, our never-ending economic growth may prove fatal to the planet, stressing out the Earth's capacity to

endure, which is not unlimited by any stretch of the imagination!

Should public policy focus on fulfilling endless human "desires" of Western culture or, better yet, the pursuit of human "well-being"? Excessive material comfort can impede human progress, the community, family, spiritual and moral development. Socrates, the ancient philosopher, said "We never "desire" anything that, at the moment of desiring it, we can deem to be all absolutely Good." This means desires and appetites are without end and based on ignorance, not wisdom as there is always something better, always something more to possess, but once you have it, this type of happiness is most fleeting and temporary! Consequently, endless economic growth and consumptive behavior will not lead to the promised land of human well-being and happiness.

When judging the ethical value of economic behavior, greed, like unlimited economic growth, tends to be morally "unskillful", unless the desire for well-being guides economic decision making. Economic activities should lead to the development of "well-being" within you, society and the environment.

The reason capitalist economics is overall counterproductive is because of the phenomenon known as "discounting", meaning we prefer benefits NOW not later and prefer to defer any societal and/or environmental costs to later on or future generations! "Discounting" allows the easy way out because we attach less weight to a benefit or cost now. U.S. politicians figured this out a long time ago and use it against the American public to continue getting elected. Too often in every stratus of American society, if benefits cannot be seen immediately, they are seemingly irrelevant!

Generally, the public and politicians are not rewarded for long term solutions. Instead, everyone involved is rewarded for quarterly profits and economic growth now, as stockholders are unforgiving. They want profits NOW! Any consequences of unyielding economic growth will arise in the future as we unwittingly rationalize that advances in technology, science and economics will solve any problems. Wishful thinking like this is why we have many of the problems we face today which have actually been created by the very technology, science and economic growth that we thought was going to save the planet for future generations.

We, as consumers, are "discounting" our future just to get products now, products that do not necessarily make us any happier. Economic growth for growth's sake has become America's ideology. Consumerism and economic efficiency has risen over most all other values. We have become "hungry ghosts" so to speak, to consume, produce, consume and consume some more. All that matters is the "more"! Quantitative has surpassed qualitative.

Politicians, economists and business people are "discounters" and have failed the public miserably by championing economic efficiency and consumptive behavior over other values, even though the average citizen has to share most of the blame! We, consumers, with our endless appetites and desires, are all negligent derelicts and irresponsible but we must be held accountable. The ultimate question becomes, how can you avoid becoming a "hungry ghost"....or can you?

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1997



## **Economists and Financial Consultants**

There are few really wealthy economists! You would think that if they knew so much about economics and making money that they would at least know how to get filthy rich.

Finance consultants who sell investments and financial advice may be risky advisers. "Fee-only" financial planners may actually offer more trustworthy advice while those who sell investments may steer you toward what they sell possibly duping you into believing they are offering you the best advice! If they earn a commission on the advice they give you, BEWARE!

SUPPLEMENTAL SOURCE: CNBC-TV MONEY TONIGHT 8/28/95

## **F.D.I.C Federally Insured Bank Deposits**

Whatever you do consider not putting more than \$100,000 at any one particular FDIC insured bank. For example, say you have several different accounts all under your name at a FDIC insured bank and the value of EACH account when totaled up amounts to more than \$100,000 even though EACH account under your name has less than \$100,000 in it.

Well, guess what? If the bank goes broke you are only insured up to \$100,000 on all your accounts, TOTAL, no matter how many different accounts you have there! The bottom line is you are only federally insured up to \$100,000 in a FDIC insured bank so consider never putting more than \$100,000 at any one FDIC insured bank.

## **Federal Reserve Bank**

The Federal Reserve Bank, better known as "The Fed", is the institution that manages the U.S. taxpayers' national debt as well as the interest accrued on the national debt. However, it is not a federal bank at all, it is not even part of the U.S. government!

It is a privately held bank that legislators have allowed to monopolize the USA's money supply. Your tax dollars go straight to the bank to pay-off what the government has borrowed from it and WITH INTEREST too!

Like the bond market, this bank even controls Presidential policymaking and the bank's deepest inner workings or machinations are NEVER ever investigated! Critics complain that this bank, along with help from the Internal Revenue Service (IRS), is basically stealing your wealth!

Making matters worse, the 16th Amendment to the U.S. Constitution, the collection of federal income taxes, was never even ratified by all 50 states but your hard earned tax dollars keep right on going into the Federal Reserve, an institution that is generally more powerful than the Presidency when it comes to economic policy, yet the bank never gets held up to public scrutiny!

## **Financial Planners**

500,000 so-called professional planners advertise themselves as personal financial advisors but too many may be potentially clueless and ethically challenged or essentially be peddling incompetent advice. To become a personal financial advisor anyone who can afford business cards can be called a "planner". Only about 10% of all of these so-called professionals may even be qualified to be giving financial advice!

Due to sophisticated computer software available today, planners can create slick-looking charts and graphs that are highly questionable, cookie-cutter financial plans. Consequently, always compare the qualifications of at least three planners before ever choosing one because this particular industry is unregulated.

Remember, a "fee only" financial planner may be your best bet and not one who works on commissions, because anyone earning a commission may press you to buy into costly, highly suspect investments and insurance policies. You may have to turn to a professional group for a referral to find a good financial planner. Maybe try calling the Institute Of Certified Financial Planners (ICFP) toll free at 1-888-237-6275.

Regardless, always consider having a lawyer or a certified public accountant (CPA) review your planner's recommendations. Never allow any planner to make trades without your consent when buying or selling stocks and bonds. Beware of financial advisors who supposedly work for free or at an extremely low cost. Later, they may try to get you to buy insurance policies, investments or limited partnerships from which they may derive hefty commissions.

Incidentally, just because a planner may represent some nationally known and well-respected company does NOT automatically mean you will get good, adequate, competent, well thought out financial advice. To find a good planner, ask the advice of people who have no vested interest in your finances which may possibly be the wisest advice.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 1998

## **Financial Planners and Consultants**

Too many of them may be more like salespeople than planners or consultants, so beware! The investments they recommend may be overpriced or even relatively worthless! Especially be leary of recommended investments in coins, art and real estate. Always get in writing how they expect you to pay for their services. Beware of high pressure sales tactics, always consider getting a second opinion concerning any recommended investments and never feel like you need to act RIGHT NOW on their advice.

Beware of unusual investments or those you do not fully understand. Choose a planner or consultant based on referrals. Even go so far as to investigate the person, persons or firm through your local Better Business Bureau or Consumer Affairs Agency through your state Attorney General's office to see if any complaints have been registered against the money manager you would like to use.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/14/97

## **Fundraisers and Charities**

Legitimate-looking donation collectors you see with collection buckets on street corners and elsewhere collecting for some good cause or charity may be taking up to 95 cents of every dollar they collect and keeping it for themselves! This also includes those innocent-looking charity donation coin boxes.

Street-corner fundraisers may be from out-of-state "for profit" fundraising organizations similar to telemarketing charities. The only difference may be that telemarketers try to take your money on the phone instead of while you are stuck in traffic! Seriously consider donating directly to the charity and not through any solicited or unsolicited marketing group. This may be difficult because many charities and fundraising organizations operate through fundraising marketers!

If a charity fundraiser cannot send you information on how much of your donation actually goes to the charity and how much goes into the pocket of the solicitor or fundraiser then beware of even making a contribution. Otherwise, the so-called "good cause" you are contributing to may go mostly to fill the fundraiser's bank account and not the charity's.

Remember, even corporate leaders, the organizers of charitable groups as well as clergymen in charge of charities have been caught "skimming off the top" rewarding themselves with lavish salaries, gifts, cars, homes, entertainment and vacations while the charities' donors go unaware!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 7/17/95

## **Hot New Mutual Funds**

Beware of the latest "craze" in mutual funds that try to pick a sector that will perform well according to the latest gyrations in the stock market, for example, like "hedge" funds or health care funds and so on. The problem is by the time one of these type of funds gets approval from the Securities Exchange Commission (SEC), which takes about a year, the hot new sector may very well be "cooling off" and not be such a great place to invest your money as has happened in the past with so many of these type funds!

SUPPLEMENTAL SOURCE: PBS-TV NATIONAL BUSINESS REPORT 8/7/02

## **Initial Public Offering (IPO)**

IPO's may be extremely risky for investors especially when they are initially offered to the public for sale on Wall Street. Too often they may be "hyped" or highly promoted initially making them appear to be "winners".

A safer way to invest in IPO's may be to invest in "emerging growth" mutual funds which may consist

of many IPO's, instead of selecting just one particular IPO.

Small investors should be wary of buying newly issued shares of a single company. If you are still determined to buy into an IPO, maybe wait and see where the stock's price goes after a few months of trading on Wall Street. This will give it time to settle down and reach a more stable phase called the "dormant period". This gives the stock time to cool off.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE MARCH 1991 SMART MONEY MAGAZINE 4/15/92

## **Insider Trading**

"Insider trading" may be the norm and the typical investor may never be aware of it! "Insider trading" may not be the exception to the rule as some of us would like to believe. In fact, critics contend that it cannot be controlled.... not by laws, federal rules or regulations, no matter what the government decides to do to try and stop it!

When it comes to making money and keeping control of it, where there is a will....there WILL be a way!

## **Insider Trading and Dumb Money Investors**

Insider trading on Wall Street may be the norm instead of the exception, no matter what the U.S. government and others in charge of policing stockbrokers may do to try and stop it! Furthermore, stockbrokers are salespeople and may be given hidden incentives to sell certain stocks to their clients then receive larger than normal commissions, and possibly even prizes, for selling certain stocks to their clients!

Many stockbrokers may call their client investors "dumb money". This means they are not privy to the information that the brokerage houses and "insider" investors tend to have. Remember, they spend millions on crunching numbers to figure out the best stocks to buy. Consequently, dumb money investors are not really "investors" but are actually "traders" who rely on their brokers' advice to help make them money.

Dumb money traders do not have much of a chance to make significant profits when they rely on their brokers' advice especially during periods of time when there are highly volatile market conditions. When the market goes up, up, up, of course, most anyone can follow their brokers' advice and may do well.

However, where the broker may take advantage of you is when they call you and recommend you buy a particular stock. When this happens and you agree to buy it, have you ever noticed that the stocks the brokers recommend tend to go down in price before they go up in price? If so, the following may be happening: Stockbrokers may be instructed by their brokerage house managers to go out and sell certain stocks to their clients. What you may not know is they may be selling you stocks at inflated

prices which are already owned by the brokerage house! You buy the brokerage houses' inventory of stock at overvalued, inflated prices because they bought the stock when it was undervalued at a low price, and then they go out and purchase other stock that looks undervalued! Months later, the process happens all over again once the new inventory of stock rises in price as it eventually becomes overvalued again according to the brokerage house analysts. Consequently, they turn around and try selling the newly overvalued inventory of stocks to you at inflated prices! It is all just a "back and forth" game according to critics!

Another thing to watch out for when dealing with your broker is if and when he recommends that you buy and sell stocks frequently or more than usual. This may create more broker commissions than normal and is called "churning".

To protect yourself always ask your broker for facts to support their recommended stock buys, ask them to suggest alternative stock buys, or more importantly, politely ask the broker if he is trying to sell you brokerage house inventory! However, this may be risky because brokers can be "slick" talkers!

The best safeguard may be to always put in a "stop loss" order with every stock buy no matter who recommends a particular stock to buy. Consider a stop loss of around 5%-10%. This way no matter what the market or stock does you will NEVER lose more than 5%-10% of your money on your brokers' stock buy recommendations! However, always get in writing from the brokerage house that the stop loss order was actually input into their system or risk not being able to take advantage of the stop loss practice to limit your losses. In fact, if you hit your broker with the stop loss idea he may even back off trying to sell brokerage house inventory in the future if they know everything they may possibly or likely sell you may go down in price before it goes up again because if you constantly lose on their advice you may look for more user-friendly brokerage houses to invest or trade with!

SUPPLEMENTAL SOURCE: PHIL'S GANG.COM and CONSUMER REPORTS MAGAZINE  
OCTOBER 1995

## **Internal Revenue Service (IRS) Agents**

Agents for the IRS are typically feared by taxpayers and IRS agents have been accused of arrogance, vindictiveness, arbitrariness and of being unresponsive. Agents and former agents have testified against the Agency before Congress with their identities being concealed for fear of departmental retaliation by the Agency's managers and/or supervisors!

Some IRS agents may routinely lie to taxpayers concerning options taxpayers have to pay-off their tax debt to the IRS. Some agents may feel that the policy of the IRS allows them to lie to taxpayers as long as it accomplishes the goals of the IRS! Some agents claim they picked up this attitude while in training to work for the IRS!

IRS agents have been accused of abusing their power and authority. If you "talk back" to an agent disrespectfully or insult the agent face to face, you may find the agent going so far as to trying to shut down your business and/or going after you personally and possibly even without sufficient reasons for doing so! Even if the IRS is forced to admit it was wrong to go after you and even if you are awarded

monetary damages by a judge for the IRS' wrongdoings, you may never actually collect money on the judgment because the government may keep appealing the case seemingly forever, if necessary, at which time few lawyers will even want to take or continue your case feeling they have little or no chance of ever beating the federal government!

IRS agents may get promoted and even receive cash bonuses for opening and closing cases rapidly. These bonus amounts may be based on how much extra money the IRS can extract from taxpayers! This may make a particular agent somewhat overly aggressive and no longer an impartial public servant concerned with fairness!

The IRS may also not tend to go after big corporations and wealthy people because those with "deep pockets" have the resources to fight back and they often do! So, agents may instead tend to go after smaller wage earners, entrepreneurs and small businesses. There is a saying that supposedly circulates around the Agency: "Big businesses create big problems yet small businesses only create small problems!"

A big complicated case may take years to settle but smaller "open and shut" cases are easier to collect taxes on. One Agency tactic seems to be to continue its tax audit of your taxes for what seems like forever. This way you may be more likely to "give-in" and pay whatever the IRS wants just so you can get back to your business.

If an agent says, "Just plead guilty and no one will know". do not believe it. Your name may be leaked to the media and then everyone will possibly know that you plead guilty to tax evasion which may cost you your job and damage your reputation!

To date, the IRS rarely answers to anyone except Congress so it seems like they may be able to get away with bending the rules and acting above the law in order to collect from taxpayers and make their monthly quotas for tax collection. If an agent says they can take your home, your possessions, your business as well as garnish 90% of your wages just to cover your tax bill, in many cases, you may likely do whatever the agent tells you to do!

Remember, the more an agent seizes, levies, collects and the more liens he puts against taxpayers, possibly the greater chance he has of getting promoted within the IRS! To date, it seems this is how the IRS operates.

Like any governmental agency or system which acts as an arm of democracy, when it does not act fairly it loses the citizenry's respect for government and democratic principles!

SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 9/21/97 and NBC-TV NEWS 9/25/97 and NBC-TV DATELINE 9/29/97

## **International Lottery**

If you play and WIN, it is against other countries' lottery rules for foreigners to take home any winnings unless you are an actual citizen of the country that sponsors the lottery!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/13/97

## **Investment Newsletters**

About 80% of these newsletters may not typically even beat overall stock market average gains similar to up to 80% of all stock mutual funds! Many investment newsletters may tend to promote that they are somewhat better at forecasting the stock market, picking stocks and mutual funds than they really may be.

SUPPLEMENTAL SOURCE: CNBC-TV MONEY CLUB 5/29/97

## **Investor Protection Buy Back Policies**

What investor protection? Nothing ever seems to happen to corporations, big and small, if their sales and earnings projections prove inaccurate and incorrect which opens the door to willful fraud just to keep investors investing in the company even if the company is going "down the tubes" so to speak! A company's corporate officers may be held accountable and sued and/or jailed for committing fraud for "cooking the accounting books" but investors and employee investors in these companies have little chance of ever getting their money back lost due to fraudulent accounting practices!

Concerning broker "buy back" policies beware of "come-ons" which suggest that the dollars you invest in annuities, insurance, limited partnerships, time share and other investments will be bought back by the investment firm. The "catch" is the investment may be bought back at market value and not necessarily for what you paid for it or invested originally! In fact, market value may be no where near what you originally paid for it.

No broker anywhere is going to "eat a loss" based on your investment decisions even if it was the broker's advice you took to invest in the first place!

SUPPLEMENTAL SOURCES: SMART MONEY MAGAZINE APRIL 1992 and CONSUMER REPORTS MAGAZINE SEPTEMBER 1995

## **Money Loan Companies**

Supposedly no legitimate loan firm will ask for money upfront especially if your only contact with them is via telephone and mail correspondence. Always beware of any loan company that asks you to send them money upfront via Western Union-type mail transactions. You likely may never see your money again, you will not likely secure the loan you desperately need and when you try and contact them they may not even talk to you once you send them your upfront money!

Too many of these loan companies may even be operating out of other countries so you could actually be supporting a terrorist crime organization! Moreover, all your personal information you send them could be used to steal your identity thus causing you even more long-term troubles!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 10/15/03

## **Mutual Fund Deception**

Advertisements for mutual funds may contain inflated claims so it may be hard to differentiate the top performing funds from the "pretenders". In their promotional literature funds may brag about their specific rank within a small group of funds which may mislead investors about a fund's "true" performance!

Compare the same fund to a much larger group of funds and its so-called high performance rating and top ranking may fall significantly! Some funds may even go so far as to make performance claims based on their asset size but large assets in a fund does not mean the fund will always be able to make money for investors.

Even sales charges could be added to performance figures to help inflate a fund's positive numbers with investors! A fund's performance may also be made to look higher by deducting service and management fees charged to investors.

Federal regulations do not standardize the categorization of funds which, for promotional purposes, allow funds to carve up themselves into any "promotional" groupings they so desire! This enables funds to put their fund in a more positive light and possibly "look like" a top performing, highly profitable "winner" even if they are not! Remember, a fund's advertised claims in its promotional literature is no true and completely accurate gauge of a fund's future performance and profitability.

Furthermore, a mutual fund's "name" may be meaningless. Just because a fund's name incorporates words like "international", "blue chip", "income growth" or any other seemingly definitive terms, this does not mean the fund will be completely made up of the types of stocks or bonds it seems to promote by the fund's "name"! For a fund to call itself "blue chip", or anything else definitive like the name "blue chip" insinuates, by law, the fund only has to have 65% of its portfolio funds invested in the "blue chip" sector! For example, an "income growth" fund may be mostly invested in gold potentially misleading an unsuspecting investor.

## **Mutual Fund Managers**

They may advertise that they consistently outperform the market but all movements in stock prices on Wall Street may be random and unpredictable! A fund manager's excellent performance level may be a result of pure luck instead of due to some formula of stock science, intuitive perception and/or common sense like a fund manager may like you to believe.

## **No Commission Investment Brokers**

Brokers who tell you there are no added fees or commissions charged to you when buying certain types of investments may not tell you the fees or commissions may already be built-in to the purchase price



you pay like there may be on certain bonds or over-the-counter stocks.

It may also mean there is no upfront fee or commission charged to you on the sale of the investment product but omit to tell you the fee you are charged is paid when you sell the investment or withdraw your money.

Moreover, brokers may not offer to sell you low or no commission investment products because there is too little incentive to be earned by the broker salesperson.

SUPPLEMENTAL SOURCE: SMART MONEY MAGAZINE APRIL 1992

## **Picking The Most Profitable Mutual Funds**

Consider investing in a fund with a strong 1-year track record because it may tend to do better than funds with a strong 5-year or 10-year track record. Why? Over a shorter period of time, a successful fund investment strategy may tend to keep working while given more time, like 5 to 10 years, the same strategy may likely have some better years and some worse ones!

SUPPLEMENTAL SOURCE: LIPPER ANALYTICAL SERVICES AS REPORTED IN THE WALL STREET JOURNAL

## **Predatory Money Lenders**

Major auto-makers make millions of dollars loaning people money for new cars, as well as on "debt consolidation" loans for people who need to pay-off credit card bills and other expenses. However, these loans to pay-off debt may be at high interest rates with all kinds of potentially hidden or undisclosed fees which may drive up the cost of borrowing the money. In fact, the exorbitant costs you may have to pay to get one of these debt consolidation loans may actually force you to have to sell your home just to be able to pay-off the new loan!

When this happens this is called predatory money lending. These lenders have been accused of preying on lower income people who already have lots of equity built up in their homes or who have even already paid off the mortgage loan on their home. What happens next is the predatory money lender entices the homeowner to borrow money against their home to pay-off some nagging bills or creditors.

This is when the "flip" takes place. Flipping is when the lender gets the homeowner into more and more loans as the years go by "packing" more and more costs into the debt consolidation loans, like unnecessary home and auto insurance coverage, so the cost of the loan skyrockets for the unsuspecting homeowner borrower.

At least one American auto-maker has even been accused of having a "designated forger" in their loan offices to sign-off on fee approvals WITHOUT the borrower or signee even being aware their signature was forged on a loan document!

Remember, these type lenders may be world reknown billion dollar corporate conglomerates which utilize persuasively "slick" advertising campaigns and public relations firms to create convincing "spins" seen around the world.

Your best bet may to always be suspicious of anyone who represents any company concerning selling you on the idea of taking out a debt consolidation loan to pay-off your bills, no matter how impressive the company name or sales pitch may be,

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 4/23/97

## **Predatory Money Lenders Financing**

Flipping homeowners from new re-finance to new re-finance with costly, built-in fees and unwanted insurance premiums tacked on and piling up each and every time you re-finance, this is what predatory money lenders do! Former salespeople for these predators have complained that they were asked by their managers to often try and hide the fact that these fees and premiums even existed all of which, of course, drive up the cost of the loan, so much so that all the extra added costs built-in to each re-financed loan would eventually contribute to you, the homeowner, possibly losing your home!

Remember, to even get the re-financed loan you, the homeowner, have to put up the equity in your home as collateral to obtain the loan in the first place. If the loan becomes so costly that you cannot make the payments on the loan, the predatory money lender takes the home as a repossession in foreclosure and then sells it reaping a windfall profit, meaning conceivably the lender may hope the homeowner cannot make the payments on all the costly re-financed loans over the years so the home can be taken back and re-sold to earn the money lender windfall profits!

SUPPLEMENTAL SOURCE: ABC-TV NEWS 3/16/98

## **Predatory Mortgage Brokers & Money Lending Traps**

Certain mortgage brokers may too often be nothing more than independent agents who may have every opportunity to take advantage of unsuspecting homeowner borrowers by increasing a lenders interest rates and fees then pocketing the difference which creates a windfall profit for the broker over and above his usual built-in fees and commissions!

These predatory brokers may also work for predatory lenders. Predatory lenders are mortgage companies offering to get a homeowner cash fast while re-financing his home at a supposedly lower monthly payment and lower interest rate. However, if you are dealing with an unscrupulous mortgage company, and your are not careful, you may end up deeper in debt and with a higher interest rate than you had before!

Even if the mortgage company you are considering to do business with is backed by a nationally known, well-respected corporation on Wall Street, the mortgage company may still be a predatory lender!

Predatory lenders are very persuasive, using cunning salespeople and have even been known to lie to prospective clients about new loan commitments. Also, too many loan officers have been accused of saying almost anything to get you sign up for a new loan!

Always look out for a high mortgage loan origination fee. If you see it on your loan papers and it adds up to thousands of dollars, you may be getting taken to the cleaners, so-to-speak! Do not always believe whatever the loan officer tells you concerning why he has to charge you so much for a high cost loan origination fee.

If he persists to charge you a high fee loan origination fee, consider running for the nearest exit as too many mortgage companies have a myriad of lawsuits pending against them from unhappy homeowners. Even many state Attorney Generals are accusing mortgage companies of too often using unscrupulous tactics unnecessarily to secure new loans from unsuspecting homeowners. And guess what? After years and years of lawsuits, to date, the same lenders being accused of predatory tactics are still doing business as usual!

Here are some money lending traps to watch out for. The HLTV or high-loan-to-market-value mortgage lets you borrow up to 150% of the value of your home at overpriced interest rates. You can use the money for anything too but it gains you no equity in your home after years of making payments against the loan.

Critics consider a costly loan of this kind as a bad debt because even after 10 years of making payments against this type of HLTV loan, you may still not have made a dent in the principle of the loan and if home prices drop in your neighborhood you may be in trouble, and interest payments that exceed your property's current value are not even deductible on your taxes. Critics say a bad debt to incur also includes when you borrow money and use it to pay-off unpaid credit card balances, buy groceries, necessary clothing and toiletries, all of which are not only a bad debt to incur but one of the ugliest, most senseless money borrowing traps to allow yourself to fall into!

Additionally, be aware of the \$40 pizza. For example, charging a \$20 meal to a credit card that already has a balance of \$5000 or more and if you are only making the minimum payments on the credit card bill each month then a \$20 pizza will end up costing you twice as much because of the interest you get charged on the huge balance due. Consider paying cash for incidental or miscellaneous expenses.

Re-financing sounds good because you can save hundreds of dollars a month, but think again! If you crunch the numbers, you may possibly find out that because of the closing costs you are charged to get this new loan, you are now boosting the total cost of your home or property that you are borrowing against, thereby extending the time you will be paying for it, usually by years, and costing you thousands of dollars extra!

Car loans and leases should also be analyzed for their FULL costs to you. Also, the only real good credit card is, typically, one without an annual fee, unless, of course, you want the perks that come along with a credit card that charges an annual fee.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE JULY 1999 ABC TV 20/20  
3/16/00 BOTTOMLINE PERSONAL NEWSLETTER YEARBOOK 2000

## **Scandalous Tax Shelter Loopholes**

No matter how well known or how much you or anyone else you know trusts them, if any well respected attorneys and/or tax accounting firms highly recommend a tax shelter plan enabling you to take advantage of existing U.S. tax laws so you can end up paying few taxes to the U.S. government consider running for the nearest exit! If and when the government does audit your tax sheltered account it is YOU the taxpayer, that may end up paying huge fines, penalties and all the back taxes your so-called sheltered account saved in the first place and it is never the attorneys or accountants who end up getting significantly penalized! They may get some small "slap on the wrist" fine but it is miniscule compared to what you, the taxpayer, ends up getting fined for because the attorneys and accountants make so many millions of dollars in fees selling taxpayers like you on the idea of sheltering your tax dollars! Any monetary penalty and fines on the so-called financial professionals, by law, are not heavy penalties to begin with because the law, to date, states that it is primarily the taxpayers' fault for falling for any tax shelter schemes and not the fault of those who sold you on the scheme!

Unfortunately, the tax laws are so complicated that no taxpayers alive are likely to understand if they are getting involved with a potential tax shelter scheme! If anyone asks you to go along with this type of idea all you can do is ask them if the tax shelter plan takes advantage of legal loopholes in U.S. tax laws, and if so, it may not be worth it. The attorneys and accountants recommending a tax shelter may even try and get you to sign-off on the idea in sworn secrecy which may be another red flag to run away from! Remember, if you get caught the attorneys and accountants will run away from you and may claim it was all your fault. You can take them to court in your own lawsuit against the attorneys and accountants but guess how much that will cost you in time, money and stress, so be prepared for a long court fight and more possible huge financial losses! Too often it is only all the attorneys involved in your case that may get rich in the end!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 10/19/03

## **Shareholders, Stockbrokers & Managers**

Shareholders may, in effect, be second class citizens compared to some stockbrokers and mutual fund managers, as some brokers and managers have too often been accused of "front running". This is when a broker or manager invests for themselves and their own portfolios BEFORE they make trades in the same securities for the investors they advise and the funds they manage!

This trading in their own personal accounts may be considered a form of "insider" trading, which is unethical, possibly widely practiced and virtually impossible to detect!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 1995

## **Social Security Bankruptcy**

The U.S. government cannot guarantee any level of social security benefits if the government cannot collect the money from working Americans to cover the costs of these benefits. Consequently, younger workers should possibly be allowed to invest their own FICA taxes being withheld from their payroll checks, money which is currently automatically and immediately being spent by the U.S. government as fast as it can be collected from all workers' payroll checks!

There is no trust fund or saving of your tax dollars by the government! It spends every dime with no sound outlook or plan for where the money will come from to pay younger taxpayers' benefits when they retire someday!

In fact, the U.S. Congress with the stroke of a pen can change the way you will live in your old age! This being the case, younger workers today should possibly have the right to choose how their tax dollars are invested to pay for their own social security benefits in the future.

Employees should possibly be able to create their own social security pension savings accounts using ONLY fixed, guaranteed income investments like FDIC insured bank certificates of deposit or guaranteed income U.S. government securities. However, the government, in large part, does not want to trust its own workforce to make its own social security investment decisions because then the government would have much less money to control, spend and/or waste!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/28/97

## **Stock and Mutual Fund “Automatic Sweeps”**

Stockbrokers have been accused of steering small investors toward certain mutual funds with 12-b1 fees which may cost you, the investor, up to 1% of what you have invested in the fund! Up to 40% of all mutual funds may charge these fees so beware of these possible fees BEFORE you buy into certain mutual funds.

Remember, a stockbroker may steer you toward a fund with 12-b1 fees, possibly not because of a fund's potential achievable investment goals for the investor but possibly because the stockbroker earns more money for himself when an investor buys into a mutual fund with extra add-on fees like 12-b1 fees! This whole process of steering an investor toward mutual funds with more lucrative stockbroker commissions is called "automatic sweeps".

SUPPLEMENTAL SOURCE: CNBC-TV MONEY CLUB 6/3/97

## **Stock Brokerage Commissions and Losses**

Many stockbrokers may never mention that if you invest, purchase or do more than \$1000 a month of business with a particular brokerage house then you may be entitled to a discount on all brokerage commission charges. This does not mean you will automatically get a discount but you may never get one unless you ask for it. In addition, you may also want to consider giving your broker a "stop loss

order" on all or some of your stock purchases. This means if and when a stock price dips down to a certain level after you have purchased it, the broker is then automatically notified to sell the stock so that you do not continue to lose money, especially if there happens to be some big sell-off of the particular stock you purchased or overall stock market correction or sell-off. This way you do not have to worry as much about keeping up with big losses if you cannot get hold of your stockbroker during some major market sell-off correction or dip in stock market prices. This way too you are protected from ever losing too much money so you do not always have to worry about how your stocks are performing all the time.

SUPPLEMENTAL SOURCE: BOTTOM LINE PERSONAL NEWSLETTER DECEMBER 1997

## **Stock Market Analysts**

Prophets or unethical promoters or crooks? You be the judge. One well known, former analyst said, when dealing with the public, there may be too much pressure to put forth honest opinions! The firm this whistleblower analyst once worked for supposedly even offered him a huge sum of money NOT to go public with his views! Needless to say he declined the offer or we would not be able to present his views here.

Stock market analysts may possibly too often be high-paid stock promoters. For example, concerning a particular stock, you rarely ever hear an analyst working for a major brokerage firm say, Sell! Why? Possibly because the firm the analyst works for may have been hired to help raise big bucks for the stock being reported on! Is this unethical or just plain crooked or BOTH?

If an analyst downgrades a stock from buy to hold, this is about as close to sell as you can get, so hold, may essentially mean sell, according to insiders. Before buying any stock, ask your broker what interest his firm has in the company being recommended to purchase stock from. Is his firm an investment banker for the company being recommended? Is his firm or is the stock in any way part of a subsidiary company owned or partly owned by the brokerage firm? It is too bad that these days now you have to ask these type questions just to try and get a straight answer so you do not feel that your assets are being compromised by your broker!

In a brokerage firms corporate meetings, a former analyst said it may be routinely discussed that the brokers and analysts job is to make certain stocks look good almost no matter what, because the brokerage firm had been hired to help raise capital for certain stock offerings! Too many analysts, even when a stocks price is plummeting, may still recommend investors to buy them, unfortunately for many investors who DO buy on the analysts recommendations.

Stock market analysts practices are now being investigated by Congress, but, of course, the Securities Exchange Commission (SEC) is pushing for lawmakers to allow the SEC to police themselves! In their printed materials, analysts do disclose their potential conflicts of interests when recommending a stock, but as always, like in many industries, full disclosure may only be found in the hard to read, fine print at the bottom of their reports!

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 6/26/01

## **Stock Market Investment Clubs**

Those operating these clubs could end up taking all the money you invest and disappear without a trace! Some may hold your money and only invest a small portion of it for you so some of your money may not end up earning income at all.

Some investment clubs are run by family members and even maybe your best friends and neighbors who may also end up taking your money and running for the border someday, so beware! Unfortunately, you cannot always completely trust those managing your money in this type business venture.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 3/26/98

## **Stock Options**

When corporate executives are given stock in the company they are employed by this is a perverse financial incentive to "cook the books" to make the company's earnings look more impressive than they may be because if the company ever does get into financial trouble the corporate executives can sell and cash-in their stock options at FULL inflated value before anyone else even knows the company is in financial trouble! This is what happened so often contributing to many investors losing lots of money as well as driving down Wall Street stock prices in general!

In fact, stock options are not even counted as expenses in a company's financial statement even though, ideally, they maybe should be. However, if stock options were counted as expenses many companies' earnings would automatically decrease by up to 30% causing companies to look even worse off financially, potentially contributing to a stock's price to crash and possibly a stock market crash too!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 7/18/02

## **Stock Options Nightmare and The Internal Revenue Service (IRS)**

If a company offers you stock options as a perk to join or stay with the company, as an employee of that company beware of the alternative minimum tax (AMT) at tax time. This tax was created 30 years ago to help ensure that most every income earner pays some tax to the IRS. However, it was never indexed to keep up with inflation. You will be taxed on paper gains that these stock options give you!

At tax time you may owe tax as if you had sold stock purchased with your stock options for around one million dollars even though the true value of your stock options may only be worth around \$250,000!

You could eventually end up owing more to the state and federal government than your stock options can even be sold for and you may not even be aware of what is due until tax time rolls around, at which time it may be too late to even do anything about it and the issues involved are so complicated it may be difficult to even find a financial advisor with solid experience in this area! Remember, stock options can be a blessing or a curse!

SUPPLEMENTAL SOURCE: KIPLINGERS PERSONAL FINANCE MAGAZINE NOVEMBER 2001

## **Stock Price/ Earnings (P/E) Ratio**

P/E ratio measures how companies stock market share prices compare with their profits. The lower the P/E should mean the stock is a better value or buy compared to a higher P/E. However, the P/E ratio has become increasingly deceiving to the not-so-sophisticated investor.

The E in P/E used to always refer to earnings as reported under generally accepted accounting principles or GAAP, pronounced GAP. This is the pure historical average and ideally should be the only P/E that is acceptable and presented to regular everyday investors, but it is not!

Many investors subsequently may be misled by a fuzzier-figured P/E ratio being touted today by stock market analysts, stockbrokers, as well as companies which are steering investors away from their actual earnings and toward getting investors to accept more questionable earnings numbers called pro-forma.

The most common questionable earnings numbers are not historical earnings numbers but are operating earnings or economic earnings or core earnings or ongoing earnings, all of which are often referred to as pro-forma earnings or as if earnings. These earnings figures are typically higher than a company's income because companies may label certain expenses as special, one-time, exceptional, unusual, or non-cash earnings and leave them out of the more accurate, less misleading, historical GAAP P/E calculations!

However, there are no official guidelines for how pro-forma earnings are calculated, unlike GAAP P/E calculations! Unfortunately, the rosier-looking pro-forma or as if P/E too often may get promoted to not-so-sophisticated investors instead of GAAP calculations. Consequently, investors are being misled by an as if P/E ratio to think a particular stock may be undervalued and may be a good buy compared to the GAAP P/E ratio on the same stock which may actually show that the stock is actually overvalued and may NOT be such a good buy at this time, especially if you prefer investing using more reliable historical P/E calculations when purchasing stocks.

SUPPLEMENTAL SOURCE: WALL STREET JOURNAL 8/21/01

## **Stock Sales Telemarketers**

Consider never buying a stock based on a "cold call" phone solicitation from a salesperson because it may be impossible to judge the quality of the stock purchase being proposed as well as the credentials of those offering the stock for sale.

Boiler room stock sellers have been known to buy up stock in small companies that seem to be going nowhere then aggressively selling the shares by phone to unsuspecting investors.



SUPPLEMENTAL SOURCE: BOTTOM LINE PERSONAL NEWSLETTER FEBRUARY 1998

## **Stockbrokers Switch Pitch**

If you get a "new" stockbroker that suggests you liquidate your current portfolio, it could be a "switch pitch". You may want to seek out other opinions elsewhere because this type sales tactic potentially generates high stockbroker commissions and it can be costly, risky as well as possibly unethical!

## **Stockbrokers**

Stockbrokers and traders on Wall Street may not often be tested for illegal drug use compared to most of corporate America. Consequently, too often investors funds may possibly be compromised and even jeopardized just to satisfy the drug habits of some rogue brokers!

Of course, the financial services industry claims that when it finds illegal drug use that it acts swiftly to rid itself of the problem employees. However, employees who get busted have testified that it seems like that their brokerage employers too often come across as if they are more interested in how much stockbrokers are producing and earning for the brokerage firms and seemingly somewhat less interested in any drug problems in the workplace.

Is it possible that too many brokerage firms may not really want to know about possible drug use in the workplace especially if it involves some of their top earners?

SUPPLEMENTAL SOURCE: ABC TV 20/20 3/24/99

## **Stockbrokers Beat Their Investors**

In some cases investors do not stand a chance to buy stocks at the lowest possible trading prices because brokerage firms get inside information when "big trades" are about to be made which will immediately drive a stock's price up so, of course, stockbrokers and the brokerage firms' management have a good opportunity to load up on a particular stock BEFORE the "big buy" is made, consequently adding up to quick windfall profits for the firms and their stockbrokers. This is called "buying ahead" and, to date, it is still legal but may be highly unethical according to critics.

Making the practice even more questionable this particular stock the brokerage firm bought with the firm's own money can then be sold to unsuspecting investors at the new higher price and all just because a firm and its stockbrokers got wind of a "big trade" coming down before everyday investors received any information about it Like banks and insurance companies, stockmarket brokerage firms also have all the legal angles figured out how to make the most money even if some of the practices they engage in may be looked on as suspicious and potentially unethical..

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 12/17/04

## **Stock Market Stock Promoters**

These are investors or investment counselors who use classified advertisements, internet ads or internet investment chat rooms to try and "pump up" certain stock prices, claiming to have "inside" information or "hot" trade tips. Claims such as these used to entice or "sucker" other investors into buying a stock promoter's stock can cause an unfair rise in a stock's price!

The stock promoter can then sell his shares at the new "inflated" price while newer investors are left holding overvalued, overpriced shares of stock. This can be an endless practice of deception and you , the unsuspecting investor, may never know it until it is too late!

## **Stopping Payment On Checks**

If you think a bank cashier check is as good as cash, think again! Someone can stop payment on a cashier's check so consider having any significant sums of money owed to you wired directly into your bank account even if you have to pay the fee to have the funds wired because, then and ONLY then are the funds as good as cash!

Concerning stopping payment on a regular personal check, bank officials admit that there is no guarantee that stopping payment on a check will absolutely stop payment! Whoever you write the check to can still cash it at any check cashing store and if the bank refuses to honor the stop payment you put on it, the check cashing store can still come after you for payment, and if you end up in court over the matter you will be ordered to make good on the check with the judge likely deciding in favor of the check cashing store!

## **Tax debt and Divorced Women**

U.S. government tax collectors go after ex-wives for the taxes on income that their ex-husbands earned even though the ex-wives may never have seen any of the income. The Internal Revenue Service (IRS) can seize the ex-wives' retirement accounts and even slap a tax lien on their home, even though the wife may never have been involved in any of their spouse's business activities or included in any business or tax decision-making!

Under the current law to date, each spouse is responsible for the full amount of income tax due on any jointly filed federal tax returns. This law allows the government to go after one spouse for payment of owed taxes if the other spouse is not around or cannot be found.

Making matters worse, inconsistent IRS collection practices may also lead to long delays in notification, magnifying the size of late payment penalties owed and the interest due!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 2/12/98

## **Tax Refunds and Tax Preparers**

A "rapid refund" filed electronically by the tax preparer on you, the taxpayer's, behalf may be

overpriced and nothing more than a short term loan from the tax preparer who does nothing more than advance you your income tax refund for the three weeks or so it typically takes the government to issue you your refund.

If you pay around \$50 for this rapid refund you may be paying the equivalent of a 90% annual interest rate! If you need a quick loan and cannot wait for your government tax refund try looking around for less costly ways to borrow cash fast.

In addition, beware that tax preparers may have the opportunity to make false claims on your behalf and then collect on them without you ever becoming aware of it! How can this happen? If you request an "instant refund" based on what you are getting back from the government and then sign a "blank" 1040 tax refund form at the tax preparer's request, this gives the tax preparer legal authorization to cash your tax refund for you WITHOUT you ever seeing it!

You get your tax refund instantly like you wanted and it gives your tax preparer ample opportunity to get "creative" and fill in any numbers the tax preparer so desires on the blank 1040 tax refund form you trustingly signed! The tax preparer may add any number of "dependents" or inflate other deductibles all to increase your refund over and above what the tax preparer has already refunded to you in the instant refund, a dollar amount difference shrewd tax preparers keep for themselves!

## **Taxed and Tax-exempt Economy**

Like rising health care costs and things like luxury taxes,. when the government raises taxes too often the end effect may be the loss of jobs somewhere in the economy as owner/operators have to get the money from somewhere to pay the higher taxes, consequently, less people may be hired and some even fired! Then due to the loss of jobs the government may end up paying out 10 times more in government unemployment and welfare benefits compared to if they had not raised taxes at all.

Meanwhile, the working person middle class gets squeezed with the loss of jobs and it has no voice and no unity. If someone does try and unite the middle class they will not likely succeed as the politicians and others will confuse the public then divide and conquer any efforts made on behalf of the middle class!

There are over 1 million organized groups that qualify as tax exempt, non-profit organizations and you, the taxpayer, end up paying the taxes these questionably tax exempt organizations do not pay! For example, the National Football League and The Motion Picture Academy Of Arts and Sciences, which put on the movie Oscar Awards every year, are classified as not-for-profit groups!

The tax exempt economy in the U.S. generates 6 times the income of all farms, 5 times that of the utility industry and twice that of all construction in the U.S. with most all of the tax exempt revenue generated off the tax rolls and the backs of taxpayers! There is a tax-free privileged society that taxpayers are not well aware of.

Think about this next time you watch a pro-football game or the Oscars. Your tax dollars are subsidizing part or all of the show and you thought it was free entertainment!

The new underground economy is where cash is King. Even people collecting unemployment benefits find jobs on the side that pay cash so there is no paper trail to threaten their government benefits.

In Canada and other countries the citizenry is so mistrustful of how their government spends their tax dollars that many taxpayers are taking cash for services at discount rates just to avoid paying taxes. Moreover, nowadays everyone seems to be asking for discounts if they pay in cash or to be able to avoid paying tax on the goods and services being purchased. Millions of otherwise honest people who have lost faith in government may essentially be silently withdrawing their consent to be governed in the form of a tax revolt. Critics charge the next revolution will be a tax revolt!

However, beware of trade or barter companies which exchange goods and services for other goods and services without the exchange of cash. Many people believe trade **MUST** be the cheapest way to do business but beware of not getting exactly what you ordered from a barter company. Additionally, some cash deals can turn out to be cheaper than trading if you negotiate a good, low costing cash deal. Trading or bartering is not always cheaper unlike what barter companies may like you to believe.

## **Taxes Subsidizing Public's Weight Gain**

Federal tax dollars are used to support farm subsidies in the production of fattening foods like sugars and refined carbohydrates but no federal subsidies may be going to farmers who produce low calorie fruits and vegetables! Add this to lacking nutrition information on restaurant menus, oversized portion sizes at restaurants and less than definitive nutrition food labels on processed foods all may contribute to consumers' weight gain and/or obesity! Less information on labels and menus does little or nothing to help consumers make wise food choices.

Sugar calories convert to fat and Americans may unknowingly consume twice as much sugar they think they are consuming due to seemingly deceptive nutrition food labels! For example, when a food label says its ingredients are "all fruit" or with "no sugar added" this does not mean the product is **NOT** loaded with sugar because concentrated apple or grape juice, as well as other ingredients, are potent sweeteners that convert to as many calories as other more definitive forms of sugar!

"All natural" on the food label may mean the product is still loaded with sugar from fruit-juice concentrates! Other less definitive names that sugar goes by on nutrition food labels are as follows: corn syrup, crystalline fructose, dextrose, fructose, high fructose corn syrup, high-maltose corn syrup, glucose, honey lactose, invert sugar, lactose, malt, maltose, molasses, sucrose and syrup.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2004

## **Travelers Clubs Insurance and Checks**

Do you really need a club to save your money? Unfortunately, the discounts may come with so many restrictive conditions and limitations that their value may be highly questionable.

Travel clubs offer tour and cruise discounts but so do most good travel agents. A club may entice you with a so-called last minute, cost cutting, price markdown yet the markdown may not be significantly lower than what is normally available through a good travel agent.

In addition, a club offering deep discounted airfares may be hardly discounted compared to using a good travel agent. There may be a few clubs that sell truly reduced airfares or sell deep discounted, ticket consolidator-type airfares so beware of clubs that make you pay club dues to join. Check out their deals BEFORE you pay any club dues to see if they truly offer deep discounted deals that you may not easily find on your own.

Incidentally, a "travel certificate" may be a potential rip-off because the certificate may not disclose all of your out-of-pocket expenses despite the sale pitch to sell you a travel certificate. Resist any unsolicited phone call or direct mail travel or vacation opportunities that supposedly automatically qualify you for some irresistible deal or contest because it may end up turning into a high pressure sales pitch for some questionable sales "come-on".

Travel insurance can be expensive but you may only really need trip cancellation and trip interruption protection which is an excellent idea to look into. Your own current health insurance and homeowners insurance coverage may already protect you against theft and sickness so there may be little reason to be double covered.

Beware of overly aggressive, commission-hungry travel agents selling you potential double-coverage. If you can easily absorb any losses incurred on your vacation you may need no costly protection at all.

Concerning travelers checks when you are overseas consider using a credit card instead of travelers checks. The "card" is more convenient and can save you up to 6% in currency exchange costs. VISA(c), to date, may mark up the exchange cost just 1/4 of 1% above the wholesale bank currency rate. Other credit cards may mark it up a full 1% even though this is still much better than the full 3% you may have to pay when using travelers checks!

The possible exception to this rule is when you visit 3rd World countries or countries like Spain where they may give you a break on currency exchange rates for using travelers checks because in some countries travelers checks are like using "cash".

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE OCTOBER 1995 and CNBC-TV STEALS AND DEALS 5/14/95 and 10/29/96

## **Using Property As Collateral On A Loan**

If you want to buy something like a home improvement, a car or anything that you have to put up property, like your home or car, for collateral in order to secure the loan you may find out too late that the salesperson's company and/or money lender, instead of giving you the money to buy what you want and collecting the interest on the loan, the parties you are dealing with may be more interested in taking your property from you if and when you default on the loan! The interest on the loan becomes "the gravy" on the deal. The REAL profits are in taking and re-selling your property if you cannot pay

payments on the loan!

This may be one reason why so many loans these days are given to people who are obvious credit risks. Never trust a salesperson or bank counselor to always fully explain the risks and fine print on any contractual agreement.

## **Viatical Commercial Paper Investments**

Investors are being offered astonishing earnings or rates of return, interest up to 75% after a 5 year maturity, with maximum safety of investment principle, even guaranteed annual yields on viatical investments! So, why would anyone not go for this type of investment?

Purchasing a share in a life insurance policy from someone who is terminally ill, is what viatical investments are all about. The terminally ill person gets your money or investment while you, the investor in the viatical, get paid a portion of the insurance money when the ill person (seller) of the viatical eventually dies. This allows the ill person to live off his own life insurance policy money BEFORE he dies.

Some viatical investment advertisements even claim that the U.S. Supreme Court has declared viatical investments to be safe when this is not absolutely the case at all. There are risks involved that too many advertisements for these type of investments may not readily disclose to potential investors.

Remember, the brokers selling viatical investments are not required by law to fully disclose all the risks involved to the investor! What the ads may not disclose is that you may get a lower rate of return or profit than expected IF the ill person (the seller) lives longer than expected. Consequently, nothing can be guaranteed concerning your rate of return if you invest in a viatical investment.

Concerning the "maximum safety" of these type of investments, if a viatical company goes out of business no one knows how long your money could stay tied up, so much so that you may not even be able to get hold of it! This circumstance does not afford maximum safety. Also, watch out for so-called "guaranteed monthly income" that is supposedly to be paid immediately! This guarantee of income may be tied to the viatical company's profits. If profits dry up the viatical company may leave you holding the bag, so to speak.

Beware if the viatical investment broker calls your investment a "deposit" in language closely related to bank certificates of deposit. Also, beware if the broker claims that "no commissions" are paid to sales representatives. Never wholeheartedly or blindly trust these type scenarios.

Furthermore, if the viatical company claims "no further money will be due" from you, beware because if the ill person (the seller) lives longer than expected, you, the investor, will have to pay the ill person's life insurance premiums, something not often fully disclosed to the viatical investor!

Viatical investments can and do yield good profits for investors, however, because there is so little disclosure, too many times, investors are kind of like "walking a tightrope without a net" or, in other words, possibly "flying blind".

Concerning commercial paper investments, also known as "letters of credit", "prime notes" or "debentures", these so-called "prime" bank instruments may be highly risky investment vehicles at best and outright fraud in the worst cases!

A typical sales pitch may use vague and confusing terms to try and get investors to buy "commercial paper". This includes promises of unrealistic rates of profit or return, for example, like offering a 150% annual rate of return!

One sales tactic used may be that of so-called "pooling" investors' funds together to enable small investors the ability to take advantage of their group "buying power" when it comes to purchasing "prime bank instruments" involving the U.S. Federal Reserve, the European Bank and/or the World Bank. States all over the U.S. are reporting more and more cases of fraudulent representation of investments concerning bank instruments like "commercial paper".

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/14/97

## **Wall Street**

The only difference between brokerage houses and casinos is that a stockbroker may not admit, on the record, that they are in the gambling business too!

Is it possible that some of the biggest rip-offs occur on Wall Street but draw little attention because even the con-artists there may not recognize that what they are doing is possibly ethically or criminally fraudulent?

The stock market may be a math abuse sanctuary for statistical illiterates who can get rich delivering no better than a zero return on their clients' money! This "law of zero return" means the return on your investment is about equal to taxes plus inflation similar to "running in place"!

Always ask what your stockbroker's fee or commission structure is on his particular investment recommendations. Do not invest if you do not understand the investment. Often the best investments are the simplest to understand.

Remember, there are "rogue" stockbrokers in the industry who get a few customer complaints, get fired, then move on to other brokerage houses. However, the other unsuspecting brokerage houses may then employ these rogues and then, all over again in a seemingly endless fashion, a new list of customer clients at subsequent brokerage houses could get "bilked" out of their life savings too!

## **Wall Street and Corporate Culture Of Gamesmanship**

Stock analysts and brokerage firms in bed with investment bankers for corporations and unethical corporate managers and their accountants, are so eager to project strong profits, earnings and earnings projections that all of these entities involved may do whatever it takes to manipulate the numbers to

make the corporation and its stock look more promising and profitable than it really is!

The big problem is that too much of the manipulation may be virtually permissible under current laws even though potentially unethical, and in some cases, outright illegal!

Doing everything possible to make a corporations earnings look better than they really may be has become a game in the U.S. corporate culture of greed. You can hypothesize that too many corporations may be virtually robbing investors using overly-optimistic corporate profits and earnings projections while corporate accountants are essentially driving the getaway car!

Unfortunately, when a stock does start to tank (quickly decline), stock analysts and brokerage firms may knowingly or unknowingly go along for the ride and even suggest that the declining stock is an even better buy now in its decline. Remember, too many stock analysts and brokerage firms may be in bed, so-to-speak, with investment bankers. These bankers job is to find and help corporations grow, so they enlist stock analysts and brokerage firms to help make certain corporations look as good as possible to unsuspecting investors and potential investors. Today, however, brokerage firms and their analysts have lost most all credibility with smart investors.

Analysts may too often become, not analysts, but cheerleaders for a particular company, companies which get their investment capital from investment bankers who in turn get the companys stock sold through the brokerage firms which pay the analysts salaries, thus contributing to possible conflicts of interests for all parties involved, especially when it comes to the information investors need to know and make wise investment decisions. This cheerleading gamesmanship atmosphere can become based more on salesmanship than sound advice! For example, the days of the dot coms during the 1990s too often became a dot-con for unsuspecting investors who buy into the hype and hoopla of unrealistic, over-priced, over-valued stocks!

SUPPLEMENTAL SOURCES: PBS-TV JIM LEHER REPORT 1/24/02 & PBS-TV FRONTLINE "DOT-CON" 1/24/02

## **Wall Street Investors Pitfalls**

As the integrity of accounting firms escalate and if Wall Street analysts cannot be trusted all the time, then what is a typical mom and pop, small investor to do? Like many small investors who rely on their stockbroker for investment advice and stock picks, then possibly consider presenting your broker with a list of red flags to determine if your hard earned money is ready to invest in your brokers recommendations.

First, consider avoiding companies with high debt and maybe favor those with low debt-to-equity ratios compared to those of their competitors. A company with low debt may be less likely to get in trouble with moneylenders, like banks, and even if they do they may likely get a second chance.

Second, ignore pro-forma earnings. These are earnings BEFORE any bad stuff is applied to them, similar to projected earnings instead of actual earnings. Do not fall for pro forma earnings statements. Insist on investing in companies with earnings based on generally accepted accounting principles called



GAP earnings. These are closer to actual earnings, not projected earnings.

Third, check out a company's 10-K cash-flow statement. Supposedly, accounting tricks are rare here. This statement discloses how much cash a company holds from year to year. It is difficult to fake cash holdings. If a company's sales are rapidly rising but its earnings are not, find out why! If this statement indicates its cash flow from operating the company is lower than its cash from investing, the company may be spending more for the future than it is taking in now and you typically cannot run a company like this forever!

Fourth, if you cannot figure out how a company makes money and its financial statements seem fuzzy or unclear, (like Enrons in 2002), walk away from the investment as quickly as possible.

Fifth, companies which acquire or merge with other companies can get creative in their accounting practices and can too often show above average earnings during the first few years of an acquisition or merger, so beware of companies that gobble up other companies or get gobbled up by other companies.

SUPPLEMENTAL SOURCE: KIPLINGERS PERSONAL FINANCE MAGAZINE APRIL 2002

## **Wall Street Stock Swindlers**

Organized crime has moved in on small investors too! Criminals find unscrupulous, greedy stockbrokers to help the criminals sell relatively worthless stocks, typically stocks listed on the NASDAQ stock exchange.

The "mob" buys up numerous shares of some weak, poorly rated stock, then they get a "crooked" stockbroker, who probably owes the mob money from gambling debts or who knows what, the mob then easily persuades the crooked stockbroker to artificially "hype" or "pump up" the stock's value to some small investors. The stockbroker proceeds to send the small investors misleading press releases and brochures full of "half truths" and even lies about how good the low rated stock is.

Once small investors "buy into" the scam, the mob is then able to further help artificially "run up" the low rated stock's price with the help of other bribed stockbrokers. Eventually, the mob sells the low rated stock once the price is inflated leaving the small investors "holding the bag", so to speak.

KNOW your stockbroker or risk getting ripped-off. Even if you try to sell your stock as its price plummets and you may find the crooked stockbroker will not even sell it for you in a timely manner leaving you owning potentially worthless stock!

The stock market industry watchdog, NASD, seemingly is not aggressively pursuing questionable, even possible corrupt brokerage practices, even though it says it does! Average to small investors in the American stock market had better be careful when dealing with smaller brokerage houses especially when they recommend newer stocks and/or IPO's, initial public offerings.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 5/2/97

## **When Good Credit Destroys Your Credit**

If you apply for too many credit cards, even if you pay them off every month and carry a zero balance owed on them, this can keep you from getting credit elsewhere on things you may really need or want! How? When you apply for and are approved to receive a credit card each card's spending limit is automatically reported to the 3 national credit rating bureaus. The spending limit on each card is all added up as if these are dollars you owe even if you have no intention of hardly ever even using the credit cards you apply for.

Consequently, when you go to apply for credit to get something of significance like a new car, appliances or a home your credit rating may look like you are over what you can afford to pay for and you may be turned down for credit on things you really need or want!

The only way to solve this particular problem is to write to each credit card company and tell them to cancel the credit cards you may not really need then you also have to write to the 3 national credit rating bureaus and let them know which cards you have canceled so they can quickly adjust your over-extended credit rating. Never rely on the credit bureaus to get your credit rating updated quickly on their own! Also, simply ripping up your credit cards and/or never using them will not solve this problem either.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 12/22/03

## **When To Buy Stock Mutual Funds**

You may want to consider NOT buying into a mutual fund during the last 6 weeks of the year because most funds may typically make dividend and capital-gains distributions during the final weeks and days of the year!. Consequently, if you buy during the last 6 weeks of the year you may wind up paying taxes on the funds you owned for just a few weeks and/or days!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 2002

## **Wiring Money**

Never wire money to anyone that you are not absolutely, positively sure who you are wiring money to and for what! A wire is untraceable, untrackable and too many con-artists rely on wire fraud to get money from unsuspecting, trusting clients or customers.

Also, even if the wire is legitimate beware of hidden charges and possible false advertising claims especially if you are wiring money outside the U.S.

Lawsuits have already been filed against two of America's largest money-wiring companies for failing to tell customers about currency exchange fees when wiring money overseas outside the USA.

SUPPLEMENTAL SOURCE: CNBC-TV BUSINESS CENTER 11/5/97

# **FOOD AND BEVERAGE**

## **Adulterated Milk And Dairy Products**

Many milk and dairy products in the U.S. may have RBGH added to them which are synthetic growth hormones used in dairy cows to make them produce more milk at a lower cost to the dairy farmers! RBGH has been banned in many countries worldwide as unsafe and unfit for human consumption! RBGH may also possibly contribute to dairy cows becoming infected which forces the farmer to feed his diseased cows antibiotics. This antibiotic-laden milk is then consumed by humans. Other countries banned the use of RBGH because they feel it may contribute to cancer in humans!

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 7/28/98

## **Airpopped Popcorn**

"Air-popped" may mean "fat-soaked"! The popcorn may start out with less fat but right after it is air-popped and just before it is bagged it may receive a shot of fat from cheese or oil!

"Light" may mean half the fat per serving but may still may be about 10 grams of fat per small serving! Furthermore, do not forget about the hidden, artery-clogging "trans fat" if the popcorn is made with hydrogenated oils like some of the popular microwave popcorn products.

However, unlike "air-popped" popcorn, "pre-popped" popcorn, already bagged up for sale, may not be made with hydrogenated oils.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER JUNE 1997

## **Artificial Sweeteners In Food**

If the sweetener is made with "saccharin" it may not be so sweet after all. Animal and human research studies suggest that eating this substance may possibly pose a cancer risk or threat! Critics argue it should even be banned because it may cause bladder and other cancers in rats!

In human research studies, bladder cancer patients appeared to more likely report being heavy users of saccharin artificial sweeteners!

So, even if you never touch a pack of artificial sweetener at a restaurant or elsewhere, what else contains these type sweeteners? Dozens of products contain the substance including: certain brands of toothpaste, mouthwashes, cough syrups, chewing gum, sugar free soft drinks, salad dressings, jams, jellies, preserves, baked goods, gelatin desserts and fat free cocoa.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER APRIL 1998

## **Baby Food Fillers And Additives**

Some baby food manufacturers may add water and chemically modified, starchy "fillers" to baby food

products just to save money on costlier, healthier ingredients like fruits and vegetables. Even the well-known, nationally advertised brand names of baby foods may be suspect at possibly cheating babies out of fruits and vegetables and replacing these with potentially nutritionally inferior ingredients!

Some baby foods may actually be loaded with sugar, water and thickeners instead of nutritious 100% food. The baby food manufacturers may like you to think their commercial baby foods are "specially formulated" and, therefore, necessary for infants. However, sugar, thickeners, starch and flour are not considered by many critics as nutritious. Look for purer brands of baby foods. They do exist.

Also, since pesticide residues may possibly be found on virtually all farm produce, consequently, baby foods may need stricter governmental regulation of pesticide residues in baby food products since infants and young children need wider safety margins compared to adults. The U.S. government's limits and tolerances now in place may be set too low when considering infant and child safety.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE OCTOBER 1995 and NUTRITION ACTION HEALTH LETTER JUNE 1995

## **Baby Milk Formulas**

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SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE OCTOBER 1995 and NUTRITION ACTION HEALTH LETTER JUNE 1995

## **Bagged Pre-Cut Salads**

Only one bag out of 62 tested bagged salads showed signs of E-coli bacteria but the majority of the bags tested had brown or wilted leaves and odors, like smelling of rotten vegetables, sauerkraut, chlorine or imitation crab meat even though none had expired use-by dates.

Even if a bagged salad says pre-washed wash it anyway! Once the bagged salad is opened use it as soon as possible but if you store it keep it in the original bag and tightly sealed.

## **Barbecued Meat And Red Meat**

Barbecued meat may possibly cause cancer because as the meat's drippings hit the flames or any heat source the chemical by-products formed will rise with the smoke and get deposited on the meat being cooked! In lab tests when this substance is eaten it may possibly cause cancer in humans!

The simple defense against this may be to microwave the meat first for just a couple of minutes or less, drain the juices, then barbecue.

Lymphoma, the cancer that killed Jackie Kennedy Onassis, is killing more older people than ever these days and no one knows exactly why. However, one study points out that consuming too much red meat may possibly be the cause, especially in women.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 5/12/97 and JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION (JAMA) 275: 1315-1996

## **Bio-engineered And Genetically Modified Food Supply**

Consumers around the world are refusing to buy genetically modified (GM) foods, except in the U.S. where genetic hooliganism seems to be ok. Why? The U.S. is the center of bio-tech research, and the media, which relies on corporate conglomerates for revenues, has, to date, not yet attacked the hand that feeds them or are just plain out of touch with what may be happening concerning GM foods.

GM critics in the U.S. have been successfully branded as enemies of progress! Mighty corporate conglomerate lobbying power and influential legislation has kept America food labels from having to identify GM foods and/or ingredients. Consequently, U.S. consumers may have no idea if they are eating GM foods, or Frankenstein foods as critics call them.

To date, tests have not proven if GM foods are even safe to eat over the long term. U.S. bio-tech and agribusiness industries hustled GM foods into the U.S. marketplace before having to test for any long term effects on health.

Multinational chemical producing corporate conglomerates are buying up most of the companies that sell vegetable seeds to commercial farmers. These chemical giants are also at the center of the genetic engineering of crops.

Now these companies can change the gene structure of crop producing seeds with terminator genes. These type seeds will only grow for one crop and cannot produce further which keeps farmers from being able to save seeds and replant crops, a practice that goes back thousands of years! Thus terminator genes protect chemical company profits! No one knows the effects of terminator genes that get passed on through pollination to nearby fields of crops and native wild plants. Changes are happening so fast in Americas food supply by way of the chemical industry that there are seemingly no

steps in place to carefully detect and monitor possible harmful effects. Conceivably greedy market forces seem to be shaping the nature of the world's food supply. However, the environment and health consequences of the bio-engineered food supply should be considered more, especially since only a few companies are gaining control of the market!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE JULY 1999 AND  
ADBUSTERS MAGAZINE JULY 1999

## **Bottled Water**

Up to 40% of all bottled water sold may come from tap water and not from natural springs like advertisements may seem to insinuate. Studies suggest that bottled water may be no cleaner or safer than ordinary tap water. Moreover, bottled water costs up to 10,000 times more than tap water too!

Bottled water companies should conceivably be held to a higher safety and cleanliness standard, especially since the industry promotes itself as offering a product that is purer, possibly healthier and better for you.

Consumers may never be aware of contamination problems at bottled water plants. Remember, the same contaminants found in some local tap water may also possibly show up in name brand bottled water!

Too many grocery store brands of bottled water have been shown to contain chlorine which many consumers may be trying to avoid when purchasing bottled water. Some well known brand names may even contain arsenic levels so high that, if known, in some states it would normally be required to carry a cancer warning label on each bottle!

Consequently, if you are buying bottled water for purity and health reasons you may be throwing your money down the drain. Unlike federal inspections found in the food industry, at local tap water facilities producing bottled water, federal inspectors show up maybe once every 7 years! Critics claim that possibly one out of every three brands sampled, may possibly be found to contain contaminants but the government feels no more regulations are necessary for bottled water plants.

SUPPLEMENTAL SOURCES: CBS TV NEWS 3/30/99 NBC TV DATELINE 4/9/99

## **Caffeine And Carbonated Drinks**

Caffeine may be the most abused drug of all in America. Caffeine drinks are advertised in a way to attract young people, even children. One hundred milligram doses of caffeine may go into soft drinks without any caution labels! However, the same dose of caffeine that goes into any over-the-counter drug must carry the government's "warning label" stating that this particular product should possibly not be given to children under the age of twelve!

Consequently, caffeine has become America's legal recreational drug and it is being peddled by soft drink companies to young people and children, and no one really seems to be complaining much about

it. Not even the U.S. government seems to speak up much about what soft drinks overloaded with caffeine may possibly be doing to those who consume too much.

Just try weaning a caffeine dependent child off caffeine and you may discover he has trouble concentrating, the child may become irritable as well as experience headaches and other grown-up, adult-type maladies!

Carbonated drinks, on the other hand, can be used to melt acid deposits off the battery terminal posts in your car as well as clean most any kind of spot off your carpet, including blood! Is it any wonder why our vital organs may possibly wear out faster living in westernized countries compared to Far Eastern countries?

SUPPLEMENTAL SOURCE: CBS-TV 48 HOURS 4/17/97

### **Cancerous Fried And Baked Foods**

Found in some workplaces and in water pollution, "acrylamide", a chemical reaction pollutant, is already widely known to cause cancer in lab animals, but now acrylamide is believed to be found in carbohydrate-rich fried and baked foods! Acrylamide is not a pesticide and not a food additive, but in foods it is a chemical reaction that, to date, no one really knows how this reaction forms or of any ways to keep it from forming in fried and baked foods!

The worst offenders seem to be taco shells, french fries, potato chips and corn chips. Bread and some cereals may also fall into the acrylamide category but no one is as of yet suggesting we stop eating these more healthy foods compared to fries and chips.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER SEPTEMBER 2002

### **Cancerous Meat**

Meat standards have officially been lowered by the U.S. Department Of Agriculture (USDA) allowing slaughterhouses to butcher farm animals with cancerous growths and deeming this meat safe for human consumption! Not only is cancerous meat now deemed safe for human consumption, and ok to be sold to the public, but it is also now ok to butcher farm animals with open sores, intestinal worms and glandular swelling. One meat inspector's response to the lowering of food wholesomeness standards was that he does not plan to buy meat anymore because he does not trust that it is completely safe! To many meat-eaters, the sale of cancerous meat is so disgusting that it may turn them into vegetarians.

SUPPLEMENTAL SOURCE: FARM ANIMAL SANCTUARY NEWS FALL 2000

### **Caviar Or Just Plain Fish Eggs**

Some plain fish eggs are being sold to unsuspecting consumers as caviar at caviar prices! If you do not have complete trust in the seller you may not know the difference.



## **Cereal Bars, Fruit Bars & Energy Foods**

Advertisements will not disclose that it may take 70 low fat cereal bars to get just one whole apple's worth of nutrition! Health drinks and sports energy foods or drinks all spell "marketing opportunities". Candy bar, cereal bar and fruit bar supplements are all marketed like thirst quencher drinks. They are all promoted as if they can replenish and reinvigorate your body's metabolism as well as increase your energy levels and output during exercise workouts.

Some of these concoctions may not even taste all that great and may have more of a "placebo effect" on you, meaning they may not really do much if anything for you even though you may really believe otherwise!

What all this means is you could probably substitute cheaper maybe even tastier alternatives like plenty of fresh water, graham crackers or regular everyday fig bars instead.

The bottom line is candy bars, cereal bars, fruit bars and sports drinks disguised as energy supplements may simply be just marketing gimmicks for food processors which have entered the health or fitness club and workout industries.

The new wave of so-called "health drinks" may not be much more than sugar water by some food critics' standards. Some health drinks are even being "pitched" to the elderly via TV and print advertisements as meal replacements or energy boosters. If you feel like they may help you live longer....dream on!

So-called energy foods and sports drinks, of course, are not a substitute for real energy foods or a balanced diet and may contain little more than water, sugar, milk protein, trans fat, soy, salt and artificial flavoring with some vitamins and minerals thrown in so they can be advertised as "healthy"! The fruit bars and fruit-filled energy snacks may contain hardly any fruit in the ingredients. In fact, the fruit you may find in these type processed foods may consist of pears and grapes from concentrate as well as starches and sugar instead of the fruit pictured on the packaging or in these processed foods' names! These cereal bars, fruit bars and other nationally advertised energy foods and sports drinks, promoted as wholesome, may be nothing more than sweetened calories or one grade above candy!

SUPPLEMENTAL SOURCES: NUTRITION ACTION HEALTH LETTER DECEMBER 1995 and MAY 1997 and CNBC-TV STEALS AND DEALS 5/13/96 and WSVN-TV NEWS 12/5/95

## **Cereal Prices Rise as Cereal Boxes Shrink in Size**

This way cereal companies can put fewer flakes in a box but charge around the same price they have always charged so consumers will not notice how high the price increase may really be. Similarly, for years coffee companies have been selling a 16 ounce pound of coffee that actually only weighs out to be 13 ounces!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 2006

## **Cheap Olive Oil Vs. Pricier Olive Oil**

Olive oil you use to cook with that costs around 20 to 30 cents an ounce may be nearly as good as that costing a dollar or more per ounce no matter what name brand you are purchasing or what country of origin the product comes from. Also, terms like "extra virgin" are not verified by the U.S. government for purity. Consequently, in taste tests those labeled as "extra virgin" may not live up to their high-quality name.

Only the state of California has a "Seal Of Quality" program that the state's olive oil producers can submit their products to which ensures that the ingredients listed on the olive oil label are truly in the bottle! Incidentally, the "Best In Ratings" for olive oil in independent testing showed that California did produce a better rated product even though less than 1% of all olive oil consumed in the U.S. even comes from California!

"Extra virgin" olive oil is supposed to meet strict chemical standards. It must taste like olives and be free of defects in flavor and aroma. Unfortunately, of the 18 brands of "extra virgin" oils tested only around 1/3 of them were free of taste defects!

Moreover, an olive oil labeled as "Italian" may include olives that come from other countries! However, the rumors about adulterated olive oils being in the oil supply seem to be untrue according to independent lab tests.

"Date coding" on olive oil labels may too often not even exist! Date coding is important because the shelf life of olive oil may be around two years so without a date code who knows how long the product has been sitting on the shelf?

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 2004

## **Chemical Cuisine Food**

Critics charge that the food and chemical industries may be trying to weaken current laws on consumer protection which specifically ban any food additive that may possibly contribute to cancer when consumed by man or animal.

In animal research experiments which look for causes of cancer, large doses of chemicals are fed to animals to compensate for their relatively short lifespans compared to humans. However, animals may be less sensitive to chemicals compared to humans, consequently, animal research may not be valid!

On artificial colorings, many should possibly be avoided since most may be used in foods of questionable or low nutritional value like candy, soda pop, gelatine desserts and many others. Colorings may even contribute to hyperactivity in some overly sensitive children. Some colorings may tend to be safer than others but they typically are not even listed by name on package labels!

Maybe consider avoiding consuming too much of these additives if you have a chance: Blue dye No.1 and No. 2, Citrus Red dye No. 2, Green dye No. 3, Red dye No. 3, Red dye No. 40, Yellow dye No. 5

and No. 6. You can find these colorings in beverages, baked goods, candy, bottled cherries and cherries in fruit cocktail, soda pop, gelatin desserts, pet food, sausage products and more.

Even though these dyes are still used in the processed food we eat, they may possibly contribute to brain tumors, cancer, thyroid tumors, allergic reactions, adrenal gland and kidney tumors. Beware of junk foods, processed foods or any foods and beverages of questionable nutritional value.

Artificial flavorings may also be suspect, are used to mimic natural flavors and are used almost exclusively in junk foods. Using any artificial flavoring suggests that the real thing, usually fruit, was probably left out of the processed food's ingredients. Questionable artificial flavorings are caffeine, thickening and stabilizing agents, sweeteners, coloring agents, preservatives, hydrogenated vegetable oil, flavor enhancers, chelating agents, buffers, emulsifiers and bleaches. You may be able to find these substances in soda pop, candy, breakfast cereals, gelatin desserts, aspartame drink mixes, chewing gum, potato chips, vegetable oil, coffee, tea, ice cream, jelly, chocolate milk, infant formula, toppings, syrups, snack foods, imitation dairy foods, bread, caramel, cookies, beer, instant soups, hot dogs, sauce mixes, stews, seafood, poultry, cheese, sauces, powdered foods, cured meat, dehydrated potatoes, meat products, potato sticks, tonic water, quinine water, diet products, crackers, bacon, ham, luncheon or deli meats, smoked fish, corned beef, table sugar, dried fruit, wine and processed potatoes. The bottom line here maybe is to possibly reconsider just how much "processed" food and drink you tend to consume and maybe do not overindulge yourself over too long a period of time! Consider consuming processed food in moderation.

All-natural red dye used in processed foods, cosmetics and drugs may possibly contribute to a life threatening allergic reaction in some people, yet the culprit, an ingredient called carmine, is not even required to be identified on package labels!

Carmine may possibly trigger "anaphylaxis" in some people contributing to hives, wheezing and possibly shock. Carmine is used to color candy, ice cream, juice drinks, yogurt, fruit fillings in baked goods, port wine cheeses, artificial crab and lobster, as well as puddings, lipsticks, blushes, eyeshadows, vitamins and other similar products. To date, the U.S. government does not require that ANY naturally derived dyes be listed on package labels.

SUPPLEMENTAL SOURCES: CENTER FOR SCIENCE IN THE PUBLIC INTEREST JANUARY 1998 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 12/10/97

## **Chicken Inspections & Free-Range Birds**

The number of illnesses due to eating contaminated or undercooked chicken, as well as food contaminated by raw chicken, is impossible to determine! Few chicken-related food poisoning cases may even be reported. The three typical poisoning culprits are salmonella, campylobacter and avian flu.

Campylobacter can begin in just one undercooked chicken sandwich but may paralyze you and take weeks of physical therapy for you to even be able to walk again. Recovery may take up to a year! 20% of those people stricken with this food-borne illness may suffer prolonged symptoms and about 10% of the victims may end up with chronic complications like meningitis, arthritis and Guillain-Barre

syndrome, all of which can be fatal. Some strains may be resistant to antibiotics possibly because the poultry industry uses the same antibiotics on chickens as doctors use on people! Antibiotics make chickens grow larger faster which is why they are used!

In one study, campylobacter was found in about 60% of the chicken tested, with salmonella found in about 15%. Only about 30% of those tested were free of both bacteria!

Also, no particular brands of chicken were any cleaner than other brands. In fact, expensive, so-called "premium" chicken, including less known, less widely distributed brands and even so-called free-range chicken seemed to appear to be the most contaminated!

Furthermore, free-range chicken did not seem to taste any better than the typical warehoused-raised birds. Warehousing is what animal activists complain is inhumane treatment. Costlier free-range chickens are fed vegetarian feed with no drugs, no antibiotics, no risky animal by-products and no additives. The free-range birds are also supposedly raised in stress-reduced outdoor environments compared to their indoor, warehoused counterparts.

However, of all the so-called "premium quality" birds tested, up to 70% were contaminated with campylobacter, with 50% harboring salmonella! Could the contamination have occurred in the store? No one seems to know for sure.

How wholesome is the chicken we eat? The U.S. Department Of Agriculture (USDA) seal of approval, certifying that the meat we eat is free of visible signs of disease, is absolutely no 100% guarantee of cleanliness! Even a so-called fresh bird may not always be free of sickening bacteria!

E-coli (fecal matter) contamination may be present on every chicken carcass tested! To date, the USDA may test only one carcass per day for salmonella and the slaughterhouse may only test one bird in 22,000 for E-coli. Some chickens may even be born "dirty" meaning contaminated with salmonella from their mothers or their own shells during hatching. Remember, live birds infected with salmonella and campylobacter show no symptoms!

The USDA allows 20% contamination potentially compromising the public's health, but remember the USDA also promotes food production for food growers and USDA employees have been accused of accepting gifts from poultry processors.

Irradiation may kill bacteria but few irradiation plants exist, to date. However, irradiation is no substitute for proper sanitation by meat processors as sterilized feces found in meat are still feces!

Another consideration is chicken carcasses may be soaked in water so consumers pay for the extra weight as if it is meat.

**SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 1998** Free-range chickens may be promoted as tastier and more flavorful but may not be and are more expensive due to costlier organic feed and because free-range birds may take longer to mature.

However, the term "free-range" may be misleading. If a bird's food and water is kept inside it may not even choose to go outside but the meat can still be sold at higher free-range prices.

## **Contaminated Food And Beef**

E-coli bacteria found on contaminated fruits, vegetables and in beef is developing into new, harder to treat strains of bacteria contributing to violent and even deadly sickness in consumers. The new strains of E-coli bacteria may be found mostly in ground beef or hamburger yet testing may not even detect the new bacteria because the tests necessary to detect it do not even exist!

Up to 1/3 of the U.S. population may fall ill due to "bad food". Today, the U.S. is importing more perishable foods than ever from other countries, essentially importing other countries' potentially contaminated growing habits and growing environments.

Food-borne bacteria may possibly be more prevalent today due to processing foods faster, cheaper and in larger, more profitable quantities. Remember, just one "bad cow" can contaminate 16 tons of ground beef! Unfortunately, the U.S. government can only inspect a small percentage all food processed, shipped and imported in the U.S.

SUPPLEMENTAL SOURCE: CBS-TV 48 HOURS 7/10/97

## **Contaminated Refrigerator Food**

If you leave opened food, like left-overs and half-eaten meals in the refrigerator at home or at work for over a week, the other food NOT contaminated in the refrigerator could get contaminated with airborne bacteria as well as other potentially harmful, surface- dwelling bacteria, like salmonella and listeria.

Most refrigerators tested had very high levels of bacteria on the surfaces inside the refrigerator! Once you place a container of food in a contaminated refrigerator the container is now possibly contaminated and when you take it out to eat it, your hands now touch the contaminated container which touches the food you eat. This is how you can transfer bacteria into your mouth! The only solution is to clean the refrigerator regularly and/or do not let left-overs or half-eaten meals sit in the refrigerator for over a week no matter how tightly wrapped up and/or sealed the container may be!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 4/29/03

## **Country Of Origin Frozen Food Labels**

U.S. federal law states that the country of origin must be clearly printed on all food packaging yet too often it is not. Is it deceptive to hide it somewhere on the package in small print?

Due to NAFTA, the North American Free Trade Agreement, more and more agricultural and processed food products are flowing into the U.S. from some countries that have suspect sanitary and pesticide practices.

Food poisoning claims up to 9000 lives a year in the U.S. and results in 30 million reported illnesses yearly! Does the U.S. government need some kind of "food czar" today to guard and monitor America's food safety?

Too often, as consumers, we know more about what parts go into our vehicles than we know about the food we put into our mouths!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/21/97

### **Deadly "Listeria" Contamination In Processed Meats**

Like hot dogs, the U.S. Department Of Agriculture (USDA) requires no mandatory testing of luncheon meats or any processed meat from meat plants, unlike what consumers may want to think! Meat-eating consumers may possibly die, get sick, and pregnant women may have miscarriages or give birth to children with birth defects when they eat processed meat contaminated with bacteria called listeria. A pregnant woman may not even be aware of the contamination until she miscarries or has a deformed child!

Unfortunately, the USDA has, to date, never required meat processors to test for listeria, and the U.S. Congress has never given the USDA the authority to mandate testing. Consequently, the meat processors are only asked to voluntarily recall food that is determined by them to be tainted. Critics charge this is a recipe for potential disaster. If and when meat-eating consumers die off one at a time we may never know whether or not it is due to contaminated processed meat!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER APRIL 2000

### **Deep Fry Cooking Equipment**

This WHOLE category of cooking equipment is the ONLY category that the Underwriters Laboratory (UL) has EVER REFUSED to give their seal of approval to over safety concerns! For example, if a turkey is not completely thawed out before it is placed in the vat of boiling oil, the oil could boil over causing a fire to erupt and overflow which no lightweight fire extinguisher can put out! The fire is so hot it may also erupt out of the cooking vat like a flame thrower shooting flames straight up and high into the air!

Critics charge that the instructions the manufacturers give consumers is not enough to protect them from uncontrollable deadly, flash fires! If you do not take the proper precautions in using these propane gas cookers you could have an explosion of fire on your hands that could burn down your house!

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 7/23/02

### **Dehydrating Beverages**

They include drinks containing caffeine, alcohol, fruit juices, milk and sodas, all of which can make you urinate more causing your body to lose water thus possibly contributing to dehydration. With the

proliferation of carbonated drinks in America we typically may not drink enough water to always prevent dehydration.

Water is the only substance to truly prevent dehydration. Not drinking enough water may also contribute to grogginess and dry skin too.

Water is good for suppressing the appetite and aiding regular digestion as well as helpful in the prevention of headaches. If you consume too many dehydrating beverages try offsetting the water loss by drinking a glass of water for each dehydrating beverage you consume.

Unfortunately, if you wait until you are thirsty to drink water then your body may already be dehydrated by up to 2 cups of water!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 6/28/98

### **E-coli And Meat Safety**

Up to 50% of all cattle brought in for slaughter may be contaminated with potentially harmful E-coli bacteria. This is 10 times more than the U.S. government figured was even taking place!

SUPPLEMENTAL SOURCE: CBS TV NEWS 2/29/00

### **Fake Wheat Bread**

What is the whole truth about whole grain breads? If you want whole wheat bread and the first ingredient listed on the nutrition facts label is NOT whole wheat flour, whole wheat oats or whole wheat grain then much of the bread's fiber, natural vitamins, mineral-rich germ and bran you seek will have been lost in the milling process!

Most breads' first and foremost ingredient listed on the package nutrition facts label is enriched flour, unbleached wheat flour or unbleached enriched wheat flour all of which are "tricky", deceptive ways of saying refined white flour! When these breads are refined, processed and baked, in all likelihood, they have lost their vitamin E, vitamin B-6, magnesium, zinc, potassium, copper, pantothenic acid and phytochemicals even though the baker may have added back some vitamin B and iron during the baking process.

In addition, breads with "wheat" in their "brand" names, usually in big letters on the front of the package, may too often NOT be anything like the "whole grain" you are expecting when you buy it. Also, do not be fooled by so-called high fiber "light" breads. These may also contain mostly misleading forms of refined white flour.

Light bread-makers may have even added highly processed cottonseed oil, oat fiber and/or soy fiber. This means the light bread does not supply the nutrients and phytochemicals that come with real whole grain bread ingredients.

Also beware of ingredients like palm kernel oil and coconut oil because they have more heart-clogging potential than the butterfat and lard used to process foods during the 1950's! Lard is 40% saturated fat, butterfat is 60% but palm kernel oil and coconut oil are 80% to 85% saturated fat!

SUPPLEMENTAL SOURCES: NUTRITION ACTION HEALTH LETTER SEPTEMBER 1997 and AUGUST 1998

## **Famous Vegetarians**

Albert Einstein, Charles Darwin and Thomas Edison all believed that creatures with wings should be free to fly in their natural habitat and not caged. Creatures with fins should be free to swim in their natural habitat and not put on display and that all Gods creatures should be free to roam, migrate and live in their natural habitat without fear from mankind. Albert Schweitzer once wrote, Dear God, Protect and Bless all living things. Keep them from evil and let them sleep in Peace.

SUPPLEMENTAL SOURCE: From the book: THE MOST BRILLIANT THOUGHTS OF ALL TIME by John M. Shanahan

## **Farm Raised Salmon Vs. Wild Salmon**

Not all salmon may be healthy! Supermarket salmon may not come from the sea but from a fish farm which may be raised in unsanitary underwater cages and fattened up with soybean pellets and antibiotics! Also, a synthetic dye is used on them to give the farm-raised fish meat its pinkish color, otherwise the meat would be an unappetizing pale grey color. The pink dye used contains "canthaxanthin", an ingredient used in sunless tanning pills, which has been banned for human use!

Farm-raised salmon is fatter than wild salmon and may contain two-thirds less of the healthy omega-3 fats! Moreover, the farm-raised fish may contain higher levels of cancer-causing PCB's and dioxins compared to wild salmon.

Incidentally, farm-raised salmon contain more antibiotic residue than eggs, meat or any other farm-raised animal products! This use of antibiotics creates resistant strains of bacteria that is reportedly killing other fish in the ocean!

Additionally, the pesticides used by salmon farms kills shellfish and other bottom-dwelling sea creatures. Consider avoiding farmed salmon and eat only wild salmon IF you can find it. Wild salmon may only be found at gourmet restaurants and natural food stores. When in doubt simply ask the chef, waiter or store manager.

SUPPLEMENTAL SOURCE: BOTTOM LINE SECRETS.COM MAY 2004

## **Fat Free And Low Fat Bakery Goods**

The package label may claim the product is fat free or low fat but it may not be especially if the label on the package is not the U.S. government approved Nutrition Facts Label which is supposed to be on



all foods that get shipped into any state from out-of-state.

However, the federal government's own labeling procedures may be suspect because the Food And Drug Administration (FDA) may do few investigations to make sure ingredient labels are even correct! The FDA essentially takes the food manufacturers' word for it as to what exactly is in each product's ingredients and in what amounts or percentages.

For bakery goods with no federal government Nutrition Facts Label the general rule is, if the product is very moist, has a shiney surface and simply tastes too good to be low fat or fat free then it probably is NOT low fat or fat free even if the package label says the product is low fat or fat free.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/26/95

### **Fat Free Processed Foods Are Not Fat Free**

Processed or manufactured foods which claim they are fat free are not and typically may contain up to one gram of fat which is one reason why Americans get fatter consuming so-called fat free processed foods!

Moreover, if the processed food package label says "50% less fat" the product can still be made up of 50% fat!

Remember, just one fast food outlet french fry equals one whole baked potato in fat content. One chocolate donut equals 70 oranges in fat and so on. For example, one fried corn chip equals 40 baby carrots. One salted peanut equals nearly three cups of air-popped popcorn. One ounce of fried potato chips equals 20 ounces of pretzels and one serving of creamy parmesan salad dressing equals about 10 pounds of tomatoes in fat.

### **Fattening Cooking Oil Sprays**

When sprayed on cooking pans and skillets the product package label may claim the spray is fat free but look closer! The serving size is 1/3 of one second of spraying time! When spraying a pan prior to cooking you probably spray up to at least three seconds each time you spray a pan.

Remember, a fat free serving always contains up to one gram of fat and if one serving is equal to 1/3 of one second then three seconds of straying time may equal up to 6 to 9 grams of fat even though the U.S. government's Federal Trade Commission (FTC) still allows the label on cooking oil sprays to prominently promote the product as fat free, regardless if few people may ever spray only 1/3 of one second when priming a pan with cooking oil spray prior to cooking.

### **Fattening Girl Scout Cookies**

They may not be so wholesome afterall. Some can be up to 50% fat making them some of the most fattening cookies around!

Moreover, as food sellers, those in charge of manufacturing girl scout cookies do not seem concerned about getting rid of some of the high fat contents in some of the cookies they make. With some girl scout cookies eating just a few of them may be equivalent in fat consumption as eating a fast food outlet cheeseburger with all the trimmings!

## **Feeding Cattle To Cattle**

This practice may be one reason partially responsible for contributing to BSE or mad cow disease like that which occurred in England and Europe. More thorough protection is needed to keep cattle and hogs from being fed ground up cattle parts that were not fit for human consumption in the first place. By the way, the same thing happens to pet foods. This practice of feeding cattle to cattle and pets is just a cheaper way to make the food you and your pets eat. Critics feel that the only safe precaution is to totally ban the feeding of mammals to mammals! Whatever happened to cornfed beef anyway?

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE FALL 1997

## **Fish Risk Or Health Food?**

The Food And Drug Administration (FDA) has very good guidelines in place for making sure that seafood in America is safe to eat but actually, maybe only 3% of all shellfish and seafood U.S. consumers eat gets inspected, making seafood the least inspected of all foods! This means that there is little assurance that consumers will not get sick eating contaminated seafood.

Due to possible high levels of mercury contamination, certain fish should possibly be avoided or eaten considerably less, like once a week at most in some cases, especially if you are pregnant or if children are eating it. The culprit fish seem to be king mackerel, tile fish, tuna, swordfish and shark. Half of the swordfish sample tested by the FDA had unacceptable levels of mercury!

The FDA found that up to 34% of the stores selling fish were not keeping their fish cold enough contributing to possible contamination, not to mention potential poor hygiene from counter clerks. Remember, that the freshest seafood ends up displayed in stores or goes to restaurants while fish that is less than absolutely fresh may likely end up getting processed then frozen into foods like fish sticks.

Furthermore, commercial fishing boats may have the problem of histamine contamination caused when captured fish are not chilled fast enough, but this type contamination is not considered potentially deadly despite causing hives and other nasty reactions. The FDA found that 1 in 8 samples of tuna tested had unacceptable levels of histamine.

Half of the red snapper samples tested by the FDA were actually other species of fish being passed off as red snapper. Half of the shrimp tested contained smaller shrimp than was being advertised. Also, up to 25% of all the fish tested by the FDA were on the brink of spoilage. Remember that fish is among the most perishable of foods and shellfish cause nearly 75% of all seafood-related illness cases.

Fish flesh can accumulate toxins up to a million times as concentrated as those in the waters they live in. Moreover, the flesh of shrimp and scallops contains more cholesterol than beef. Fish raised on fish

farms may be fed antibiotics which can be passed along to humans possibly impairing your immune system. The Center For Disease Control And Prevention reports that hundreds of thousands of U.S. consumers get sick and even some die every year eating contaminated seafood.

Additionally, fish feel pain and fear just like birds and mammals. When dragged from the ocean depths fish can feel excruciating decompression rupturing their organs, popping out their eyes and pushing their stomachs and livers out through their mouths. They are then tossed on board the boat as they slowly suffocate, or worse yet, while still alive they may be slit open and gutted!

SUPPLEMENTAL SOURCES: ABC-TV & CBS-TV NEWS 2/13/01 ABC-TV 20/20 1/12/01  
CONSUMER REPORTS MAGAZINE FEBRUARY 2001 PETA NOVEMBER 2000

## **Food-borne Illnesses**

The U.S. government spends a billion dollars a year, supposedly, to inspect meat, poultry and other foods, yet still 70 million U.S. citizens a year may suffer some kind of food-borne illness and around 5000 die each year due to food-borne illness. Despite the taxpayer money being spent, germs are still getting into the food supply system!

Meat-eating consumers would possibly not object to paying somewhat more in the way of higher costs for the meat they eat if it meant there could be safer food to eat, as well as improve animal welfare, and help preserve the effectiveness of antibiotics for use in humans.

Until other high-tech or low-tech bacteria reducing solutions are firmly in place, here are some of the problem areas not being adequately addressed, to date, by the U.S. government, according to food critics.

Too often factory farmed cattle live in crowded feedlots eating corn and grain which may promote the growth of deadly E-coli bacteria, so why not reduce the overcrowding and possibly feed cattle more grass instead of grain before slaughter?

Starving chickens increases egg production which may allow salmonella into the chickens ovaries which can contaminate their eggs. Also, factory farmed chickens live crowded inside chicken houses which may not be cleaned adequately between flocks. This may allow bacteria to spread to the next flock that occupies the chicken house.

So, why not clean the houses, feed troughs and other farm animal facilities at regular intervals? Even thoroughly washing each and every animal before it is slaughtered may reduce the risk of bacteria getting into the food supply system.

Unfortunately, either no one really seems to care or cares to spend the money to maybe try and solve the problems of food-borne illnesses for meat-eating consumers. Maybe enough people would care if every piece of meat sold had a warning label on it saying, eat at your own risk!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER JUNE 2002

## **Food Distributors & Food Contamination**

Food-makers are not the only ones contributing to food-borne contamination. Food going to restaurants and supermarkets is SUPPOSED to be kept refrigerated but may end up being left for hours on loading docks waiting for pickup and delivery!

A hidden camera investigation even showed that too many shipments of perishable foods destined for restaurants and food stores may be distributed by trucks with no refrigeration! Eggs, beef and poultry shipments were caught on camera being mishandled, left out on loading docks exposed to flies and even dripping blood!

SUPPLEMENTAL SOURCE: CBS-TV 48 HOURS 7/10/97

## **Food Label Deceptions**

It is U.S. federal law that all food shipped across state lines must list all ingredients on the package label. However, how do you know if all the ingredients are listed accurately? Unfortunately, you do not know and you cannot know!

Even the U.S. Food And Drug Administration (FDA) admits it may not even know for sure what is REALLY in a food or drink product unless the federal agency gets enough complaints from concerned consumers or gets tipped off from some corporate "insider" or industry whistleblower. This is because there is no random checking to see if food processors and manufacturers are even complying with the federal food labeling law!

The food labeling law helps but food and drink peddlers can find ways around most any law if they so desire! Watch out for food packaging that promotes "buzz words" like "thin" or "baked" incinuating the product is health oriented when it may actually be just as high in calories and fat as those products promoted as "fried" and "hearty".

"Healthy", "wholesome" and "smart" promoted on a package label can mean most anything but do not expect them to mean the product is low in fat or sodium. Remember, canned goods can be loaded with sodium and sugar as well as chemicals to preserve color. If a product is washable, even if it says it has been "pre-washed", it may be a good idea to wash it again. Washing and rinsing canned goods a few times then pouring off the excess water can cut the sodium and other chemical preservatives levels by up to 40%.

Also watch out for products labeled as "lean" which may still have up to 10 grams of fat per serving. "Light" or "lite" promoted on the package may only concern the texture and color and have absolutely nothing to do with the product being light in fat and/or calories! To date, a product can still be advertised as "low fat" but still be up to 1/3 fat!

Deceptive nutrient claims by food manufacturers may have decreased thanks to the federal food labeling law but deceptive ingredient claims by consumers may be on the rise! For example, pumpkin bread made with real pumpkin may only mean it has a teaspoon of real pumpkin in the product per

serving. Orange food dye may be used to give the pumpkin bread color in place of real pumpkin.

Furthermore, so-called healthier vegetable crackers may contain more spices than vegetables! Additionally, when a product's packaging suggests it is made with whole wheat flour it may contain more "enriched" or "refined" wheat and/or flour and less of the good-for-you, "whole wheat" or "whole wheat flour" you may have expected to be in the product despite what is promoted on the package label. The same goes for vegetable oil ingredients and soybean oil or cottonseed oil ingredients. You can almost bet that if these ingredients are listed on the product label do not count on much, if any, of the costlier vegetable oil being found in the product! In fact, cottonseed oil may be as bad for you as animal lard!

Some fruit preserves sound like they are virtually all-fruit with little else added but you may be getting more sugar, corn syrup and grape juice than real strawberries or blueberries even if you are buying strawberry or blueberry preserves!

Some products even cut down their serving size so they sound less fattening. Also, canned chicken and rice soups may contain just 1/2 of one tablespoon of real chicken and maybe just three tablespoons of rice, if you are lucky. Canned and processed foods too often may be swimming in sodium. When it comes to food labels can every food ingredients label possibly be suspect? Remember, what has been described here may just be the tip of the iceberg!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/2/95 and 9/21/95

## **Food Label Lies**

Despite the food labeling law the food industry may still get away with deceiving consumers about ingredients! For example, spaghetti sauce with mushrooms may contain very few mushrooms. Cereals supposedly full of fruit may have very little fruit. Healthy-sounding cereal names may contain no fruit but fruit juice instead!

Whole wheat bread may contain virtually undetectable amounts of whole wheat which in no way supports how it may be advertised or promoted in big letters on the package label as being full of whole wheat.

Waffles and pancakes may be loaded with fake fruit, fruit juices and flavoring with little if any REAL fruit!

If the main ingredients advertised on the front of the package label are not at the top of the list of ingredients on the back of the package, then chances are you may not be getting what is being advertised or promoted on the front of the package!

Some other misleading boasts are claims that products consist of vegetables, whole wheat or bran when they actually have very little, or boasts of the products being low in sugar, sodium and fat when they are not.

"Ultra" fruit may mean no fruit at all and "lightly sweetened" may mean the product contains 20% sugar!

Big fat, plump ingredients, like fruits and vegetables, displayed on the front of the package may only mean the product is "flavored" with few if any truly healthy ingredients!

If a product is labeled as "flavored" there is possibly few, if any, REAL ingredients in the product! For example, a "banana flavored" product may have little real banana in it. Or "flavored raspberry" juice may contain more lemon juice than any real raspberry juice even though the product labels may incinuate the products are loaded with REAL banana and raspberry ingredients. "Flavored" is essentially a meaningless term when it comes to what the products' REAL ingredients are!

"Naturally flavored" may not mean the product is healthy! For example, lard is a natural ingredient and is not considered a healthy ingredient. Natural ingredients do not exclude the use of artificial ingredients either. To U.S. government regulators the use of the word "natural" to advertise or promote a food product only means there may be no added color, synthetic substances or flavor. "Natural" may only refer to how the product is made or processed and may have nothing to do with the product's ingredients like you may like to think. Also, to date, words like "smart" and "wholesome" used to advertise or promote food products are not even defined by the U.S. Food And Drug Administration (FDA).

Foods and drinks labeled as "healthy" may be low in fat and sodium but, to date, there is no limit as to how much sugar the product may contain and still be allowed to be labeled as "healthy"!

"33% Less Fat" as advertised or promoted on a product may still mean the product is high in saturated fat!

"Light" is a term that may be used to mislead especially if "light" is not followed by the term "1/3 fewer calories" which certifies that the product is about 1/2 the fat of a similar food. Otherwise, the term "light" or "lite" may not signify the product is healthy or dietary at all.

Misleading packaging claims may take years for the FDA to correct. For example, Florida orange juice in the product "name" may mean it contains South American orange juice too! Sausage and pasta you thought was imported from Italy because of its Italian-looking packaging may actually be made in the USA. Even yogurt on closer inspection may be more pudding than yogurt despite the product's yogurt name! The list of food label lies seems endless as profit may get priority over ethics!

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 10/8/96 and 8/2/95 and NUTRITION ACTION HEALTH LETTER OCTOBER 1996

## **Food Labeling Doubletalk**

These days food companies may not bother with promoting or advertising any RELIABLE "health" claims because they can instead simply make "structure" and/or "function" claims, which many consumers feel "sound like" health claims, but are instead UNRELIABLE claims backed up by neither

evidence nor government approval. Structure or function claims can state just about anything and possibly suffer no government reprisals for misleading or deceiving the public! Studies point out that consumers may not be able to easily distinguish between health claims or function/structure claims. Many structure or function claims use "hollow bombast" or "hype", words like "maintains", "supports", "optimizes" and/or "enhances".

For example, if a product says "helps restore sexual performance" this is a health claim but no government approval is needed to say "arouses sexual desire". This is a structure or function claim. Other structure/function claims used instead of health claims are as follows: "Helps maintain normal cholesterol levels" instead of "lowers cholesterol". "Suppresses appetite to aid weight loss" instead of "suppresses appetite to treat obesity". "Relieves occasional heartburn" instead of "relieves persistent heartburn". Other "buzz words" that indicate structure/function claims that need no government approval are: Improves, promotes, boosts, for common symptoms, helps enhance, relieves, and prevents.

The law says that structure or function claims cannot be misleading but the Food And Drug Administration (FDA) has never said how much evidence is necessary to substantiate a claim. The resulting "free-for-all" may confuse consumers.

The food supplement industry especially has received a free ride to make big bucks with structure/function claims so why bother with health claims. However, concerning structure/function claims, food companies do not even have to get government approval like supplement companies do.

Further confusing consumers the FDA now allows health claims to be advertised for foods based on preliminary evidence as long as somewhere on the food package label, probably in small, fine print, it must say "this evidence is not yet conclusive".

Remember, if consumers lose faith in food product or food supplement claims because the FDA or U.S. Department Of Agriculture (USDA) too often chooses not to enforce truth-in-labeling rules then, in time, the public may not end up believing ANY claims!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER JUNE 2003

## **Food Preparation Cutting Sheets**

These disposables are placed on your cutting board when preparing and cutting raw meats, fruits, vegetables, as well as other messy foods and they supposedly will absorb any germy mess left behind and reduce the amount of cleanup afterwards. Unfortunately, when tested the knives used cut through the cutting sheets allowing foods to leak on to your cutting board and your countertop. So do not count on this product to always absorb the germs and leaky mess.

Also, the cutting sheets may only measure around 9 inches by 12 inches meaning they may be too small for many food preparation jobs. You may do better investing in a good reusable cutting board instead of these costly cutting sheets!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2003

### **Food Product Expiration Dates**

Expiration dates on food packages have absolutely nothing to do with how long a product will "keep" once it is opened. Most any and all food products lose their "freshness" after a few days up to a month or so after they have been opened and exposed to air. Lack of freshness quality may not make you sick but when in doubt....throw it out. An expiration date on a food package only means it has a shelf life up to the date on the label IF left unopened. This expiration date is virtually meaningless once a product's airtight seal has been broken and the product package is opened exposing the contents to air.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/6/97

### **Food Server Sabotage**

Ever give a restaurant food server or an airline flight attendant a "hard time" BEFORE your food is served? Don't! Food servers have every opportunity to possibly contaminate your food before serving it.

For example, putting regular eye drops in coffee can cause food poisoning-type symptoms. An airline passenger's bread or rolls could be taken and rubbed under the rim of the on-board toilet seat before serving the bread to a rude, unsuspecting, "pain-in-the-butt" airline passenger! How many times a day do you think food preparers nationwide expectorate or "spit" in food at restaurants and elsewhere?

However, it may not only be food servers, handlers and preparers possibly contaminating your food. One disgruntled employee was caught on a hidden camera investigation urinating in the boss' daily, fresh brewed pot of coffee in the boss' office! The boss consumed the unusually tart, tainted coffee for months before installing the hidden videotape camera which caught the employee "red-handed" doing the nasty deed.

### **Food Slander Laws**

It is getting to where you cannot even criticize the food you eat! At least 12 states in the U.S. have created laws to try and protect food industries from food critics.

For example, a food critic went on a popular TV talk show criticizing meat and the meat industry for questionable meat inspection practices as well as what goes into the making of the meat we eat. Consequently, a Texas cattleman slaps the food critic and the TV talk show host with a lawsuit citing protection under the Texas food slander law!

Are state governments possibly protecting big business at the expense of the almost voiceless consumer? Are we at the point in America that we cannot spread ideas, raise questions, dispense information or openly criticize without feeling intimidated or fearing getting taken to court and possibly losing our life savings to pay attorney fees?



Is this what our founding fathers of U.S. Constitution meant to happen when they gave us freedom of speech? Has our government of laws "for the people and by the people" possibly turned into a government of laws "for the lawyers and by the lawyers"?

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 1996

### **Frozen Diet Pizzas**

Consider looking for better tasting, store-bought pizzas that carry no "dieting" claims of low or no fat because any kind of frozen pizza may have about the same amount of calories and fat as any of the so-called "diet" brands of frozen pizzas! How can this be?

One routine spot-check revealed that some frozen "diet" pizzas have more fat in them than is listed on the product package nutrition facts label. Remember, the U.S. Food And Drug Administration (FDA) allows food product ingredient percentages to vary by up to 50% due to inconsistent food processing and manufacturing procedures! Consequently, it may be wise to play it safe and double the percentages you find on food package nutrition facts labels.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 1997

### **Frozen French Fries**

The store-bought kind found in the frozen food section of the supermarket may have already been pre-cooked in fat when processed and prepared during packaging. So, why fry them again?

Simply bake them as is. If they have already been fried prior to being frozen they will still taste fried because they have already been fried once in fat. If you fry them again now you are getting twice the fat as that listed on the nutrition facts label. By baking them instead of frying them again conceivably you could be cutting your fat intake in half per serving of frozen french fries.

### **Gelatin Desserts Made Of Cow Bone**

Gelatin desserts are a favorite low calorie, low fat treat. Your shimmering, shining, "giggling" dessert may be made from cow bones and cowhide! Are yo still hungry for it?

SUPPLEMENTAL SOURCE: NBC-TV TODAY SHOW 6/12/96

### **Good Cow Meat Or Bad Cow Meat**

So-called more definitive labels found on packages of meat these days may not help you determine your risk for mad-cow disease. If the label says the meat is "organic" or "biodynamic" this is somewhat of a reliable guarantee the beef may come from animals less likely to carry mad-cow disease.

This means these animals are reportedly never fed animal by-products, or other ground-up possibly sickly animals containing nerve tissue, blood and organ parts, which seem to be the chief means of

transmitting the brain-wasting mad-cow disease! However, the typical supermarket may not carry many, if any, organic or biodynamic cuts of beef!

If you see "100% grass-fed", "all-grain fed" or "grass-fed only" on the meat package label, this may be true but no one seems to be independently verifying the truth of these particular claims like they do for the "organic" or biodynamic" claims.

The problem with any claims is verification. Who can you trust to verify claims and product consistency? For example, grass-fed could some day possibly mean the cow is grass-fed 80% of the time but fed who knows what the other 20% of the time?

"Free-range" and "natural" claims may not be too useful either. Free-range may only mean the cow was not confined to a feed lot with no mention of what the cow may be fed! "Natural" may mean minimally processed meaning processed with no preservatives or artificial ingredients but this says little because a raw cut of beef is never processed!

For more information on meat labels go to [www.eco-labels.org](http://www.eco-labels.org).

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2004

## **Grocery Store Cons**

Beware that fresh, bright red ground meat may be wrapped up with not-so-fresh, old brownish ground meat! If you discover this upon unwrapping your next purchase of ground meat, it may be good advice to take it back to the store where you bought it and complain!

Incidentally, 85% lean ground beef is not low in fat! Just one quarter pound of it is equal to a whole day's worth of bad-for-you, saturated fat.

Stores and markets may "mislabel" certain cuts of meat as more expensive cuts of meat instead of less costly cuts! Consumers may never know the difference because most of us will automatically trust the meat label.

Also, in the fresh fish department the best fish is that which is closest to and literally touching the ice in which it is packed in. Always ask to smell the fish fillets you plan to buy. If it smells "fishy", "lemony" (of lemon) or like ammonia do not buy it. Some stores have been known to try and mask the odors of not-so-fresh fish using lemon juice or ammonia!

For the freshest fish it may also be wise to steer clear of buying fish on sundays. Deliveries of fish may rarely be made on sundays so ordering a fish meal at a restaurant or buying fish at a grocery store or fish market on sundays and you may possibly be buying fish that is at least a day old if you are looking for the freshest fish possible.

You may be buying what you think is expensive snapper when it is actually cheap rockfish! This practice is fraudulent and in the seafood market industry this is commonly called "species substitution".

Other frauds here are color additives to make you think the fish is fresher than it really may be. Or oysters may be weighed down by extra water and fried clams may be more breading than seafood which is called "over-breading".

No one knows for sure just how much fish fraud goes on because, to date, seafood is NOT systematically checked for fraud! Beware of unusual bargains too. Your only protection is to shop at reputable places and do not assume you can tell one fish from another.

Fish is more likely to be fresh when it has a nice clean smell of the ocean and does not smell bad, fishy or of lemon or ammonia. Always look for firm, shiny fish flesh that bounces back when you touch it. The eyes of the fish should be clear and bulging. The gills should be a bright red and when you run your hand across its flesh if it flakes or if the fish flesh comes off it is not fresh and is breaking down and getting old. Wiggle the center bone of a fish steak. If the meat pulls away it is old. Also, white-fleshed fish should not have yellow tones. Of course, always keep fish cold or bury it in ice.

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 1/27/97 and WTVJ-TV NEWS 2/25/97 and NUTRITION ACTION HEALTH LETTER MAY 1997 and CNBC-TV STEALS AND DEALS 2/6/97

## **Grocery Store Free Food Samples**

A survey shows that the free samples of food handed out at grocery stores easily and quickly may become tainted or contaminated with enough germs to make you sick, especially after the free food is left standing out in the open for so long and with everyone coming along and picking at it.

All exposed, left out in the open, free food samples in grocery stores, even the baked goods, when tested, seems to tend to get contaminated with enough bacteria to cause a health concern.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 4/16/97

## **Guilt-free Ice Cream**

Less fat does not always mean less calories so look for ice cream with 120 calories or less per serving. Also, one fat-free ice cream product may have twice the calories as the fat-free product sitting right next to it.

Additionally, there may be little correlation between the price and quality of fat-free ice cream products so if taste is what matters to you most, maybe consider trying a half-scoop of regular, "high octane" ice cream instead of a full-scoop of the fat-free kind.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 1997

## **Hamburger And The Environment**

Not only is ground beef a real "heart-clogger" compared to other cuts of "flesh" but producing just one 1/4 pound hamburger takes a toll on the environment.

For example, to produce just one quarter-pounder takes up to 100 gallons of water due to the massive amounts of irrigation necessary to raise beef cattle! In addition it takes up to 70% of the entire USA's grain harvest just to feed cattle and livestock each year while Third World countries may be going hungry!

Also to produce one quarter-pounder it takes 1/4 pound of top soil which is lost in the process to wind and rain erosion. Furthermore, it takes one cup of gas to produce just one "burger" and to top it off they are wrapped in paper products made from 100 year old trees and 40% of the earth's "old growth" forests may already be gone forever!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1996

## **Hamburger Hell**

Employees and former employees for "quality control" at slaughterhouses and meatpacking plants have complained that if they do their job too well, they feel they may lose their jobs and get fired! Why? Supposedly, when they complain to their bosses that they disagree with having to mix potentially tainted meat with fresh meat when making hamburger, the workers may be overruled and feel they are somewhat forced to do it against their better judgment! Would these workers eat the meat that comes off the hamburger assembly line?

Furthermore, hidden cameras have shown what slaughterhouse workers believe to be inhumane and seemingly torturous treatment in a meatpacking plant environment. For example, sick and dying cows too sick to stand up apparently get dragged off and left laying around in so-called "dead" piles at the stockyard. These same cows may still get processed into the meat you eat! Is the pressure to turn a profit possibly more important than cleaning up potential health risks for flesh-eating consumers?

Up to 50% of the so-called 100% pure ground beef sold at the supermarket, deli stores and health food stores may possibly contain up to 25% pork, poultry and sheep trimmings! Ground beef is a perfect place to dispose of a meat seller's wasted meat and older, out-dated, expired meat! Grind it all up with fresh meat and who will ever know? The U.S. Department Of Agriculture (USDA) rarely inspects meat markets. The USDA primarily inspects meatpacking plants. Meat markets and stores, by law, are supposed to clean their grinding machines after grinding up each and every kind of meat, but is the law strictly enforced? Careless sanitary practices contribute to food-borne illnesses! Remember, meat must be well-cooked to help ensure killing all the worms potentially found in meat!

Profiteering meat markets may never admit to mixing meats in ground beef. Hidden camera investigations have uncovered only a small fraction of all the possible unsanitary meat markets in America. Also, cheaper cuts of meats may be ground up with costlier meats and thus sold at higher beef prices creating windfall profits.

Just one typical order at a fast food outlet of a "burger and fries" has enough fat and calories in it which would require you to walk 10 miles just to "work it off!" Simply talk publicly about certain foods and you may get slapped with a lawsuit from the industry in question! Remember, it cost Oprah Winfrey one million dollars in attorney fees to fight one battle when she announced on her show "she would never eat another hamburger again" due to problems she saw concerning ground beef.

The food industry is so powerful that in some states they have passed legislation called "veggie-libel" laws designed to silence consumer groups, journalists and others who dare exercise their right of free speech and openly criticize food practices!

SUPPLEMENTAL SOURCES: NUTRITION ACTION HEALTH LETTER JUNE 1998 and NBC-TV NEWS 6/1/98 and NBC-TV DATELINE 6/8/98 and HARD COPY TV NEWS 4/6/98

### **Heating Food In Plastic Wrap Or Containers**

The plastic wrap used to cover food during heating, as well as the plastic container itself, may possibly be harmful to your health due to the "plasticizers" released in the plastic and leached into fatty foods during the heating process!

In animal studies "plasticizers" have seemingly been linked to cancer, shortened life spans and decreased fertility. If you heat up food in any kind of plastic it may be wise to make sure the plastic does not touch the food during the heating process.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 1998

### **Home Delivery Food Services**

These services offer restaurant quality meats and seafood at grocery store prices but beware of getting sold more than just meats and seafood. To get the advertised deep discounts you may end up with having to buy the sellers pots, pans and even a freezer with a costly service contract, all just so you can buy their meat in bulk at deep discounts.

The meat and seafood you end up buying may not be of any better quality that you can buy at your local supermarket. Furthermore, if you just buy meat and seafood without buying the sellers freezer or his pots and pans or whatever else he may be selling outside of meat and seafood, you could end up paying up to 75% more for your purchase than if you had shopped for the same food at your local supermarket.

Additionally, if you allow a food home delivery salesperson into your home for a sales pitch, possibly expect him to stay for hours to beat down your resistance at purchasing today what you would prefer to take time to think about. Also, if he says he does not have a price list with him showing the cost per pound of the meat and seafood he is selling, consider ending the sales pitch right then and there or possibly find yourself buying overpriced meat and seafood in the long run.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 3/3/2000

## **Ice Cream And Frozen Yogurt Shops**

Too many of these type stores and shops may be selling "dirty desserts"! Some soft-serve machines may be contaminated with sickening bacteria 10 to 30 times above typical legal sanitary limits imposed by states everywhere in the USA.

It basically comes down to sloppy, careless owner/operators who should simply clean their soft-serve machines regularly which solves most bacteria problems.

## **Irradiated Food Controversy**

The controversy is that irradiating food may indeed kill food-borne contamination and give food a longer shelf life but critics complain that the process itself may produce and/or leave cancer-causing substances, like benzene, on things like fruits and vegetables as well as allow food distributors and food handlers to extend the current expiration dates for longer periods of time possibly creating other contamination problems and less incentive to get off the shelf and get rid of older, less fresh meats, fruits and vegetables!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 8/25/97

## **Juice Drink Frauds**

Too often "fake" orange juice may be sitting right next to the REAL orange juice at the supermarket. If you did not read the labels carefully you may not even realize that the "knock-off" orange juice may just be flavored water with some vitamins and minerals thrown in with maybe only around 5% of the mixture consisting of REAL orange juice!

Food and drink processors may like you to think, as well as imply in their advertisements, that by adding vitamins and minerals to their products that this magically makes them nutritious, healthy and seemingly as good as the REAL thing....but think again!

"100% juice" on the label is just one of many claims put on food and drink labels these days that may not even be accurate despite the U.S. government's food labeling law. Would food and drink manufacturers, or any big business, consciously deceive unwary, gullible consumers?

So-called "100% juice", especially apple juice, has too often been found to consist of sugared water and it is NOT always 100% juice. Just because the product label claims one thing does not automatically always make it absolutely accurate.

If there is any possible cheating going on when listing the TRUE percentages of ingredients that make up any processed food or drink, would you expect the error to likely be one in favor of the food and drink manufacturer?

Another juice secret is if it says "raspberry" or "strawberry" on the label it may actually be made up of four other completely different fruit juices and contain more apple, grape, pineapple and lemon juice than it does raspberry even though the drink may be labeled raspberry juice!

In this case look for the word "flavored" which is the tip-off to potential rip-off, meaning the raspberry juice may be there more in name than quantity. The ingredient list may be your only indicator listing the most abundant ingredients in the product at the top of the list. Typically, apple juice and grape juice may be at the top of the list because these juices are less expensive, as well as less nutritious, compared to other fruit ingredients.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER JANUARY 1996 and OCTOBER 1996

### **Light Beers**

There is no standard for light beer and no governmental standards on what can be called a light beer. This is unlike processed food products which must meet U.S. government standards to be called "light". All a beer company has to do is list calories on the label. Calories consist of carbohydrates, protein and fat. Regardless, these days light beer outsells non-light beer.

Look for a date on the label when the beer was "born on" because fresher beer seems to have better taste. Dates can be harder to decode on import beers. Beer in a can may look cheap compared to bottled beers but cans actually protect beer from light and keep beer fresher longer. Freshness is lost when beer is exposed to light and heat.

For freshness, if you do buy beer in a bottle the darker the bottle the better compared to clear bottles and brown glass is supposedly better than green in keeping beer fresher. However, beer in a keg may taste fresher than beer in a can or bottle!

Old outdated beer may not make you sick but may taste pretty nasty if it has been sitting in your refrigerator since last summer's pool party.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 2007

### **Low Fat Diets And Erroneous Food Labels**

People are generally eating less fat these days but eating larger portions, more calories and thus gaining weight. For public safety no manufactured food can be allowed to be absolutely, totally fat free because a completely fat free diet can kill you! This means that even a processed food labeled as "fat free" will always have up to 1 gram of fat in it per serving! The human body requires some fat in order to live!

Consequently, lower fat content does not automatically mean it is better for you. In fact, avoidance of fat may actually slow the rate of weight loss and even contribute to metabolic disorders like dry skin, anemia, slow wound healing, loss of hair, heart disease, hypertension, gallstone attacks and maybe even lead to an early death eventually! Also, following a low fat diet and a completely healthy lifestyle all your life may only increase the average life expectancy by around only three months!

When it comes to packaged food nutrition labels who do you really think is monitoring the accuracy of processed food ingredients anyway? The U.S. government may typically only respond to numerous complaints from the public or food industry whistleblowers before ever investigating nutrition label discrepancies!

Each individual processed food manufacturer, like so many other businesses, can afford to wait to get caught before worrying about correcting any of their food package nutrition labels with accurate percentages. Customer complaints, followed by media coverage, by far, always get the quickest action from business and industry.

To play it safe if a food package nutrition label says something has one gram of fat it may be safe to double or triple this estimate when planning your fat and/or caloric intake when consuming processed foods. Remember, the government automatically allows processed food nutrition labels to be inaccurate by up to 50% due to variations in the food manufacturing process!

When you lose a significant amount of weight, if you quickly go from a low calorie diet back to a high calorie diet and you are not taking adequate amounts of essential fatty acids (EFA's) all the time during your weight loss routine you risk getting gallstones which could lead to gall bladder problems!

### **Low Fat Frozen Diet Meals**

Sodium or salt, and lots of it, is the only ingredient that some diet meals can add that is not fattening! Even though sodium makes these meals palatable, some of these pre-packaged meals may still taste like the cardboard box or tin container they come in compared regular frozen meals.

Some of these low calorie dinners may be more like snacks and contain few vegetables, unlike what the colorful pictures on these diet meal packages may portray. Have you ever heard the diet meal-makers advertising that they consider their frozen meals to be a nutritious substitute for a well-balanced, freshly prepared meal? Not hardly!

The only reason some of these meals may get away with claiming they are low in fat, low salt and low calorie may be because they are actually smaller in size with smaller portions compared to regular-sized frozen diet meals.

Also, you may never hear the frozen diet meal industry claim that their "entrees" are to be thought of as "complete" meals. Consequently, maybe you should add your own fresh vegetables to the frozen diet meal entrees to possibly make them resemble a complete nutritious meal.

### **Mail Order Food And Meals-to-go**

When ordering food by mail do not always expect that it will arrive on time or arrive at all. Also, just because the food looks good in the catalog this does not mean it will arrive at your doorstep in good condition or look as good as it did in the catalog.



Furthermore, when it comes to taste too many mail order meats and sweets may too often not live up to your expectations and may also be overpriced too. Food critics have actually turned up their noses at many foods offered for sale by the most famous department stores and mail order houses!

The meals-to-go trend called "home meal replacement" is, to date, the fastest growing segment of the restaurant industry. However, do not totally believe the take-home advertising messages and believe that everything on a restaurant's take-home, home-style menu is always good for you just because it was NOT cooked in a deep-fat fryer. It could still be loaded with carbohydrates, sugar and sodium even if it may happen to be labeled as low in fat.

SUPPLEMENTAL SOURCES: ABC-TV PRIMETIME LIVE 12/17/97 and NUTRITION ACTION HEALTH LETTER FEBRUARY 1998

### **Meal Replacement Foods**

Food marketers have extensive experience when it comes to persuading you to buy food you may not really need. For example, meal replacement supplement drinks were originally designed for bedridden hospital patients who are too sick to eat.

However, now these same drinks are being marketed primarily to senior citizens as food supplements to, as advertisements may incinuate, "add life to your years". Note the careful wording here. Advertising copywriters, similar to attorneys, are expert in using words and language to convey one thing which legally and ethically may mean something else altogether!

Meal replacement supplements may do more to boost a company's profits instead of overwhelmingly boosting your energy levels. Remember, under the U.S. Food And Drug Administration (FDA) guidelines to qualify as an energy drink or energy food simply means that the product must contain calories and that is all.

According to critics, meal replacement food and drinks may be highly suspect when it comes to nutritional value and value for your money!

### **Meat, Dairy, And Food Drug Lobbyists**

The meat and dairy industries, with help from medicine, may too often recommend a diet rich in meat and dairy products. The American diet may consist of too much protein, consequently overworking our kidneys, possibly leading to premature kidney failure in some of us!

All three of these politically, financially powerful industries oftentimes may be a step behind the needs and desires of consumers. This is similar to the way U.S. car manufacturers are always playing "catch up" with Japanese automakers.

Critics charge the food and drug industries with lobbying the Food And Drug Administration (FDA) and Congress to conceivably make "healthy" eating more confusing as well as possibly hinder or limit freedom of choice when it comes to medical treatment. For example, processed foods of questionable

nutritious value are allowed to be marketed as healthy and nutritious! Foods loaded with fat, refined carbohydrates and sugar are highly profitable compared to raw, healthier, "right out of the garden" foods.

Similarly, alternative medicines may too often tend to get practically shutout of the U.S. forcing some sick and dying patients to accept and endure conventional medical treatments in the U.S. which may typically be more costly, invasive and carry more harmful side effects.

U.S. food and drug industries may potentially make up a deadly and/or sickening combination for too many consumers. Consumers eat less than healthy for many of their early years then wonder why they get cancer, heart disease, diabetes, hypoglycemia and migraine headaches . Then when treatment is needed they may not have access to a full array of alternative therapies and information!

Conventional doctors typically may not offer alternative ways of healing because the U.S. government may tie the hands of those espousing alternative treatments by not allowing alternative therapies inside the U.S. Critics charge drug lobbyists with spreading misinformation to the media and the public leaving them even more confused as to what is medically best and most effective!

The conventional U.S. medical community makes their living from sickness! Preventive care is not-so-profitable! Also disturbing the drug industry sells its wares cheaper to U.S. hospitals, which do not pass on savings to you, the patient, and also sells to countries overseas cheaper compared to your local drug stores, so you end up paying the highest prices in the world for the exact same drugs!

U.S. consumers are the drug industry's biggest customer base yet get abused the most when it comes to drug costs! The rest of the world forms governmental groups and co-ops to negotiate lower prices from drug companies but U.S. consumers have no voice, not even their own legislators care enough to do anything about it because too many of them may have their hand out for campaign contributions so they can continually get re-elected!

Furthermore, the drug industry cannot make a dime off all natural remedies because they cannot be patented, so why promote anything all natural? Drug industry lobbyists are so disturbed that all natural remedies do not have to withstand the same research and empirical standards as synthetic drugs that they constantly try to get laws passed banning natural remedies, like ephedra, for example. This is why it takes forever to get European natural remedies approved in the U.S. Up to 80% of Europe's drug prescriptions are written for all natural remedies while 80% of the prescriptions in the U.S. are written for patented, highly profitable, drug industry drugs which are synthetic derivatives from natural substances!

We are a synthetic drug culture conditioned to be suspicious of natural remedies but compared to synthetics few people overdose and die from natural remedies.

## **Meat & Dairy Products, Politics & Illness**

Are meat and dairy products costing taxpayers billions of dollars in health care costs and possibly contributing to the illness and deaths of millions of people? If so, this would make tobacco related

illnesses and deaths pale by comparison! Consequently, should the federal government still include meat and dairy products as part of the four basic food groups? However, to discontinue their support of the meat and dairy industries would "ruffle the feathers" of two very powerful, political giants.... the meat and dairy industries!

These two industries' lobbying organizations are huge compared to the tobacco lobby. By comparison, the tobacco lobby is small in size, power and money which can be summoned to suppress activist and dissenting opinions.

Getting cigarettes out of existence could possibly save up to 21 billion dollars a year in health care costs. However, changing our eating habits of meat and dairy products could possibly save up to 60 billion dollars a year in health care costs!

Typically, the major media news organizations and U.S. politicians may only consistently and continually "bash" tobacco use, possibly because both the news media and legislators depend on meat and dairy industry advertising revenues and political campaign contributions! Since tobacco products are no longer allowed to advertise on radio, TV or in newspapers tobacco often gets "bashed" in the media, whereas the meat and dairy industries get much less attention even though, potentially, meat and dairy product consumption may contribute more to health care costs in America than tobacco use.

The meat and dairy industries spend tons of money on advertising but how often does the media's news organizations do long-term, exhaustive, extensive investigative reports on these two potentially health-damaging industries? You may see a "token" investigative report here and there but rarely will the news media pursue anything with a vengeance against meat and dairy products like you may see against tobacco products, possibly because the parent companies of the media's news organizations may not want to lose meat and dairy industry advertising revenues.

## **Meat And Poultry Plague Of 21st Century**

Livestock produced for human consumption by corporate conglomerate factory farms is "pumped up" with antibiotics and chemicals which may affect meat-eaters' health over the long term. One third of all antibiotics produced by the pharmaceutical industry, like penicillin and tetracycline, goes into the feed of commercial livestock raised for human consumption!

Antibiotics do not stop infection in livestock as much as the drugs are, believe it or not, used to generate more meat on the animals thus creating more profits for all those involved. Unfortunately, the effects on meat-eaters by using large doses of drugs on livestock may have dire health consequences on consumers!

This coupled with the over-prescribing of antibiotics by physicians for patients' every little infection, is it any wonder why common infections seem to be getting harder and harder to treat successfully? Over the long term the combination of physicians over-prescribing antibiotics and meat eaters consuming antibiotic-laden meat, this may possibly contribute to untreatable strains of disease which could result in a deadly plague potentially dwarfing the AIDS epidemic in its scope, devastation and deadliness!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 5/21/97

## **Meat Inspection**

Virtually the same procedures for inspecting meat have been in place since 1907. The meat passes by on a conveyor belt, the inspector smells it and visually inspects it. This procedure is not always able to detect deadly bacteria! Because of the texture and consistency of ground beef, deadly bacteria, like E-coli, (fecal matter) is harder to detect. Some complain that the governmental standards for the levels of fecal matter acceptable and allowed in ground beef may be set too low! One popular fast food chain has settled nearly 100 lawsuits against it for serving hamburger contaminated with potentially deadly E-coli bacteria.

Some ground beef may even have poultry scraps mixed in which could contribute to salmonella bacteria. Why would anyone ever mix the two together? To save money since chicken parts are about half the cost of beef and when mixed together means higher profits on products labeled as beef!

If you want ground turkey look for ground skinless turkey breast, otherwise it may contain white meat, dark meat and turkey skin! Watch out for food labels that suggest turkey and chicken are the main ingredients because the meat may contain artery- clogging skin too! If white meat or breast meat is what you expect to be buying this MUST be listed "first" in the list of ingredients on the package label. If the U.S. Department Of Agriculture's (USDA) food analyses are done by the meat and poultry industries, can consumers blindly trust the industries to give accurate food analyses? Whenever you see numbers published on food labels, concerning things like fat and caloric content, always beware! The USDA allows food labels to be incorrect by up to 50% due to natural irregularities in food consistency!

Furthermore, lean ground beef "sounds" like it is low fat but can still be up to 25% fat. "Fresh" chicken may be frozen then thawed out and labeled as fresh.

Pork, the "other white meat", may be lighter in color yet may be twice as fatty and loaded with bad cholesterol compared to turkey or chicken. Trimmed veal may be leaner than skinless chicken but veal calves are force-fed high octane milk, laden with drugs and antibiotics and they are kept anemic while kept in small boxes or crates their entire short, miserable lives!

To date, single ingredient packages of meat, poultry and seafood are not yet required by the government to list nutritional information so how can you know the bad cholesterol and saturated fat content? In some of the frozen, pre-packaged, processed and/or manufactured, so-called "fresh" products, "nutritionally" these products may be nothing more than flattened hot dogs! The only difference may be that these foods may not contain as much of the potentially unhealthy nitrites or sodium compared to a typical hot dog.

The USDA should require all products consisting of animal flesh to disclose or list all the "delectable extras" found in all these food products such as hair, skin, organs and bone.

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 9/15/96 and ABC-TV NEWS 3/13/96 and CNBC-TV STEALS AND DEALS 10/3/96 and NUTRITION ACTION HEALTH LETTER APRIL,

NOVEMBER 1995 and JANUARY 1996

## **Meat Packers, The USDA, And Ecoli**

Deadly bacteria outbreaks and the recall of tons and tons of E-coli contaminated animal meat products could possibly be prevented by the U.S. Department Of Agriculture (USDA)! The USDA is supposed to protect meat-eating consumers by conducting regular and thorough inspections of meat packing plants.

Unfortunately, meat packers in America can apparently get away with contaminating meat processing practices in one out of every three inspections conducted by the USDA and still NOT be required to alert the meat-eating public and NOT have to stop making meat products until they correct their potentially deadly problems!

The USDA seems too often to do too little too late when it comes to adequately protecting the interests of the meat-eating public. Critics charge the fecal matter that contaminates animal meat products, showing up as E-coli bacteria, has always been a big problem at meat packing plants and the U.S. government agencies, in charge of protecting meat-eating consumers, do not do an adequate job of alerting consumers to the chronic meat contamination problems found during USDA meat packing plant inspections.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 8/1/02

## **Meal Supplements For Weight Control**

These supplements may be convenient but in a taste test they may not always taste like their supplement names may imply and too often, in the taste testers' own words, they may even taste like chalk, cardboard or just plain bad! For what one of these candy bars, shakes or powdered supplements may actually give you in minerals or vitamins you may be able to get around the same amount of good-for-you ingredients by eating real food like a turkey sandwich or yogurt and other foods, like rich, high octane ice cream or real milk shakes!

Many do-it-yourself dieters feel they are not really dieting unless there is some deprivation. Also, real food does not often come with a label or famous person on the package saying this product may help you lose weight!

Consequently, you may possibly get more satisfaction and nutrition by going back to basic "real" foods to help control your weight on do-it-yourself diet plans.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/23/04

## **Mercury Emissions And Contaminated Fish**

Due to coal and power plant mercury emissions into the air we breathe and subsequent mercury fallout

into the oceans and seas, some of your favorite fish may be registering potentially high levels of mercury. The fish you may want to reconsider consuming too much of include tuna, shark, swordfish, king mackerel and tile fish.

The commercial fish industry is allowed to police themselves so possibly do not always count on the industry to stop all contaminated fish from entering U.S. markets.

Those most at risk seem to be unborn babies and young children. Remember, mercury contamination can cause permanent learning disabilities in children.

SUPPLEMENTAL SOURCE: ABC TV 20/20 7/20/01

## **Mercury In Solid White Albacore Tuna**

It seems that the mercury levels found in regular chunk light tuna is only up to one third of that compared to the mercury levels found in the highest quality "albacore" tuna, even though albacore tuna may cost significantly more per can!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2004

## **Mishandled Sushi**

Whether it is the mishandling of raw fish or whether there is misguided sushi preparation, the raw fish used in some sushi may be swimming in bacteria not to mention it may possibly contain microscopic worms! Tainted or mishandled raw fish may make you sick with symptoms of food poisoning.

Try preparing sushi on your own at home is even risky. If you eat out reduce your health risks by asking to see the cook's certification in sushi preparation. If the cook has no sushi certification it may be wiser to seek sushi someplace else.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/30/95

## **Misleading Food Labels And Secret Ingredients**

Substituting cheap ingredients for expensive ones can lead to windfall profits for food manufacturers. U.S. government officials say it is understaffed and poorly financed to stop misleading food labels. Food companies use pictures of fruits, vegetables, chicken and so forth on food packaging but many add very little, if any, of these real ingredients to the packaged food!

Critics charge that when food labels using tempting, delicious looking pictures and enticing words on the front of the food package to try and trick consumers into thinking that a food contains healthy or expensive ingredients, this actually constitutes fraud! In addition, consumers should not have to examine the tiny, oftentimes hidden, hard-to-read ingredients information on the back and side panels of the food package to verify what really is in the product.

In other countries food manufacturers are forced to disclose percentages for every single ingredient found on the food package label. In the U.S. they only have to list on the package label the ingredients in order from most to least abundant, but there is no way to know how much or how little of the advertised ingredients are really in the product!

For example, a carrot cake may contain more salt than carrots. Peaches and cream oatmeal may contain no actual peaches! Strawberry yogurt may have no actual strawberries in it! Shrimp noodles and chicken soup may have very little shrimp or chicken in it. Peach and strawberry ingredients may actually be apples dyed red and orange to look like peaches and strawberries! Blueberry ingredients may really be figs dyed blue!

Filled with real milk may mean a milk filling and not milk like you would think. A milk filling may consist mostly of sugar, additives and flavoring. Remember, the expensive and healthy ingredients advertised on the front of the package may come from nothing more than so-called natural flavoring or additives, words which can be virtually hidden most anywhere and in any way on the box or package label.

Critics contend the U.S. Food And Drug Administration (FDA) should require food labels to disclose the percentages of valuable, characterizing or other significant ingredients found in foods like other countries require. Also, when a package emphasizes an ingredient with words or pictures, the food manufacturer should be required to disclose the percentage of that ingredient found in the box! Moreover, the FDA should ban the use of words or pictures on package labels if little or none of a featured ingredient is in the food! Lists of ingredients should also be easily readable with high contrast between the words on the box and the background they appear on.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER AUGUST 2001

## **Movie Theater Popcorn**

Typically, movie popcorn may be popped in artery-clogging coconut oil because it smells good! One box with butter contains up to 70 grams of fat which is about the same you can find in a pound of highest, rich ice cream. Popping popcorn in coconut oil raises your cholesterol level more than butter, animal lard and any other fat or oil. Candy bars may be better for you considering they may have 1/2 the fat of movie popcorn with butter.

Furthermore, the so-called butter you see being poured over your popcorn may not even be butter! It may be hydrogenated soybean oil, a cheaper substitute for butter and high in saturated fat and harder-to-detect trans fat.

Critics claim that next to some types of Girl Scout cookies, the typical movie theatre popcorn with butter may be some of the most fattening, artery-clogging, processed food found anywhere! Other contenders for this dubious award include fettucini alfredo, certain canned soups, taco salads, many rich, regular ice creams and the fattiest of the fattening--a long list of typical restaurant appetizers!

## **No Cooking Required Convenience Foods**

Some food products deceptively advertise the "no cooking required" feature which may actually mean you will still have to boil, mix, drain, let it sit, then you may even have to fry the food in hot grease, all of which may NOT be looked upon by the U.S. government's Federal Trade Commission (FTC), which regulates advertising, as constituting "cooking"!

## **Not-So-Decaffeinated Coffee Sold at Stores Everywhere**

Decaffeinated coffee is supposed to contain no more than 5 milligrams of caffeine per 5 ounces of coffee. However, when cups of "de-caff" were tested from the most well known, largest retail chains of coffee shops in America most of them tested to contain up to 50 to 80 milligrams or more of caffeine per 5 ounce cup!

The reasons why cups of "de-caff" may end up with so much caffeine is because sometimes employees may carelessly add caffeinated beans to the decaffeinated brewing pots. Furthermore, when the decaffeinated brewing pots are not often or thoroughly cleaned the 5 milligrams of "de-caff" may actually build-up in the pot making the decaffeinated brew rather potent!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/21/05

## **Oat Bran**

Oat bran is promoted and advertised as an ingredient in processed food products as if it is good for your heart because it supposedly has been proven to lower cholesterol, which explains its popularity. However, research conducted "outside" the cereal industry indicates that oat bran may actually have few cholesterol lowering properties!

This suggests the possibility that oat bran may do no more or no less than other cereal ingredients, meaning the good-for-you sales "pitch" by food companies may do more to try and carve out a "marketing niche" or create a "selling angle" or "come-on" to sell more product than their competitors in the cereal-eating population.

## **Oats And Good-for-you Cereals**

Oats in your diet can be good for you but the large amount you may have to consume to notice a significant benefit may make the health claims somewhat exaggerated!

Of course, many processed foods, like cereal, can make the healthy, heart-smart, good-for-you claim but beware that you do not substitute cereal for healthier, non-processed fruits and vegetables. Non-processed fruits and vegetables may do more than any cereal to contribute to overall good health over the long term compared to eating more oats and/or cereal like that found in processed foods.

Cereal manufacturers do not like to admit that many cereals consist of 1/2 processed sugar! Cereal



advertisements contend that you would have to eat all kinds of extra healthy, non-processed foods just to get the equivalent of all the minerals and vitamins found in just one bowl of certain cereals but this does not tell the whole story. The small, fine print on the same ads would or should disclose that you still need to eat a balanced diet because eating just a handful of vitamins and minerals found in a typical serving of some cereals may in no way completely replace eating a variety of non-processed fruits and vegetables, and what eating truly healthy, non-processed foods can do for your overall health like lowering your risk of getting cancer, heart disease or other serious maladies. However, viewing a typical cereal advertisement you may come away with a completely different idea.

Cereal is also considered to be a high starch food with low value for protein, and as a source of vitamins, critics charge, it may not always be a good source of vitamins either!

The primary virtue of breakfast cereals is convenience, quickness of preparation and it is a relatively cheap energy food. Most breakfast cereals may also be a variation of the same theme so be choosy.

In taste tests people had a hard time telling one cereal from another so consider generic grocery store brands. If the children in your family think there is a difference between generic brands and name brands then try and substitute the generic brand inside the brand name box and see if they can even tell the difference. Remember, around 1/2 the cost of a box of cereal may go toward the packaging and marketing of the cereal. Incidentally, who do you think makes the generic brands of cereal for the grocery stores? Of course, it is the name brand cereal manufacturers so do not expect much if any differences between any generic grocery store brand products and name brands products of any kind!

Whole grain cereals are an alright source of fiber and complex carbohydrates but some of the "goodness" or good-for-you nutrients may get lost during the cereal manufacturing process. Furthermore, just because a cereal may be fortified with vitamins do not think you can then skip eating plenty of non-processed fruits and vegetables because commercial breakfast cereals are not a substitute for naturally nutritious foods and a balanced diet!

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 10/18/95 and 1/22/97 and CONSUMER REPORTS MAGAZINE OCTOBER 1996

## **Old, Out-dated Eggs Sold As "Fresh"**

Egg producers may routinely be selling old eggs as "fresh" by re-packaging expired, out-dated eggs then re-dating them as if they are fresh! Salmonella in eggs kills more people yearly than E-coli (fecal) bacteria contamination. Older, out-dated eggs are always possibly more of a risk of containing salmonella. The U.S. government does not even require that eggs and hens be tested for salmonella!

"Re-wash" egg assembly line workers at egg producing plants have been caught on hidden cameras re-packaging and mixing old, out-dated eggs in with new, fresh eggs then re-dating the egg cartons with new, fresh expiration dates! Re-washing old eggs actually warms up the eggs which helps salmonella bacteria grow!

Grocery stores turn old, expired eggs back in to the egg companies which turn around and re-wash the

old eggs, re-date them then re-sell them! The old eggs may now be up to 90 days old and too often may be re-sold as fresh eggs.

Re-washing is legal so do not count on the U.S. Department Of Agriculture (USDA) to object to this practice. In fact, re-washed and re-dated eggs may get the USDA's "grade A" seal of approval. Moreover, re-washed eggs may not always be kept refrigerated which violates state health and sanitation laws and may contribute to the formation of salmonella bacteria.

On another note, the nutritional value of brown eggs is essentially identical to that of white eggs, so why pay more for brown eggs?

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 4/7/98 and ABC-TV 20/20 5/25/98

## **Olestra Diet Food Snacks**

Advertisements for fat-free, olestra-laden snack chips have shown farmers in their fields playing up olestra's so-called "natural" ingredients of soybean and cottonseed oil, if you can believe it, as well as likening olestra products to mashed potatoes and canned corn! Some ads even incorporate olestra food products into the U.S. Department Of Agriculture's (USDA) food guide pyramid!

The question becomes, how can a "snack food", even if it is almost fat-free, qualify as an alternative to truly nutritional foods?

Incidentally, olestra-laden, processed food products may also tend to be much more costly per ounce than their full-fat, less expensive counterpart snack food products.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 1998

## **Olestra In Food Manufacturing**

This ingredient may be one of the latest experiments with the public's health and well-being. This substance is a zero calorie, imitation fat which absorbs vitamins "A", "D", "E" and "K" from all the other foods you have just eaten before your body has had a chance to absorb them! If you ONLY eat olestra-filled products it may not be completely safe and may even rob your body of nutrients like beta carotene that is necessary to help your body fight cancer, heart disease as well as help prevent blindness and cataracts in the elderly.

If your body does not get a certain amount of "fat" over the long term it may lead to all kinds of ailments, possibly even death, as your body's organs may begin to function improperly due to the lack of nutrients! This is why any manufactured so-called fat-free products are never absolutely fat free!

Processed or manufactured fat-free food products always have up to one gram of fat per serving but olestra slips through the body undigested like mineral oil which may be why up to 50% of the olestra-eaters tested have reportedly experienced gas, diarrhea and/or bloating and many have, at times, found

oily stains in their underwear after eating products laced with olestra!

Of course, the companies looking to profit off olestra-filled products claim that all the problems potentially related to olestra are unproven! However, critics feel that once olestra hits store shelves in a big way it may give a whole new meaning to the term "snack attack", as olestra conceivably robs your digestive system of carotenoids and phytochemicals crucial in helping your body fight disease.

Critics also contend that one of the biggest fears of consuming olestra-laced products may not even show up for decades later, similar to how critics feel aspartame may prove to be. Also, this new "fake fat" may not even do much for our waistlines if our experience with sugar substitutes is any example as rates of obesity have reportedly increased up to 30% since the inception of sugar substitutes!

This is kind of like when the tobacco industry offered smokers low tar, low nicotine cigarettes. Smokers just seemed to end up smoking more possibly thinking it was harming them less! Remember the Food And Drug Administration (FDA) will only require olestra products to carry a label stating it "may cause diarrhea, cramps and may inhibit absorption of some vitamins and nutrients." Should olestra-filled product labels have to disclose the possibility that eating fake fat may potentially increase your risk of contracting cancer and/or heart disease sometime in the future?

SUPPLEMENTAL SOURCES: CBS-TV, ABC-TV, NBC-TV NEWS 1/24/96 and CONSUMER REPORTS MAGAZINE FEBRUARY 1996

## **Organic Food Labels & U.S. Department Of Agriculture (USDA)**

The USDA finally established the first uniform definition of organic foods. The definition of organic food will be those produced without pesticides, synthetic hormones, irradiation or genetic modification. However, unlike what many consumers may believe, organic foods may not be any better for the environment or safer to eat than non-organic foods!

Also, the risks for food-borne illnesses like E-coli and salmonella are the same in organic foods as in non-organic foods.

SUPPLEMENTAL SOURCE: BOTTOMLINE PERSONAL NEWSLETTER SEPTEMBER 2001

## **Organic Foods And Produce**

They may be MORE contaminated than pesticide-grown foods because it is fertilized with cow manure instead of pesticides which can be highly contaminating and potentially more harmful to your health than pesticide-grown foods!

If you get sick from cow manure contaminated foods it can lead to serious illness and even permanent injuries stemming from the illness! More of the sprouts and salad spring mix products seem to potentially contain more cow manure contaminants.

The organic industry basically polices itself and too many organic farmers may not even be following their own rules to ensure their produce is not contaminated.

Remember, organically grown does not mean the food is more nutritious than conventionally grown foods and produce using pesticides, even though the typical consumer may think they are more nutritious! Consumers also feel organic is better because it is pesticide-free, but this does mean it is automatically contaminant-free! Organic farmers claim that their foods and produce may be healthier for the environment. However, because organic foods may be grown pesticide-free, bugs and weeds eat up much more of the crops, consequently, organic farming wastes more land resources just to get a good sized crop equal to the size crop grown by conventional farming practices using pesticides.

Organic farmers claim their products are better for you but offer no conclusive evidence to support their healthy, safer more nutritious claims. Critics claim organically grown foods and produce may be less good for you and overall less good for the environment!

SUPPLEMENTAL SOURCE: ABC TV 20/20 2/4/00

## **Organic Label Of Contents**

At last the U.S. government is attempting to standardize food labeling. Prior to this so-called organic-certified programs policed themselves but too many programs led to too many differing labels and consumers could never be sure of what each "organic" label REALLY meant and they could not have complete confidence in the certification behind it.

Now when the U.S. Department Of Agriculture (USDA) okays a "100% organic" food label it will supposedly certify that all ingredients are produced without most synthetic pesticides, but apparently the use of organic pesticides will be alright. This new labeling system will also mean a product's ingredients will not have any petroleum- or sewage sludge-based fertilizers, genetic engineering or ionizing radiation. Moreover, organically raised farm animals slaughtered for human consumption will not be fed antibiotics or growth hormones and must have at least some access to the outdoors, unlike how too many farm animals are currently being warehoused, raised indoors and fed all sorts of questionable, potentially unhealthy things for human consumption.

Of course intense lobbying is going on to try and allow corporate conglomerates to be able to bend the rules but hopefully legislators will speak up to ensure the integrity of organic food labeling will not be undermined! Unfortunately, politicians are too often swayed by big money special interests so we will just have to wait and see what happens.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2003

## **Organically Grown Food**

Many people feel that "organically grown" means pesticide-free. Foods, like fruits, vegetables and so forth, typically cannot be grown pesticide-free as consumers may like to think. If no pesticides were

used insects would likely be impossible to control.

So, what do organic growers do? They use all natural, organic pesticides, not synthetic pesticides like conventional growers typically use. The problem is organic pesticides can be just as potentially harmful to consumers' health as synthetic pesticides and maybe even more so because organic pesticides, like sulfur, have not yet been proven to be safe for human consumption!

To pay the price for costly organically grown food the only difference may be that conventionally grown food uses man-made synthetic pesticides while organically grown food uses organic pesticides.

As one critic put it, if someone can figure out a way to make money off the vulnerable American consumer then some enterprising capitalist somewhere will find a way to fill consumers' heart-felt, perceived needs! In fact, the "perceived" need is so great for organically grown food that public demand for it is growing by about 20% a year!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 5/23/97

## **Organically Grown Fruits And Vegetables**

It has yet to be proven that organically grown produce is any more nutritious than conventionally grown produce. However, with organically grown produce you may find that up to 50% LESS pesticides were used in the process! The question becomes what quantities of pesticides on food consumed over a lifetime may amount to a health risk?

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2002

## **Peanut Allergies And Pure Chocolate**

Some people, including children, may be allergic to anything with peanuts in it. The allergic reactions may sometimes cause allergic reactions so severe it may lead to death! The problem for parents and those with peanut allergies is that when a chocolate-maker makes chocolate the same processing vats that process peanuts may also be used to make chocolate, potentially contaminating the pure, non-peanut chocolate with the same substances that can cause potential deadly allergic reactions in people with peanut allergies!

Concerning pure chocolate and not-so-pure chocolate, in Europe critics feel that chocolate should ONLY be labeled "chocolate" when it is made from cocoa beans. However, much of the chocolate made in the USA is made from vegetable fat, not cocoa beans! Critics contend that American chocolate is something less than pure chocolate so it should not be allowed to be labeled or advertised as "real" or "pure" chocolate. Vegetable fat allows chocolate-makers to produce chocolate cheaper compared to using cocoa beans.

The U.S. Food And Drug Administration (FDA) actually permits all chocolate manufacturers to contaminate their products with human hair, animal hair, insects and who knows what else may find its

way into chocolate made in the U.S. under governmental food handling guidelines?

In one chocolate analysis survey many major American chocolate products tested positive for some pretty disgusting contaminants!

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 7/13/98 and CBS-TV NEWS 11/4/97 and WSVN-TV NEWS 5/16/98

## **Pesticide Residue And Food**

Critics contend that exposure to pesticide residue may disrupt your immune system over time. Remember, it is your immune system which acts to fight off disease! It may possibly take 20 years, more or less, for a tumor or disease to form in your body which conceivably may be attributed to years of exposure to pesticide residue!

Pesticide residue may be found on fruit, vegetables, meat, fish and dairy products! Imported foods may contain more pesticide residue than foods grown and processed in the U.S. In fact, pesticide residue found on imported foods may be considered to be at "illegal" levels by U.S. food safety standards! Remember, the U.S. government is only able to inspect around 1% of all imported foods!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER JUNE 1997

## **Pie Crust, Yogurt, Shrimp, & Peanut Butter**

Food, in general, is being systematically replaced with something less than living, like potentially pesticide-tainted fruits and vegetables, pre-packaged, processed and manufactured non-food foods that line grocery store shelves, as well as the artificially "pumped up" meats and "living death" produced by modernized animal factory farms.

Pie crust is the most fattening part of most pies. Eat less crust so you can eat and enjoy more pie!

Yogurt may be fat free but do not look for it to be loaded with Vitamin "C" or fruit like the pretty pictures on the packaging suggests. A whole container or serving of yogurt may only provide you with up to one tablespoon of real fruit!

Shrimp, like crayfish, has about 2 and 1/2 times more cholesterol than beef or chicken. Like trout and catfish, shrimp is not one of the healthier seafood dishes.

Peanut butter supposedly cannot be made "pure" or void of any "aflatoxin" unlike what some advertisements for pure peanut butter may seem to claim. Aflatoxin is a moldy poison that grows on peanuts and grains. Some believe it to be a carcinogen so potent that it poses a potential health risk somewhat comparable to pesticide residues possibly found on fresh fruits and vegetables located in the produce section at supermarkets.

Supposedly there is no peanut butter that is aflatoxin-free. However, years ago, the levels of this potential poison found in peanut butter was up to FOUR TIMES LESS than studies suggest is found today which critics claim may suggest that peanut butter manufacturers have become less vigilant about the purity of the peanut butter they make!

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 11/2/95 and 12/20/95 and ADBUSTERS MAGAZINE WINTER 1996

## **Pig And Chicken Farms & Deer Reduction**

Commercial pig farming today is seemingly a far cry from yesterday's small scale family pig farming operation. Factory-raised pigs may suffer inhumane living conditions similar to chickens and turkeys on commercial bird farms.

However, unlike chickens and turkeys, pigs are intelligent creatures and consequently may suffer the most of all the raised-for-meat species of farm animals. The natural behavior of pigs is to root and wallow in dirt and mud and roam too, which is essentially non-existent in a commercial pig factory atmosphere where they are packed in confining warehouses and fed large doses of drugs and antibiotics!

Like the tobacco industry, the farm meat industry may be loading up meat with all kinds of chemicals for taste and to grow larger meat-producing animals which greatly increases the meat processors' profits possibly without regard for the long-term effects on consumer health?

Turkeys and chickens raised for slaughter may tend to lead a life of relentless torture too. First they may be de-beaked by a hot-wire machine then have their toes sliced off all to prevent them from injuring each other while confined 10 or 20 to a small cage! Then they are fed an unnatural diet of chemicals, drugs and antibiotics. Farm animals raised for human consumption in the U.S. may be fed so many antibiotics is it any wonder why meat-eating consumers may be responding less and less to antibiotic remedies when they come down with infections and diseases?

Farm birds raised for human consumption may be kept crammed inside windowless buildings where the smell is intolerable. If they are lucky their misery ends when their throats are cut and they are bled to death while hanging upside down from a conveyor belt. The unlucky birds that do not die on the conveyor belt are boiled alive!

For the meat-eating consumer's desire to eat flesh, commercially raised farm birds may endure unending misery while the consumer thinks he is eating "healthy". Turkey and chicken meat may be questionable when it comes to its nutritious value and what it does to your vital organs and metabolism over the long-term, especially since, in all likelihood, it has been "doctored up" with all kinds of chemicals and drugs and fed questionable feeds like that which may have contributed to mad cow diseases! No one really knows the long-term health effects of consuming significant quantities of commercially raised farm animal meat that has been artificially "pumped up" with large doses of antibiotics, drugs and chemicals used to increase the size and quantity of meat on each animal all just to increase profits!

Deer, on the other hand, meet a different fate. State governments may hire deer killers to reduce a state park's deer population by up to 90%! They could sterilize the deer population but shooting them is easier and less costly!

The deer killers for hire sometimes may even turn out to be the friendly park rangers that meet and greet you inside the state park. When they are not greeting you at the park entrance they may be out shooting deer and getting paid for it with tax dollars.

## **Pop-up Cooking Thermometers**

You may want to avoid using them when cooking meat, like turkey and dressing, because the pop-up type of cooking thermometer may prematurely pop-up BEFORE the meat is cooked thoroughly potentially NOT killing all the bacteria which could contribute to food poisoning and possibly even death if your sickness is salmonella!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/22/96

## **Poultry And Egg Production**

Diseased hens may be allowed by the United States Department Of Agriculture (USDA) to be sold to the School Lunch Program and other government sponsored food programs!

The problem is before they are killed and eaten by schoolchildren, the birds may be forced to molt, essentially starved, which forces them to lay more eggs. This starvation, or forced molt, compromises the hens immune system, possibly allowing pathogens, like salmonella, to run rampant in the birds! Starving hens for profit is not only inhumane but, to date, is even sanctioned by the USDA and may be a threat to public health.

Salmonella can be potentially fatal to children and senior citizens! The potential threat of salmonella poisoning from eggs may possibly be so serious that the U.S. government may propose placing warning labels on egg cartons!

Critics charge that the egg-laying industry may also possibly be contributing to some of the worst animal cruelty imaginable! Too many birds may be crammed into tiny cages no bigger than a shoe box their entire lives! They may be required to lay up to 10 times as many eggs as they would under natural conditions.

At birth the female birds beaks are sheared off which cause some to die from shock. Too many of those that survive may experience so much pain that they can neither eat or drink and subsequently starve to death!

A hens instinctive behavior is to forage, peck, roll around, perch and nest. A factory farmed, U.S. egg-laying hen enjoys none of these instinctive behaviors. Instead, since they are too often crammed up to 8



or 9 birds to a shoe box sized cage, they become aggressive and cannibalistic! Factory farmed hens bones become weak and succumb to osteoporosis. Because of the tiny cages, their feet and legs become crippled and deformed causing chronic pain, critics charge. Long term confinement in tiny cages may lead to deformities and diseased birds.

After one year of age and after laying 250 eggs or when egg production drops, the lower grade birds are sent to slaughter. The slaughterhouse is horrific! The birds are stuffed into crates too often possibly without regard for their welfare. No laws exist governing how hens are to be handled or transported or slaughtered! While being shipped to slaughter, too many suffer broken bones as well as extreme heat and cold conditions.

Inhumane treatment of egg-laying hens is outlawed in Europe. Nine billion chickens are raised a year which produces millions of tons of fecal matter which may end up polluting our rivers and lakes.

SUPPLEMENTAL SOURCES: ANIMAL RIGHTS FOUNDATION OF FLORIDA JULY 1999  
ANIMAL PEOPLE NEWS MAY 2000

## **Processed Foods And Preservatives**

This includes "junk" food, sweet cereals and any other food that is manufactured with "preservatives" which may act like "appetite stimulants" possibly creating "cravings" to eat more, consume more and consequently BUY more! Most people probably think that preservatives are used only as ingredients to preserve, but not necessarily so says food critics who work "inside" the food processing industry.

SUPPLEMENTAL SOURCE: THE BOOK: "BEATING THE FOOD GIANTS" BY P. STITT

## **Radiated (Nuked) Meat**

The U.S. government now allows the meat industry to nuke the meat you eat to try and cut down on industry contamination problems. This type meat will cost a few more cents per pound of meat you purchase and may taste different and all radiated meats are supposed to be clearly labeled, but are they?

Critics contend that meat processed using radiation may lead to meats that normally would be rejected for human consumption may now be allowed to pass inspection because it has been nuked. Since the meat industry oversees most inspection practices, radiated meat may open the door to more questionable meat being allowed to pass inspection and at the same time lead to more profits for the meat industry.

Remember, irradiation may deplete a food of its nutrients as well as create mutant life forms, kill beneficial microorganisms and mask filthy slaughterhouse procedures and conditions. Furthermore, irradiating food may also smash apart the chemical bonds in food with unknown consequences.

Additionally, toxic chemicals may be produced when irradiating food and create carcinogens in some food. Financially, irradiation allows the food industry to increase profits by extending the shelf life of

meats, fruits and vegetables as well as processed and frozen foods. However, consumers should ALWAYS have a right to know which foods are nuked. Labeling should be mandatory. Irradiation may destroy up to 85% of the vitamin B in oats and up to 70% of the vitamin C in fruit juices.

Nuking food kills deadly bacteria but the U.S. government may possibly be exposing consumers to other dangers not yet known since no long term epidemiological studies have conclusively determined the safety of the radiation process! Nearly 90% of Americans want labels on nuked foods. So why dont we have them?

SUPPLEMENTAL SOURCES: NBC TV NEWS 2/12/99 ACTION LINE MAGAZINE FALL 2000

## **Raw Shellfish**

Raw shellfish may cause most food poisoning cases! Remember, you are eating a whole living organism including its intestines! This is somewhat similar to plucking a whole chicken and eating it....guts and all.

Raw oysters, mussels and clams are the riskiest for your health because they feed on plankton, bacteria, mercury, virus-laden organisms and everything else that floats by!

The shippers of these slippery delectables may place "warning labels" on raw shellfish but in most states the warnings may rarely, if ever, get passed on to the consumer! The warnings may possibly mean the difference between life and death or sickness and health for consumers.

Certain people with questionable health conditions should be careful eating raw shellfish but do not expect to see any warnings in restaurants or on their menus. Even the three or four states that require warning labels to be posted somewhere in restaurants serving raw shellfish, to date, they are still not required to place any warnings on menus.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 1/6/97 and NUTRITION ACTION HEALTH LETTER NOVEMBER 1996

## **Recalled Meat Not Getting Recalled**

Unsafe toys and other products get recalled under the authority of the federal government's Consumer Product Safety Commission (CPSC) but when meat is recalled, due to e-coli, listeria or any other type of deadly contamination including mad cow disease, the U.S. Department Of Agriculture (USDA) does NOT have the authority to order a recall of contaminated meat, eggs and poultry products! The USDA can only ask meat, egg and poultry processors to voluntarily recall tainted meat!

Whose interest is the USDA really serving? Even when meat is recalled the USDA will not tell state officials which stores and restaurants received the bad meat unless the state agrees to keep the names of the retailers secret from the public!

Only 12 states have signed on to this "secrecy agreement" created in 2004 while the other 38 states have not. However, because the other 38 states have not signed on to keep meat recall information secret, these 38 states do not even get the names of the meat retailers which have received recalled meat! This practice endangers the public even more than the 12 states' secrecy agreement which keeps contaminated meat information secret!

Regardless, the USDA only gets back up to 38% of the meat, eggs and poultry products that get recalled so, consequently, these recalled products do reach the public because weeks can go by from the time one of these products is determined to be contaminated to the time word can be spread to retailers asking them to voluntarily remove the contaminated product from their store shelves!

The USDA and the Food And Drug Administration (FDA) should be given the authority to recall unsafe food. The USDA should not be in the business of writing secrecy agreements with states to keep consumers in the dark about fundamental food safety!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2004

## **Reduced Fat, Low Fat, And Sodium**

"Reduced fat" listed on the package label of processed or manufactured foods does not always mean low fat but may only mean the food product could be just 25% less fat than processed food products NOT labeled as reduced fat! So, do not let the food package label fool you because the product could still be loaded with fat even though it is labeled "reduced fat", which may mean that many of the typical reduced fat processed food products could still be overloaded with fat by food critics' standards.

Remember, fat in food products, like sodium or salt, makes food taste better and consumers are hooked on "taste" and do not always savor healthy eating habits. Just one serving of a reduced fat food product could still contain 10 grams of fat which is considered by some to be around 1/3 of a whole day's recommended intake of fat!

"Low fat" processed foods may be high in sugar and may potentially do more harm than good as well as consist of empty calories which may lead to weight gain and higher blood sugar levels without contributing to your body desirable protective vitamins, minerals, phytochemicals and unsaturated oils.

Incidentally, without a fairly high level of sodium or salt many processed foods may be hardly palatable to U.S. consumers' taste buds. As mentioned before, unless a processed food product is swimming in sugar and/or sodium American consumers may not like a product's taste.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 10/18/95 and NUTRITION ACTION HEALTH LETTER JANUARY 1997

## **Reduced Fat Or Lean Beef**

Beef labeled as "lean" in one store is not always considered "lean" in another store and can actually be

anywhere between 5% to 25% fat and still be labeled "lean" according to the U.S. Department Of Agriculture (USDA)! "Lean" ground beef may actually mean "fatty" compared to other cuts of meat like steak or roast.

Up to 45% of all beef consumed in the U.S. is hamburger which is swimming in saturated fat compared to other cuts of beef.

In addition, "reduced fat" on the food label or packaging may typically mean the product consists of at least 25% fat!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER JUNE 1997

## **Salmon Egg Gourmet Delicacies**

International commercial fishermen catch shiploads of wild salmon then proceed to cut out the salmon's "egg sacs" then grind up the rest of the fish as garbage. The eggs are considered a delicacy for gourmet, upper class appetites. The Earth's natural resources are being "trashed" while populations are starving!

SUPPLEMENTAL SOURCE: IN DEFENSE OF ANIMALS NEWSLETTER DECEMBER 1995

## **Scientifically Formulated Dog Food**

Dry food may be better than canned because it typically is less fattening and contains less moisture or water. Of course, there is less spoilage too compared to canned food.

Is there really a difference between so-called scientifically formulated dog foods sold exclusively by veterinarians and pet stores compared to the brands sold at supermarkets which cost much much less? The scientific formula, maintenance diet blends of dog food, so highly recommended by vets and pet stores, have purportedly never even been scientifically proven to be any better for your pet than the much cheaper brands found at supermarkets!

Only the kinds that are sold only by vets for sickly pets, like pets afflicted with ailments like cancer or kidney disease, may have any merit over grocery store brands of dog food.

No matter which type of dog food you buy, food critics charge that many brands of dog food contain better-for-you ingredients than a lot of the processed foods made available to humans for human consumption!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/27/97

## **Sell-by Expiration Dates On Grocery Store Fresh Meats**

Visit most any national or regional grocery store chain meat department and you may possibly find that

the sell-by ORIGINAL expiration date on fresh meat, fish and poultry packaged products may have been extended by one to seven days beyond the original sell-by date! Why? Grocery stores supposedly have very slim profit margins and meat managers may feel pressure to stay profitable no matter what!

Of course, grocery store meat managers claim they NEVER ever re-package possibly not-so-fresh meats with new sell-by expiration dates, but an undercover camera investigation seemed to find otherwise! Most all of the so-called fresh meat, fish and poultry packages surveyed had their original sell-by expiration date changed and extended by one to seven days!

So, is the meat you buy in national and regional grocery store chains meat departments really fresh? Possibly not! The motive for maybe somewhat deceiving meat-eating consumers is PROFIT! Honestly, there is really no way to know if the packaged meat you are buying is fresh or not!

Government officials and food critics claim that meat managers should not assume full responsibility and blame because supermarket chain upper management, who hire and fire the meat managers, may likely know what goes on in their own meat departments, but do not count on them to admit that they approve of re-dating possibly not-so-fresh meats with new sell-by expiration dates.

Simply put, if the meat does not sell, the meat may be re-wrapped and re-dated with a new sell-by expiration date, all to increase profits and/or keep from losing money on the meats.

Stores can legally re-wrap and re-date ALL fresh meat products and this is the problem! Critics claim this is an industry out of control!

To make sure meat, fish and poultry is fresh the industry is self-regulated, so possibly never absolutely always count on getting the freshest of fresh meats as determined by a sell-by expiration date on the package.

No federal law exists to police the re-dating of meat packaging. It is up to the state to regulate this practice but 34 states have no laws concerning the re-dating of fresh meat products and the states that do have laws concerning this re-dating practice, as far as anyone can find out, no one has ever been brought into court or even given a citation concerning the re-dating of fresh meat, fish and poultry packaged products.

Remember, grocery store industry lobbyists, representing all national and regional grocery store chains everywhere across the U.S. with YOUR Congressional representatives in their hip pocket, may be responsible for killing any legislation which sets out to try and regulate or govern how grocery stores re-date the packages of the fresh meat products you eat!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 5/21/02

## **Sick Cows And The School Lunch Program**

When one U.S. Department Of Agriculture (USDA) inspector complained too often and too loudly that too many sick and dying cows are being used to process the meat that goes into your children's

hamburger for the U.S. government's School Lunch Program, this inspector feels his complaints about this potentially harmful situation eventually cost him his job as a USDA meat inspector!

Furthermore, when cows are sent to the slaughterhouse, the real sick ones may be pumped full of antibiotics, possibly just so the sick and dying cows may appear to be healthier prior to slaughter!

SUPPLEMENTAL SOURCE: SLAUGHTERHOUSE: THE SHOCKING STORY OF GREED, NEGLECT AND INHUMANE TREATMENT INSIDE THE U.S. MEAT INDUSTRY BY G. EISNITZ

## **Sick Fruits And Vegetables**

If 7 out of 10 fruits and vegetables tested have traces of poison on them, then at what level does it become a health hazard? Remember, everyone may respond differently to certain pesticides and supposedly no amount of washing the produce you buy at the supermarket may get rid of all pesticide residue!

Should we be content with so-called "acceptable levels" of poison on our foods or should we try to lessen, or better yet, prevent exposure to pesticides? Remember, government standards for health and food safety may be set too low! Politicians seem to be more concerned about banning assault weapons than they are concerned about the food we eat!

Pesticides are designed to kill living organisms posing a potential silent and invisible assault on our health. Pesticides probably more likely affect the weak, the elderly and the young!

The U.S. Department Of Agriculture (USDA) allows up to 40 different pesticides to be used on carrots, up to 67 different ones to be used on strawberries, up to 82 on grapes and the list goes on and on! You may get exposed to over 500 pesticides, herbicides, fungicides and rodent killers every day! If so, the average person may be suffering a yearly genetic mutation effect equal to the fallout of over 70,000 atom bombs like that dropped on Japan during World War II. If this keeps up, cancer may possibly replace heart disease as the number killer of Americans in the USA!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 8/8/96

## **Slaughtered Farm Animal Meat**

Critics complain that the government's rules on animal feed and the slaughtering process fall short of protecting consumers from disease. No one really seems to be checking to see if meat processors are even following the rules!

The tissues most likely to transmit deadly disease to consumers come from slaughtered animal brains and spinal cords. The way farm animals are slaughtered may aggravate the problem.

Animal brains are not supposed to be in ANY part of ANY food or food product for human consumption, yet brain matter may get scattered throughout the animal carcass during slaughter.

The first step in the slaughtering process is to "stun" the farm animal with a stun gun causing a force so explosive that it may splatter brain tissue into the animal's blood vessels, possibly circulating brain tissue throughout the animal with frightening implications!

Furthermore, the meat that cannot be cut away from the bone by the "de-boners" during the slaughtering process ends up at the "grinders", better known as the Advanced Meat Recovery Plants (AMR). Grinding meat remnants from the bone, including the spinal cord, boosts a meat processor's meat yield by up to 300 million pounds of meat a year giving a windfall profit to the processors. Possibly up to 10% of your next slice of luncheon meat may have come from an AMR plant. AMR meat does NOT have to be listed on any food ingredient labels!

Consequently, bits of spinal cord tissue may end up in the processed meats you eat. U.S. government meat inspections found bits of spinal cord in two of the eleven meat samples tested! Due to the very nature of the "grinding" process, can we ever process meat free of spinal cord tissue?

Concerning animal feed, the U.S. government's rules prohibit the feeding of cattle and sheep remains to living farm cattle and sheep being raised for human consumption. However, the remains of pigs, horses and chickens, including the blood and gelatin from ANY kind of animal may still be used in animal feed!

However, there is a "loophole". To date, animals known to possibly carry mad cow disease, like sheep with scrapie disease, are still allowed to be fed to pigs, chickens and even processed into pet food!

The agents causing mad cow disease, and other deadly diseases, are considered by some to be able to jump from species to species through food! Has the U.S. government possibly perpetuated a risk where none needs to be? If other countries worldwide have already banned the use of animal remains in animal feed, should American meat-eating consumers NOT be getting the same protection?

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE AUGUST 1997 NUTRITION ACTION HEALTH LETTER AUGUST 1997

## **Soft Drinks Contribute To Broken Bones**

Children in the U.S. are consuming twice as much soda as milk possibly contributing to the dramatic increase in bone fractures among children! 80% of your bone density is created prior to you becoming 15 years old and today's youth are drinking twice as much soda compared to their milk consumption!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 1/22/04

## **Soy Milk Producers Vs. Cow Milk Producers**

More consumers picked soy milk as better tasting than cows milk when informally taste tested on cow milk drinkers! This may be why the milk industry is trying to force the government to keep soy milk

producers from labeling their product as milk, and force them to label it instead as a beverage!

Critics charge that cow milk producers are afraid of the competition. Soy milk does not come from animals so animal rights activists advocate it, especially since many of today's factory milk farming practices have come under fire for possible inhumane treatment of dairy cows and the too often brutal, unnecessary slaughter of many dairy cow calves.

Also, soy milk looks like cow milk and has as much calcium as cow milk but none of the artery-clogging saturated fat and guilt that comes with drinking cow milk!

Making matters worse, critics also complain that the milk industry lobby helps many legislators get re-elected by contributing to the legislators political campaigns and it is the legislators that are giving away huge amounts of taxpayer dollars to help subsidize cow milk producers because the producers are always complaining that dairy farming is not profitable! Cow milk producers then turn around and contribute taxpayer dollars back into political campaigns, and at the same time raise the prices of milk that consumers pay at the supermarket; and these same legislators let the cow milk producers get away with continuous price hikes!

SUPPLEMENTAL SOURCE: ABC TV 20/20 6/22/01

## **Spoiled Red Meat That Looks Fresh**

Too many meat departments in supermarkets and elsewhere may be accepting red meat that has been treated with "carbon monoxide gas" which allows the retailer to be able to extend the "sell by" dates up to a month beyond the traditional week to 10-day "sell by" date printed on the package! This gas keeps meat red a month or longer than it would have if it had been untreated meaning the meat, even though it still looks fresh and red in color, may actually be spoiled!

The U.S. Department of Agriculture (USDA) claims that cooking the spoiled "treated" meat will kill the bacteria but who wants to be eating spoiled meat in the first place? Unfortunately, again the USDA may be thinking more about the meat industry instead of about consumer satisfaction and safety.

Gassing the meat with carbon monoxide may make it look better and appear to be of greater value than it really is. So what can you do? You can ask your grocer or meat retailer if they sell meat packed with carbon monoxide. Or to really try and play it safe only purchase meat that has a "sell by" date which is a minimum of a couple of weeks away. Moreover, if you get the meat home and it looks red and fresh but it smells bad when you open the package or if it has the least bit of surface slime on it then it may in all likelihood be spoiled and possibly had been packed with carbon monoxide gas.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 2006

## **Street Food Vendors**

Street food vendors everywhere may be spreading bacteria causing cases of food poisoning and even



hepatitis simply because these street vendors typically may not wear plastic food handling gloves! Furthermore, too many times disease may be spread by food handlers, like restaurant workers, who simply do not wash their hands after going to the bathroom! Ever seen any washroom facilities anywhere near a street food vendor?

Also, how is the food handled before it ever even gets on the street? One hidden camera investigation uncovered food being left out all night and stored improperly as well as food being pre-cooked on contaminated grills crawling with bacteria!

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 7/27/98

## **Sun Tea And Mushroom Tea**

Sun tea should possibly not be cooked by the sun only! Tea bags may contain bacteria which needs to be boiled to be eliminated or risk contamination and possible sickness.

Always throw away any sun tea over six hours old and make sure all containers, as well as your hands, are clean when preparing sun tea.

Mushroom tea may not be made from mushrooms at all and some of it may not even be as healthy to drink as those who sell mushroom tea may like you to believe.

Additionally, no one knows the long term effects of drinking mushroom tea which is basically a combination of yeast and bacteria. After years of drinking mushroom tea, will the ingredients form a toxic, cancer-causing carcinogen? No one seems to really know for sure!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 12/12/95

## **Supermarket Egg Labels**

Cage-free eggs means the hens are permitted to roam “inside” the barn but not outside. Free-range means the hens are raised outdoors with daily access to the outdoors but very few hens are free-range hens.

Pasture-raised hens eat from pastures but do not roam free. They are kept in pens. Pasteurized eggs are placed in warm water to kill bacteria and the shells are waxed to prevent cross-contamination which are eggs sometimes used in nursing homes and hospitals.

Organic eggs are laid by hens whose feed is made with “minimal” amounts of pesticides, herbicides, fungicides and commercial fertilizers. However, this does NOT mean free of these toxic substances! There is no nutritional edge to eating organic eggs. It just means the hens’ feed is manipulated to a lesser degree.

With nutrient-enhanced eggs the hens’ feed has “higher levels” of omega-3 fatty acid, vitamin E or lutein added to it.

Brown eggs come from brown hens and white eggs come from white hens. Color comes from the hens' breed and has no significance on nutritional values. The difference in nutritional values of brown and white eggs depends on the size of the egg. Simply put larger eggs have more calories and fat than smaller eggs and the color of the eggs makes no difference in flavor.

## **Supermarket Lobsters & Mall Pet Crabs**

Lobsters have a nervous system, feel pain and to be boiled alive is a slow, painful, torturous death! In the wild lobsters are intelligent, social creatures and can live to be over 100 years old and weigh over 16 pounds!!

The lobsters for sale and kept alive in restaurants as well as in fish and meat departments in supermarkets may live their last days without any food and forced to lay their in an unsanitary water tank full of lobster urine. Their tanks' water may rarely be cleaned while the lobsters are waiting to be sold.

Shopping mall pet shops and kiosks selling hermit crabs should be ashamed. These animals in the wild are extremely social creatures living in colonies of 100 or more, and the fact that hermit crabs refuse to mate in captivity means all of them were stolen from the wild!

Too often children are incapable of properly caring for hermit crabs over the long term. No wild animal should be doomed to live a life in solitary confinement! Children have been seen throwing the crabs repeatedly. The indiscriminate sale of hermit crabs in shopping malls should possibly be banned..

SUPPLEMENTAL SOURCE: ANIMAL RIGHTS FOUNDATION OF FLORIDA (ARFF)  
DECEMBER 2003

## **Supermarket Not-so-fresh Meats**

Undercover cameras caught grocery store employees "freshening up" meat with EXPIRED "sell-by" dates, meat which had gone unsold! The tricks used are basting the not-so-fresh meat with barbeque sauce then re-packaging it to be sold as "gourmet" food! In one incident a store employee was even caught on camera dipping "expired" meat in bleach to freshen it up.

"Blooming" is another practice used to "brighten up" older, darkening meat that has remained too long in the meat section of the supermarket. This is accomplished by placing the older meat under all the weight of the newer, fresher meat for a few days which causes the older meat to "bloom" or turn reddish in color again as it did when it was fresher which makes the older meat "appear" as if it is fresh again.

The meat is retrieved from the bottom of the meat pile and can then be re-packaged and given a new "sell-by" expiration date, even though the newly "bloomed" meat tends to spoil quicker once you get it home!

Another trick is to take meat with expired "sell-by" dates and grind it up with fresh meat! Remember, out-of-date, expired meat is supposed to be discarded not re-sold!

SUPPLEMENTAL SOURCE: ABC-TV PRIME TIME LIVE JULY 1995

## **Suspect Hot Dogs**

Critics charge it is conceivable that a child consuming just 12 hot dogs a month, over time, may possibly contribute to a child's development of childhood leukemia compared to children NOT eating so many hot dogs! If this is possible, could it be due to all the chemicals being used to preserve hot dogs when they are processed and manufactured, similar to tobacco products?

Is it in the profiteering interest of food manufacturers to really care about your long term health and well-being or are these same food marketers more in the business of selling food products to whoever will buy them?

One in five hot dogs may still possibly contain potentially deadly bacteria despite U.S. government crackdowns on hot dog processing. If this is the case, during the government's own food safety inspections, is the government either powerless or looking the other way, or is the hot dog manufacturing industry simply careless in their concern for consumers' health and well-being?

The potential risk of deadly bacteria would likely affect the elderly and children if you do not thoroughly cook hot dogs even though they are supposedly pre-cooked before they leave the manufacturer.

SUPPLEMENTAL SOURCE: AMERICAN JOURNAL TV NEWS 6/18/96

## **Sweetened Or Filled With Real Fruit**

This may mean the food product is filled with or consists of more sugar than real fruit with little, if any, Vitamin C and may not have much nutritional value at all. "Made with real fruit" on the food package label may essentially mean the food processor is simply "cashing-in" on today's healthy eating fads!

"Made with real fruit" claims may mean the product contains just the equivalent of 2 grapes in each serving with the rest of the substance being made up mostly of sugar!

How do advertisers get away with such deception? They are expert at "spinning" or twisting words, just like attorneys. They can twist words so that you think one thing while they may possibly mean something else entirely!

Incidentally, "sweetened with real fruit juices" may mean the ingredients are virtually vitamin-free and nothing but calories similar to the properties of fructose. Fructose is too often promoted on food labels or advertised as if it is healthier than other forms of sugar. However, nutritionally, fruit juice sugar, fructose and sugar are all basically the same.

## **Tainted Tofu**

Do not always buy into the sales "pitch" for tofu. Eating tofu may actually be like playing russian roulette with your health! Unwrapped tofu may be crawling with bacteria and possibly even E-coli which is fecal matter like that found sometimes in ground beef.

Even some tofu which is wrapped airtight may still have more bacteria in it than state food safety limits allow. Unless you test every batch of tofu you just do not know how much bacteria it may contain. Always check for expiration dates and make sure the tofu you buy has no foul odor.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 9/28/95

## **The Food Police**

At restaurants the most frequent state and federal code violations found are improper food preparation , food display and food storage temperatures as well as poor employee hygiene and sanitary practices. Pest control and storage of toxic substances also contribute to many of the violations cited by inspectors. State inspectors of code violations seem to overlook or miss food code violations more often than federal inspectors. Is it possible that state inspectors are easier to bribe than the feds?

In your state there may be no food police when it comes to strictly enforcing how restaurants prepare and handle your food which may be why thousands of restaurant patrons each year report cases of sickness after eating out in restaurants.

A restaurant may get citation after citation for mishandling and potentially contaminating the food you eat but in too many states there is no limit to the number of citations a restaurant can receive from the state's food and health inspectors and still be able to remain open for business and continue serving food to unsuspecting diners.

Too many states have no strong laws to shutdown a restaurant after a certain amount of health violations. All that many states can do is bring monetary fines against a restaurant but not be able to close their doors unless there is a massive outbreak of sickness documented all at once causing lots of people to fall ill. Then and only then can many states force a restaurant to cease serving customers.

At least one "certified" food manager is supposed to be on the restaurant's premises at ALL times during business hours, but you may be surprised to find none on hand at some restaurants!

Also, up to 4 out of 5 food managers surveyed did not even know that bacteria, especially salmonella, can be contaminating their restaurant's food even though the food still looks, tastes, and smells alright! They figured if it looks, smells and tastes ok then the food MUST still be good, however, this is not the case at all.

SUPPLEMENTAL SOURCE: WTVJ-TV NEWS 1/30/97

## **Toaster Breakfast Pastries And Tarts**

Judging by the TV advertisements you would think these food products are a whole new sort of morning meal idea. However, they are not at all unless all you want is essentially the nutrition value of a slice of bread, jam, sugar and maybe the equivalent of one vitamin pill.

Furthermore, the so-called "incredible fruit filling" may taste and look fruity but this may more likely be due to the artificial flavoring and food dye and not consisting of much real fruit at all. These type food products may contain more corn syrup, dextrose, meal and starch instead of any real fruit.

Also, beware of their advertising sales "pitch" that these type food products are low fat and that you can eat all you want. Remember, just one serving size may contain up to 400 calories!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER DECEMBER 1995

## **To Buy or Not to Buy Organic Foods**

Do not even bother to buy seafood labeled as "organic" because, to date, the U.S. Department Of Agriculture (USDA) has not yet developed certified organic standards. Concerning cosmetics most all of the so-called organic ingredients being promoted by the cosmetic manufacturer have never even been screened for safety as many of their organic ingredients did not grow out of the ground and are actually synthetic and chemical ingredients! Many personal-care products use words like "natural" and "organic" to describe them but oftentimes violate food-labeling standards.

If a food label says "100% organic" this means no synthetic ingredients are allowed by law and the products are supposedly inspected by independent, verifiable, accredited inspectors. "Organic" on the label means up to 5% of the ingredients can be non-organic or synthetic, excluding "organic" labeled seafood which is still, at this time, a meaningless label. "Made with organic ingredients" means up to 30% of the ingredients may not be organic.

Meaningless food labels include "natural" or "all natural" which may not mean organic at all. Any verification done here is up to the food producer or manufacturer with no government standards being imposed unless it has to do with meat and poultry products, in which case the food must not contain artificial flavoring, colors, chemical preservatives or synthetic ingredients as defined by the USDA.

Another unfortunate meaningless term used is "free-range" or "free roaming" which gets stamped on eggs, chickens and other meat. The USDA standards are weak on these terms being used on food labels meaning outdoor access may only be made available to the farm animals for an undetermined period each day. This may mean the door to a chicken coop could be opened for just 5 minutes a day and they all could still be classified as free roaming chickens!

Synthetic growth hormones have been banned by the USDA for use in poultry products but these hormones can still be used in hog and beef production including dairy products. Only "organic" producers are legally bound not to use hormones. Synthetic growth hormones may be carcinogenic when consumed.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2006

## **Toxic Drugs, Lamb, And Milk-fed Veal**

When it comes to veal who could really enjoy a meat that has been deprived most all of its life just to ensure that it tastes good?

Producers of veal and lamb have been accused of conspiring to smuggle the illegal and highly toxic, growth hormone, "clenbuterol", for use in farm animals slated for human consumption in the USA. This could be the most devastating, best kept secret ever to hit the meat industry!

This toxic chemical, and possibly others like growth hormones, may have been systematically fed to veal and lamb calves throughout the U.S. for years to "pump up" profits and produce more meat, all of which can double the amount of meat produced....and profits too!

Remember too that clenbuterol may cause severe reactions in unsuspecting consumers who eat meat possibly tainted by this drug.

Veal calves also suffer in the process! Not only are they possibly fed toxic drugs but they are deprived of solid foods their entire lives! They are also regularly fed significant doses of antibiotics. This produces more meat on the animal and has nothing to do with fending off infection like you would think antibiotics would be used for, not to mention the animals being chained up in small cages or stalls, essentially being "warehoused inhumanely", and kept anemic to keep the veal calves meat tender!

SUPPLEMENTAL SOURCE: HUMANE FARMING ASSOCIATION 1995

## **Toxic Food Terrorists**

Believe it or not, deli meats, like turkey, may possibly be toxic and carcinogenic! Potatoes may possibly contain some arsenic. Lima beans may actually have cyanide in them. Carrots may contain nerve poison and it is all due to the use and overuse of pesticides in the cultivating and growing process!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 11/23/95

## **Trans Fats Food Labeling**

When liquid oils and partially hydrogenated oils are used to make processed foods, the process creates trans fats which may contribute to clogged arteries and heart disease, similar to what saturated fats may do when you eat meat and dairy products.

If the U.S. Food And Drug Administration (FDA) would only force food manufacturers to label foods

with the amounts of trans fats in them, it may possibly save up to 5000 lives a year! So, why is the FDA dragging its feet on trans fats food labeling?

Is it possible the food industry has sympathetic appointees at the FDA which, in effect, may be sabotaging more up-to-date federal food labeling regulations that may contribute to saving lives, if consumers only had the opportunity to know more about the ingredients of processed foods?

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER APRIL 2002

## **Tricky Whole Wheat And Grains**

If you see these terms used in the "name" on some food product or on the front of some package label advertising that this particular food product contains whole wheat and/or grains this does not automatically mean the food is loaded with whole wheat and grain ingredients. In fact, the food product could be made up mostly of non-nutritious "enriched" wheat flour!

When you investigate the list of ingredients on the food package label and if it says one serving has only one gram of fiber in it then this means the product may not consist of the nutritious whole grain oats you may have expected. Instead, it may mostly be made up of refined, non-nutritious wheat flour!

A "tricky" marketing gimmick like this may not help you add more whole grain fiber to your diet as anticipated. Food product package labels that claim the product is "made of wheat, grains or multi-grains" may possibly mean the product is made up mostly of high sodium, trans-fat or hydrogenated oils as well as non-nutritious enriched wheat flour. Look for food products made mostly from whole grain flour or whole wheat with no more than 200mg of sodium per serving. Typically, the first couple of ingredients listed on the package label signifies what the product is mostly made up of.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER MAY 1996

## **Truth in Whole Grain Foods, Sugar and Coffee**

If it says "whole grain" on the label chances are you are not getting much fiber like you would like to believe. Food packaging labeling is deceptive so it may be best to ignore what it says on the front of the package and look to the ingredients list if you really want to make sure you are getting enough whole grain fiber in a particular product.

The only way to know you are getting a nutritious serving of whole grain fiber is when you look on the list of ingredients and the "first" word listed is "whole grain". Anything less and you likely are not even getting whole grain! Once this is known you know the product at least consists of whole grain, then you look to the nutrition label where it says fiber. If the food product does not say it consists of at least 2 grams of fiber per 100 calories then you are not getting a nutritious serving of fiber and you may even want to consider not buying the product if it is a nutritious serving you are looking for.

When considering sugar, sugar is sugar no matter if it is raw, brown or white sugar. All are empty

calories and none are any more nutritious than the other! The only difference between them is how they taste and look. None is healthier or better or worse for you than the other despite what many consumers believe. Even raw sugar is only slightly less refined than refined white sugar so not even raw is typically truly raw, but even if it was, again, sugar is sugar. Brown sugar, white sugar and raw sugar only taste and look different, nothing more nothing less.

Furthermore, there is no such thing as a "sugar high" so when children are hyperactive and or irritable their mood may be relative to the caffeine in the chocolate and soda they are consuming.

On coffee, in a blind taste test many consumers did not prefer the expensive brands of coffee compared to the inexpensive brands of coffee! Some even preferred the taste of instant coffee despite their claim that drinking instant coffee is considered almost taboo to "real" coffee drinkers. Also remember that caffeinated coffee too often gets mixed in with the decaffeinated coffee at some of the most popular chains of coffee shops in America.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 2/24/06

## **Ultra-pasteurized Organic Milk**

Any kind of ultra-pasteurized milk means the milk is put through a high-heat process which essentially kills the milk destroying its enzymes and many of its vitamins. The one good thing about ultra-pasteurized processed milk (unlike organic) is that it allows milk producers to sell milk over long distances.

Unfortunately though, too many of the organic milk farms are now being run like factory farms, which critics call inhumane to cows, as cows may never be allowed to graze on grass! Instead, the cows are forced to spend their lives unnaturally confined to a fenced dry lot eating organic grain and tied up to milking machines.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 7/29/01

## **United States Apple Growers**

They typically breed apples for brighter, red color instead of taste unlike overseas growers. Consequently, overseas products taste better, cost less and this has cut into the U.S. apple growers profits so much now that Congress has successfully been lobbied to subsidize the industry here with hard earned taxpayer dollars just to keep the growers in America in business! U.S. apple growers are now getting essentially a government welfare check because they are losing so much money!

SUPPLEMENTAL SOURCE: ABC TV 20/20 11/17/00

## **Unsafe City Drinking Water**

Major metropolitan city water plants across America have been accused of "covering up" just how



contaminated their tap water may be, which is the water many people drink, cook and bathe with! City water nationwide has been examined by the U.S. Environmental Protection Agency (EPA) and deemed to be contaminated with lead and possibly other contaminants, more so than cities may have been willing to admit to, potentially threatening the health and well-being of people who consume it.

Unfortunately for the consuming public city water plants may have every opportunity to attempt to hide just how contaminated the drinking water can be. Of course, any health-related problems due to poor drinking water may not be noticed for years and affect too few people to be attributed to drinking water contamination.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 10/5/04 and ABC RADIO NEWS 10/5/04 Remember, cities may often be in charge of telling the public just how safe the water is to drink which critics charge is like "the wolf guarding the hen house."

## **U.S. Center For Food Safety & Nutrition**

Known as CFSAN this is the government's arm of the Food And Drug Administration (FDA) which critics charge has failed the American public by approving questionable substances like Olestra, the fat substitute. Critics contend Olestra may deplete carotenoids in the body and possibly contribute to cancer in humans!

CFSAN has also been accused of not enforcing seafood safety regulations, allowing processed flour products to go without the recommended folic acid, as well as allowing adulterated processed baby foods to stay on the shelves too long. CFSAN has also been accused of allowing deceptive processed food labels to continue to populate store shelves.

The U.S. government is supposed to protect its citizens but instead may too often be inhibited by powerful food industry lobbyists when it comes to recommending the "healthiest", good-for-you foods. Remember, who helps elect our legislators? It is Big Business. The government may only offer up a "watered down" version of what a strict, healthy diet should consist of and may only sporadically marshal enough media coverage to even communicate it.

If the government really wanted the public to take up a truly healthy, low sodium, low cholesterol, low sugar diet it may have to tackle the processed food industry, the school lunch program and the sugar industry, which it subsidizes, just to name a few.

## **USDA And Dirty Meat Supply**

The U.S. Department Of Agriculture (USDA) claims it has a zero tolerance policy toward accepting ANY levels of E-coli (fecal matter) to be processed in meat production. However, USDA inspection documents show that meat-packing plants can get away with numerous violations of the USDAs zero tolerance standard. Serious violations of filth and contamination have been documented by the USDA and go uncorrected again, again and again! Neither the meat-packer nor the government does enough to help ensure that meat-eating consumers are getting uncontaminated meat products!

E-coli contamination kills thousands and makes sick hundreds of thousands of meat-eating consumers every year! Before 1997 the USDA watched over EVERY aspect of meat production in America, but now, meat-packers are essentially allowed to write their own safety procedures and then police themselves. Basically, the USDA has now been relegated to checking out the meat-packers paperwork it submits to the government to see if the meat-packer is conforming to the safety procedures the meat-packer has written for itself! Since 1997, meat inspection in the U.S. is based on the honor system and meat-packers are possibly cutting corners, which critics charge, may be unnecessarily killing meat-eating consumers!

When a meat-packer is caught processing potentially deadly, contaminated meat, all the USDA seems to do is write letters of warning to the meat-packer, even though it has the power to shut down a meat-packer. However, the USDA may shut down a plant for a few days but upon re-opening the plant, USDA inspectors have documented more E-coli contamination day after day despite further USDA warnings to the meat-packer that the company obviously does not have control of its own meat safety procedures. Unfortunately though, bad meat that does get out to the meat-eating public which has been stamped by the USDA as inspected and passed inspection!

Making matters worse, there is no USDA mandatory testing for the deadliest form of E-coli, as our children and loved ones too often may continue to die from eating bad meat! Maybe meat-packers would do more to ensure the safety of its meat production if they were held personally responsible for these crimes of carelessness, like it is done in other countries worldwide. In other countries, if a company is found to be guilty of a food safety crime, the owner/operators will go to jail and the company could be put out of business by the government! Now THIS is a zero tolerance policy for food safety!

Remember, in America, critics believe the governments legislators may conceivably be in bed with the big corporate conglomerates since it is Big Business that helps re-elect our legislators, so is it no wonder that the governments agencies, like the USDA, seemingly tend to too often do very little to correct major problems created by Big Business?

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/9/01

## **USDA Organic Food Standards**

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SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/9/01

## **Vitamin Deficient Milk And Low Fat Milk**

The 2% milk is as popular as whole milk possibly only because it is labeled "low fat", but is it? Of the 5 grams of fat in each glass of 2% milk over half of the 5 grams is SATURATED FAT!

Also of possible concern due to grocery store lighting in the milk department, the milk itself may lose up to 90% of its vitamin "A" in just 24 hours as it sits on the grocery store shelves if it is being stored in clear glass or plastic containers under fluorescent lighting which is the way most all milk is stored these days.

SUPPLEMENTAL SOURCE: the book: BIG BLACK BOOK BY M. EDELSTON

## **High-price Vodka vs. Low-price Vodka**

In a blind taste test those who honestly believed they could tell their high priced preferred brand of

vodka from any other brands, including the cheapest brands of vodka, found out when their favorite brand of vodka was used in mixed drinks not one person in the taste test could not tell the difference between the cheaper, well known \$12 a bottle brand of vodka and high priced \$30 to \$60 a bottle brands of vodka!

This means that high priced vodka marketing tactics have worked very effectively to fool consumers everywhere in America. Today, vodka sales in America are number one over any other liquor including gin, rum and whiskey, especially the \$30 to \$60 a bottle premium brand vodkas. This is puzzling especially since vodka is odorless and tasteless, but to its credit, it does mix well with many juices and so forth which adds to its popularity.

Even more astounding was the fact that when the taste testers were asked to taste and smell all types of vodkas "straight" without it being mixed with anything else, the most famous, best marketed, most popular, most asked for brand of vodka in America today was hands down the worst tasting vodka of all surprising every taste tester! Incidentally, this most popular, high priced, premium brand of vodka was created for just a few million dollars but the company was recently sold for over one billion dollars! This is all a credit to an incredible marketing strategy and nothing else. At the end of the taste test every taste tester said they would now be more discriminating when ordering vodka drinks in the future.

The bottom line is if you want good vodka mixed drinks simply ask for the "house brand" of vodka at bars and restaurants which may save you up to \$3 to \$4 a mixed drink! Or play it safe and ask for the cheapest brand of vodka and maybe save even more.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/5/05

## **Watermelon Thumping**

Despite all the old wives' tales on how to tell if a watermelon is ripe or not, the only proven way to get a ripe one is, if the little pigtail left at the end of the melon where it was cut away from the plant, if this pigtail is "grass green" in color then the melon is not ripe yet.

However, if this stem at the pigtail is brown or discolored then the melon has a 99% chance of being ripe. Consequently, no amount of "thumping" the melon with your fingers or any other "trick" will likely indicate if a watermelon is ripe or not.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/18/97

## **Wild Salmon May Not Be Truly Wild**

If you expect you are buying fresh wild salmon in late fall and winter you may not be getting what you paid for. During late fall and winter months, or the off-season for wild salmon, up to one half of all the salmon tested and sold in stores as wild salmon was actually farm-raised salmon!

This is a problem because wild salmon typically costs around twice as much as farm-raised salmon and wild salmon contains less chemicals, dioxins and toxins than farm-raised salmon. The most contaminated farm-raised salmon may be coming from Europe while North and South American farm-raised salmon seems a bit cleaner with less PCBs and dioxins. Consider maybe only buying farm-raised salmon from Chile, the U.S. or Canada.

Alaska salmon is wild by definition. This state outlawed salmon farming but some Alaskan salmon sold as wild was actually found to be farmed so it may depend on who is doing the labeling. Canned Alaskan salmon is always wild and sold year round rather inexpensively. Look for "Alaska" stamped on the lid of the can.

Farm-raised salmon is fed synthetic coloring agents to make them pink in color, other wise they would be gray in color, while wild salmon is naturally pink in color from the crustaceans they eat.

Remember, supermarkets are supposed to label fresh and frozen seafood with its country of origin and note whether it is wild or farm-raised. Seafood stores are NOT required by law to do this though, but if these stores do choose to label their seafood the labels are supposed to be, by law, accurate.

Do not buy into what anyone says about seafood being organic because, to date, there is no federal rule on the use of the term organic on fish and, supposedly, fish sold as organic may turn out to be farmed anyway.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2006

## **White Meat Vs. Red Meat**

Turkey is white meat and too often may be associated with healthy eating but turkey is NOT a health food. The meat industry may possibly have tricked consumers into believing white meat may be better for you than red meat yet, like red meat, turkey may also contain fat, bacteria and contaminants.

Neither white nor red meat contain fiber, complex carbohydrates or vitamin C, all of which our bodies need. Is it possible that eating any kind of meat may lead to health problems like cancer, strokes, heart disease and/or diseases of our other vital organs if we consume too much of it?

The meat industry has also been accused of trying to get meat-eaters to think of pork as "the other white meat". Pork may be the furthest thing from healthy eating compared to all other available meats.

SUPPLEMENTAL SOURCE: ANIMAL RIGHTS FOUNDATION OF FLORIDA (ARFF) MARCH 1995

## **Why Processed Health Foods Cost More**

Healthier no fat or low fat processed foods and the same foods with no or low sodium and cholesterol may cost more only because consumers in the U.S. are willing and able to pay more for PERCEIVED

value. Processed health food products do not cost more to produce like some in the food industry may like you to think.

Since health conscious consumers may tend to have more money to spend is it any wonder why the profiteers are there to try and extract every possible penny from them?

Incidentally, so-called health foods may possibly be a potential health threat even though consumers naively think that if something sits on a grocery store shelf then it is automatically safe. For example, unpasteurized juices may be tainted with E-coli (fecal matter) despite its high acid content and despite the manufacturers' procedure for scrubbing all fruit before it is processed into juice.

Also, decaffeinated coffee may raise the levels of bad cholesterol in your blood and there may also be some health risks with how "decaff" is processed unlike how caffeinated is processed.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 6/6/95 and NBC-TV DATELINE 11/12/96

# **FRAUD**

## **Auto Body Shop Fraud**

More times than not, unscrupulous, greedy body shop owner/operators may be putting profits ahead of safety and workmanship when repairing wrecked cars. You get your car back from a body shop and it looks great but they may not have replaced your air bag as promised. To try and ensure that they did, make sure your air bag light comes on when you start your car. Also, possibly your newly repaired car may now be a road hazard in other ways too! Too many body shops charge insurance companies for new part replacement but may not replace parts with new ones and simply repair the damaged ones which can make your car unsafe to operate, especially if you get involved in another car accident! A damaged door can simply be hammered out and then covered with a plaster-like substance and re-painted so it looks like new! Other damaged parts can simply be welded back together instead of replaced which can lead to deadly consequences later on when you are on the road again. Pieces welded together can even come apart becoming deadly projectiles too!

You can never know if your auto body repair has been done correctly unless you have a wreck-check service check out the body shop repairs. Wreck-check services complain that most every body shop repair they are hired to check-out has some flaws, too many oftentimes that may possibly be potentially deadly, especially compared to what the body shops were paid and instructed to complete and accomplish. Too often your insurance company may send you to low cost, cut-rate body shops to save money on repairs but this may be compromising you and your loved ones safety!

The bottom line is you should maybe consider shopping around for your own body shop and not even ask your insurance company who they would recommend because the body shop repairs necessary too often cannot be performed by what the insurance company is willing to pay to adequately repair your car. Look for body shops that carry the Golden Class seal of approval. These type shops at least supposedly are certified to be able to do reputable body shop repairs.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/7/00

## **Auto Insurance Fraud**

Organized "rings" of criminals go from state to state "faking" auto accidents to make "phony" insurance claims! It goes so far as persuading people to say they were injured in an auto accident when, in reality, they were not then make a "phony injury" insurance claim.

Furthermore, corrupt doctors and chiropractors may also go along with the "scam" by medically documenting the fraudulent claims. Moreover, unscrupulous, greedy attorneys are also enlisted to bring lawsuits against the auto insurance companies to win huge sums of money damages for all of those involved in the fraud.

Up to 1/3 of all auto accident insurance claims may be fraudulent, meaning up to 15% of every dollar you pay for auto insurance each year goes toward paying for fraudulent injury and damage claims!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 6/5/97



## **Badge Related Fundraising Fraud**

Telemarketers may call up unsuspecting people at home claiming to be collecting donations for local police officer and firefighter charities and even may pose as actual law enforcement officials just to try and get a donation from you over the phone!

These rogue telemarketers may simply take your money and run and never even give any of your donation to a charity! Even legitimate telemarketers seeking donations over the phone for various charities have been known to mislead potential donors about where the donations go and how much gets donated!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 4/9/97

## **Bus Jumping**

In some neighborhoods when there is a traffic accident involving a bus, some pedestrians on the street, not riding on the bus prior to the accident, have been known to jump on the bus then claim to have been passengers on the bus and received injuries in the accident as passengers on the bus!

Injuries "claimed" to have been received in the accident typically include whiplash and back injuries.

In America the easiest way to get-rich-quick is to inherit wealth or get an attorney and bring a lawsuit against some big corporation!

## **Car Leasing "Give Up" Insurance Fraud**

Police report that up to 25% of all cars stolen are part of insurance fraud schemes and everyone from all walks of life are participating in "give up" fraud like white collar professionals even doctors and stockbrokers! Why? They want to get out of their car lease agreements, so they seek out a "middleman", typically a member of a loose-knit band of street crooks, and pay him a few hundred dollars to steal the leased car. The car is often either set on fire or "chopped up" and sold for parts!

The person leasing the car then reports the car stolen and the insurance company has to pay-off the car and person leasing the car can go ahead and get a new car without having to worry about paying off a huge amount of money at the end of the original leasing agreement.

For everyone that drives and carries full insurance up to \$400 in premiums that you pay every year goes toward paying the costs of car insurance fraud!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 6/26/03

## **Carnival Games**

They may be "rigged" in ways that possibly prevent you from hardly ever winning the "big prizes". First realize that too many carnival workers or "hawkers" may possibly be ex-convicts and/or career

criminals travelling from town to town working strictly for cash! However, this does not mean all carnival workers are or were criminals.

Possible problems with some carnival games are as follows: Over-inflated basketballs in hoop games that cause "misses" or losing shots. The hoops may also be oval and not even round contributing to missed shots.

In balloon games using darts, the balloons may be made of thicker, tougher rubber so too many darts seem to bounce off the balloons instead of penetrating them.

When shooting targets with guns the bulls-eye on the target may simply shred instead of being blown out causing you to lose most times when your marksmanship should have caused you to win in a legitimate game!.

Bottle games may have magnets in the bottom of the bottles or be weighted so it may be nearly impossible to knock them all off of the platform with the balls provided.

Simply tossing a ball into a basket on the ground can be difficult because the basket may be "concaved" on the bottom of the basket so when the ball hits it the ball may tend to pop out of the basket instead of land in it.

One of the cruelest tricks is when a "hawker" seems to point to a big prize that you can win, but when you actually do win he gives you only a small pint size replica of the big prize worth maybe 15 cents! This is basically a "bait and switch" type tactic to lure "suckers" into playing when they otherwise may not.

One carnival worker was even recorded on videotape saying, "If you're worried about getting "ripped off" then why do you even come to the carnival?"

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 7/1/98

## **Carnival Games Can Be Rigged**

Many can be "rigged" so that no matter how good your throw or toss is you may still not be able to win! Do you really think the carnival vendors are going to risk giving away all their valuable prizes to someone for \$10 worth of throws? Anyone with REAL skill could then wipe out the carnival vendor in just 30 minutes of play! Who knows, maybe some of the people walking around carrying big stuffed animals were paid to walk around and look like "big winners". Otherwise, they probably paid 3 or 4 times what the stuffed animal or big prize was really worth before finally being ALLOWED to win it!

Beware of "bottle games". They can be "rigged" against you by the way the bottles or pins are setup so that a winning toss is next to impossible!

"Basket games" can be "rigged" so that the basket will not hold the ball on a winning throw. In fact, in some cases a lever may actually be switched by someone around the game site to change or tilt the

basket without paying players ever even noticing it so you may never win!

Carnival games are known as games for "suckers!" For example, in the game that is supposed to show-off one's pure manly strength the sledgehammer used to "ring the bell" may actually be so thickly padded that hardly anyone, no matter how strong the person is, will be able to ring the bell. The trick here may be more in the striking technique and not a matter of strength. If you know exactly where and how to strike the pad you may be able to ring the bell.

The basketball game is no cakewalk either. The ball may be over-inflated, or the hoop may be too small for the ball or the backboard for the basket may vibrate too much for anyone to ever be able to sink enough baskets to win the BIG prize. If only "suckers" play carnival games then do not expect to win anything of any REAL value for a few dollar investment.

In target practice games where you have to shoot-out a target, you may find that the pellets or beebies are either too small to shoot-out the target completely or the bullets may even bounce off the target because the target is too thick in places to even be penetrated by the bullets!

Games where you knockdown something off a shelf throwing balls at it you may find the object is hardly moveable or instead you must hit perfectly whatever you are throwing at to be able to win which, of course, rarely if ever happens.

When it comes to carnival games save your money and simply go out and buy the big stuffed animal. In fact, some games that have been so amazingly easy to win that you may find out after you have won the big prize is actually a miniature version of the big prize you thought you were playing for when you forked over your money to play!

## **Charter Fishing Boats And Taxidermists**

Catch a big fish on a charter boat trip and you may find the boat captain or the boats deck crew exclaiming that you caught a really big or really rare fish so why not have it stuffed and mounted for display in your home, office or business. The boat captain or crew may even get you to sign an agreement right then and there with a local taxidermist to mount the big fish.

The problem is if you are not careful the taxidermist may only re-create the big fish in fiberglass form and the actual fish you caught may disappear and never actually get mounted.

Another problem is the fish you caught may be misidentified and not be a rare or big catch at all or may not even be the type of fish you were told it was when the charter boat crew got you all excited about it!

Critics charge the charter boat crew may get a monetary kickback from the taxidermist for any business they can generate for the taxidermist! So, of course, the boat crew may try and get you excited and try to get you to sign a costly taxidermists contract immediately right then and there when you land your so-called big catch, before all the excitement wears off!

SUPPLEMENTAL SOURCE: WTVJ-TV NEWS 8/15/01

## **Credit Card Fraud**

Anyone who has access to physically put their hands on your credit card, like waiters, waitresses, or anyplace where you may lose sight of your credit card at some point in the transaction, they may have in their pocket a high-tech, inexpensive piece of electronic equipment which can instantly scan your credit card to find out your name and credit card number which can then be fraudulently used almost anywhere without your permission!

SUPPLEMENTAL SOURCE: CBS TV NEWS 6/29/99

## **Discount Under-weight Gold Jewelry"**

It may be wise to stay away from discount jewelers selling gold jewelry, especially 10 carat gold jewelry, because their jewelry may be nothing more than gold plated which may turn your skin black or even give you a rash if you are allergic to the metal the jewelry mostly consists of. For example, it is illegal to sell 10 carat gold jewelry as 10 carat if it is not actually 10 carat gold. However, many small store owners and operators may not even know or be aware it is illegal to misrepresent gold jewelry to the public.

In 50% of the stores surveyed half of the stores were selling underweight gold jewelry as 10 carat gold! Most all blamed the wholesaler they bought their gold jewelry but this is not truly believable. Critics charge the store owners and operators may possibly be more interested in selling cheap gold as 10 carat gold and pocketing the windfall profits they can make off unsuspecting customers.

Small jewelry stores, discount jewelry stores, as well as jewelry kiosks in shopping malls, may rarely, if ever, test the purity of the gold they sell, unlike the national chains of stores like jewelry stores, department stores, specialty stores and deep discount stores selling gold jewelry. The large national chain stores supposedly do tend to test the gold jewelry they sell to ensure their customers are not getting ripped off.

However, even the big national chain stores have been fooled into buying fool's gold and selling it as 10 to 18 carat gold so unless you go out and spend around \$20 or more to have the gold tested you may never know if your gold jewelry piece is truly 10 to 18 carat gold! Return a piece of jewelry to a small discount gold jewelry store and you may likely hear every argument imaginable why you are wrong and they are right so always charge your merchandise with a credit card and not a debit card. This way you can get your money refunded easier.

SUPPLEMENTAL SOURCE: ABC-TV 8/5/06

## **Doctors Recruiting Drug Addicts For Medical Billing**

An undercover camera investigation exposed doctors treating car loads of drug addicts and other indigents who get rounded up by patient recruiters. Each patient gets paid \$20 cash each for allowing

the doctor to examine or treat them! The recruiter, who has no medical skills or certification, has even been caught doing medical work on the patients in the doctors offices, like taking X-rays!

The doctor, of course, turns around and bills some U.S. government health program for services rendered no matter if treatment was needed or not!

Drug addicts testify that these fraudulent doctors and their patient recruiters actively seek them out week after week picking them up and taking them in to see the doctor. The addicts see it as easy money for the addict to help them buy more illegal drugs.

SUPPLEMENTAL SOURCE: FOX TV NEWS 8/12/01

### **Door-to-door "Con-artists"**

Groups of men and women, sometimes called "travellers", roam the U.S. ringing doorbells suggesting that they do some kind of repair work for you, the homeowner, like roof repair, blacktopping driveways, painting, landscaping or other things. However, anyone who rings your doorbell "unsolicited" to do work for you may possibly be there to either steal from you or end up doing poor, substandard work for you.

Additionally, once they "con" you out of some money once they may likely show up again to try and do it all over again if they think you may be an "easy mark"! Too often the elderly are the desired targets for door-to-door "cons".

SUPPLEMENTAL SOURCE: NBC-TV NEWS 11/24/97

### **Estate Sale Fraud**

Many people are going out and filling up empty mansions with old furniture and accessories then putting advertisements in small local newspapers advertising an estate sale hoping customers will think they are buying antiques and heirlooms when nothing could be further from the truth.

Additionally, new furniture stores have even been approached to allow these so-called estate salespeople to sell the stores' discontinued furniture lines at what has turned out to be "bogus" estate sales! Beware at estate sales that you could end up paying for goods that could be had a half the price at your local furniture stores!

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 3/23/98

### **Fraud Against Elderly Family Members**

Up to 83% of all fraud against vulnerable elderly people may typically be done by family members and their relatives, NOT guardians, health care workers, health care agencies and others outside the family as you may expect!

So, find out first who is managing the money of the elderly person. The typical fraud committed against the elderly by family members are things like failure to pay nursing home bills, draining bank accounts, stealing valuables and cashing Social Security checks. Consequently, the adult family member or relatives supposedly helping out an elderly family member may also be helping themselves to the elderly persons assets!

SUPPLEMENTAL SOURCE: THE IMMORTALIST MAGAZINE OCTOBER 2001

### **Fraudulent Disability Recipients**

Up to 65% of all chiropractors surveyed anonymously may at one time or another have coached some patients in how to "fake" or falsify a disability claim which enables patients to collect insurance money fraudulently! Twenty billion dollars a year goes to cover fraudulent disability claims in America which equals to about \$600 per household in higher and higher insurance costs!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/20/97

### **Fraudulent Life Insurance Sales**

An undercover investigation has uncovered that some sales practices may be fraudulent and the blame may possibly be laid on the company selling the insurance policies and not always blamed on the so-called rogue, wayward sales agents like insurance companies may like consumers to believe! Consequently, are life insurance companies training their sales agents to possibly mislead customers?

To some critics this has been substantiated by the fact that some misleading insurance sales guide booklets, training videos, computer software and other sales materials were developed by corporate insurance company headquarters and NOT by employees or field personnel. This means that sales agent training may have routinely mislead future agents and misrepresented the company which eventually may lead to defrauded policyholders! This is all based on numerous interviews with former sales agents, company executives, consumers as well as the analysis of life insurance company records by state government investigators.

It appears that customers may be getting sold policies disguised as other kinds of investments. Some companies may also be trying to talk customers into using their existing policies to finance newer policies, as well as claiming that a newer policy will end up being payment-free!

At least one nationally known insurance company has already agreed to a settlement which would pay back up to one billion dollars to defrauded customers. The problem is that these type investigations and settlements may take up to 15 years to achieve, in which time the life insurance companies can conceivably continue defrauding customers, making billions of dollars in the process!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 12/22/97

## **Fraudulent Medical Suppliers**

Unscrupulous medical suppliers may charge Medicare recipients up to 50 to 60 times more than regular retail store prices. Why? It is the law! The U.S. Congress enacted a law that keeps prices illegitimately inflated!

If anyone ever tells you, "Oh, don't worry. Medicare pays for it." Do not be fooled. Every taxpayer pays for overcharges and overbilling and if government attempts to "cut the fat" or "clean up" the fraud and wasteful spending the government actually only ends up cutting its own prosperity like "throwing the baby out with the bath water!"

It is easier and less threatening to the status quo of governmental bureaucracy to inconspicuously cut Medicare and other health care benefits, raise taxes and raise the cost of Medicare premiums!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/3/95

## **Fraudulent Medicare Lung Patients**

Since Medicare pays for medications used in conjunction with special medical equipment there is a network of Medicare supply companies testing lung patients, having prescriptions filled for liquid inhalants at local pharmacies then delivering the medication and equipment to patients. Of course, Medicare gets the bill adding up to hundreds of millions of dollars a year on respiratory drugs and oxygen equipment that is overpriced, possibly unnecessary and potentially even unsafe since many patients may not even need it or may be getting "watered down" liquid inhalants which quadruples profits to fraudulent health care and medical supply providers!

Even though many of the patients may possibly not even exist, what would happen if real patients with real breathing problems really needed "100% pure" liquid inhalants? When "watered down" there could be life threatening congestive heart failure or other complications!

For the elderly, Medicare pays more than DOUBLE the real average cost for liquid inhalants so is there no wonder why there are so many patients being diagnosed with pulmonary-respiratory disorders by unscrupulous Medicare fraud networks of doctors, suppliers and pharmacies?

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/18/97

## **Free Health Screenings And Check-ups**

These "freebies" you see set up everywhere like in supermarket parking lots and other places may be used to find out your personal identification numbers which can be used to fraudulently bill the U.S. government for phony health benefit claims while you thought you were just taking advantage of a free health screening! Your social security number, Medicare and other personal health insurance information has been used to "scam" the government out of billions of dollars over the years!

## **Funeral Homes Stealing Body Parts**

Numerous funeral homes and crematoriums have been accused of stealing potentially thousands of bodies then selling the body parts to companies which re-sell the body parts and body tissue to hospitals for transplant surgeries! A funeral home or crematorium can sell a body for around \$1000 each and the body tissue / body parts company can re-sell the body pieces for up to \$100,000 per body!

Of course, the families of the deceased too often never give their consent for their loved ones to be re-sold and used this way so the paperwork necessary to move the tissue and body parts around the U.S. has forged signatures from the families of the deceased. This abuse does not just happen to poor people either because even some famous people, like Alistair Cooke, his body parts have been stolen and re-sold!

To date, there are more state and federal regulations in place to control how a head of lettuce is transported around the U.S. than there are in mailing a severed head around the country. In fact, you can currently easily send body parts and body tissue via overnight mail without encountering any problems whatsoever!

Moreover, documentation stating how the people died are also forged which can mean death to those patients who get body tissue and body parts transplanted into their bodies! For example, in the Alistair Cooke case he died of bone cancer but his bones were re-sold to be used in bone transplants while the documentation certifying how he died had been changed to say he died of heart failure! Blood samples are also supposed to be supplied to go along with the body parts and tissue re-sales but, of course, the blood samples supplied also may not belong to the deceased body parts and tissue donor. This means the people who died with AIDS, hepatitis, cancer and anything else imaginable, their body parts and tissue have ended up on the open market for re-sale and may have been used in transplants.

Many transplant patients have already received letters suggesting they go in for tests to see if they may have contracted a deadly disease from fraudulently obtained body parts and tissue donors!

When the police raid suspected fraudulent body parts and tissue companies they will find freezers full of severed heads, knees, elbows, bones and everything which can possibly be re-sold to hospitals and used by surgeons in transplant surgeries.

Making matters worse even national chains of hotels have got into the act by allowing medical equipment manufacturers to hold surgery seminars in the hotel complete with dead bodies used to demonstrate new surgery techniques! The problem here is who knows if the dead bodies were legally obtained but possibly more importantly the bodies carry disease and drip fluids on the hotel room floors.

The corpses used in the seminars have been videotaped with plastic on the floor beneath the tables holding the bodies but those medical people attending the seminar are walking on the plastic then walking off the plastic thus tracking the leaking body fluids with their shoes on to the carpeted hotel floors! This certainly cannot always be a healthy environment for people who later come to the hotel following the surgery seminars and subsequently rent the hotel rooms! Since we know how often a hotel may wash or NOT wash the bedspreads in the hotel rooms, the idea of corpses in the hotel dripping fluids on the floors is unthinkable!

For consumers all you can do is ask a hotel if they hold surgery seminars in the hotel before you rent a room. Also, if you need a body part or body tissue transplant of any kind all you can do is request to



know from whom the body part or tissue came from and be allowed to ask the family of the deceased person if they indeed did allow their loved one's body parts and tissue to be donated for use in transplant surgeries. If whoever is doing your surgery cannot provide you with assistance in making contact with the family of the deceased parts and tissue donor maybe you should reconsider using a particular surgeon or hospital.

## **FURNACE REPAIR FRAUDS**

Beware of furnace repair services offering you a free or discounted furnace inspection then tell you your furnace is leaking carbon monoxide and your furnace must be replaced before the gas kills you! Beware of anyone who tries to scare you to sell you. This does not mean your furnace is not leaking the odorless gas but it may be wise to get a second and possibly even a third opinion.

Once a fraudulent service person has sold you on replacing your furnace, some furnace repair services have been known to swap out your perfectly good furnace with one taken from his previous victim homeowner. Also, beware of the service person who comes in with no tools because no one can detect carbon monoxide gas without a CO tester or combustion analyzer.

If there is any doubt whatsoever have your furnace system checked by a professional which should cost around \$100. Do this before every heating season.

A good furnace inspector will also check your vents for loose joints and corrosion as well as let you know if your chimney flue gases are exhausting properly. Make sure you keep the furnace filter clean and consider installing a CO detector and always keep a good, updated fire extinguisher on hand.

To find a good professional furnace inspector locate the Plumbing-Heating-Cooling Contractors Association in your area to help you find a reputable furnace repair and inspection service.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2006

## **Home Health Care Fraud**

The U.S. government admits it cannot stamp out fraud which amounts to up to 40% or more of what U.S. taxpayers pay out each year to cover all home health care claims! To date, there is essentially an open invitation for most any entrepreneur to go into some form of government insured home health care service.

Even if you do a criminal background check on someone who applies for a job as a home health care aide, federal privacy laws forbid any background checks to go back more than 7 years! Also, no background check can be used to uncover settled plea bargains or dropped charges due to insufficient evidence.

Regardless, you can hide your true identity with false identities if you have a criminal background and want to work as a home health care aide!!

SUPPLEMENTAL SOURCES: NBC-TV NEWS 9/14/97 and CBS-TV 48 HOURS 7/30/98

## **Hospitals Cooking The Books**

Hospitals have been accused of ripping off U.S. taxpayers for at least 10 years! The way it reportedly works is many hospitals may be keeping 2 sets of accounting records, one set with inflated costs for hospital services provided to patients to be billed to Medicare and a second set of books, showing real costs! The second set of books is produced ONLY if government Medicare cost auditors catch the hospital over-billing the Medicare program.

In the past, the problem is even if the government catches a hospital over-billing Medicare, the hospital pays no interest or penalties, it simply has to accept a lower monetary reimbursement from the government, similar to that which is shown that the hospital is due from the second set of books, showing real costs to the hospital. However, hospitals do not worry much about getting caught over-billing the government for patient services because only up to 15% of all hospital records ever even get looked at or audited!

Essentially, hospital management can steal from U.S. taxpayers and then go virtually unpunished by the governments watchdogs who are supposed to be operating in the publics best interest. Is there any wonder why citizens do not trust how government spends its tax dollars? And guess what? The only reason this fleecing of the America was exposed is because one conscientious hospital accountant in some small town hospital administration, a hospital which got gobbled up by some big corporate conglomerate of hospitals, decided it was unethical and unlawful to sign-off on two sets of accounting records, and of course, this accountant lost his accounting job with the hospital after he blew the whistle.

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 12/27/98

## **Insurance Agent And Affinity Frauds**

With banks paying so little on fixed income investments these days people are looking for income investments to replace what they currently cannot earn with safe bank investments. Consequently, unscrupulous, greedy insurance agents have been linked to several of the latest investment schemes which are: promissory notes, prime bank schemes, viatical settlements, automatic teller machines (ATM) and pay-phone deals.

Many of these are "ponzi" schemes whereby the money of investors is used to pay-off those who have already invested in the scheme so the investment salesperson can show future investors how well the investment pays off and thus get even more investors. Of course, eventually the investment stops paying off, the crooks take the money and run and investors lose everything they still have invested!

Con artists offer insurance agents up to 40% commissions to get investors to buy into shady investment deals. Few agents are even licensed to sell investments, which is illegal, and these insurance agents may not even know how to check out the legitimacy of the investments they sell you!

Insurance agents have an advantage because they may be trusted advisers. These agents have knowledge of your finances and are often trusted members of your community.

Insurance agents, unlike stockbrokers, can currently do business in a world of financial deregulation and sell any type of financial investment they so desire, even sell products not approved by the insurance company they work for!

"Affinity" frauds prey on investors who belong to trusted groups centered around religious, political and/or professional organizations, so never blindly trust what someone in your group may be selling as an investment. Even the person selling the investment may have also been fooled into believing the investment is legitimate! Be especially suspicious if the person doing the selling tells you the investment is limited to being sold only to those in your group or if they tell you not to tell anyone else about it. Concerning "prime bank notes" they are never traded or sold so beware no matter what name they may be sold under like: prime bank guarantees, medium-term bank notes or debentures, standby letters of credit, offshore trading programs, high-yield trading, roll programs or bank-issued debentures.

Essentially whoever invests in these type prime bank notes their money is sent into overseas bank accounts never to be seen again and is used to pay-off commissions to the agents and other salespeople selling the fraudulent investment!

"Viatical" investments may be risky or just plain fraudulent! Legitimate "promissory notes" as investments are never sold to the public and are risky even when sold to sophisticated institutional investors because these notes are often used to help fund companies that do not qualify for traditional loans.

ATM and pay-phone contracts are risky because they are often sold by firms that have weak balance sheets and may not even be able to deliver the services they promise! The pay-phones and ATM's may not even exist and the contracts they sell may turn out to be ponzi schemes!

Beware of investment products with a high rate of return no matter who is selling it! If a product is not registered do not invest in it. Always get written information like financial data on the seller's company, the investment risk involved and the investment's "prospectus". Never settle for brochures which promise but do not deliver! If the agent selling the product is not licensed do not buy and, of course, if the agent or company selling an investment has ever been subject to ANY civil, criminal, arbitration or administrative court proceedings....BEWARE!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2004

### **Medical Bill Fraud And Doctors Fees**

Unscrupulous medical doctors too often may rip-off U.S. taxpayers for hundreds of dollars per patient for things like clipping toe nails and other minor procedures then charge the procedures to Medicare claiming they were surgical procedures, and they are getting away with it!

When you go see a doctor or to an emergency room did you know that the medical personnel involved

know exactly what type of insurance you are covered by BEFORE administering any treatment. This means for the same ailments patients may possibly get different treatment if they are covered by a PPO, HMO, Medicare, Medicaid or anything else.

Few in the medical establishment may admit that some patients, including emergency room patients, get preferential treatment for seemingly the exact same ailments compared to other patients' ailments and treatment and it all may be based on their health insurance coverage!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 7/15/97

## **Medicare Fraud And Medicare Insurance**

The government seems to do little monitoring of the billing sent in for reimbursement by private companies. Maybe only one in 20 physicians who get caught overcharging the Medicare and Medicaid programs may get significantly penalized! Also, thousands of illegitimate, phony "phantom firms" may be in business and concoct "bogus" billing to bleed the government's Medicare and Medicaid benefit programs out of millions of dollars yearly!

Cheating the government's programs is easy. Simply fill out a 4-page form, rent a mail box somewhere and most anyone can go into the Medicare and Medicaid supply business!

Billing or payment authorization may rarely be verified by anyone in the government overseeing these benefit programs just so long as the billing application is complete with a signature and it "looks" legitimate.

Some physicians may even write up phony diagnoses or lie about patients' conditions just so they can bill the government for services the patients do not need or receive! Possibly up to 50% or more of the government's Medicare and Medicaid billing may be fraudulent! Medical supply "con-artists" may try to get Medicare identification numbers from elderly people then find a greedy physician who will sign a certificate authorizing that patients need special medical equipment which the medical supply "con-artist" just so happens to sell.

Some physicians may even go into nursing homes and provide essentially phony psychological evaluations then turn around and bill the government for the consultation. Nothing the government can do seems to be able to stop fraudulent billing practices by physicians and medical supply providers.

The rise in health care costs seemingly began when the government virtually bribed physicians to accept and treat patients insured only by Medicare or Medicaid to win the medical community's acceptance of treating the more unfortunate, uninsured patients and charging them less! Physicians could in turn bill the government more for Medicare and Medicaid patients, costs which will likely continue rising in conjunction with other health care providers who overcharge, over-prescribe, double-bill and so on.

When it comes to Medicare supplement insurance some salespeople may try and frighten their potential patients into purchasing the insurance supplement known as "Plan F" which covers patients who get

excessively overcharged by a physician. However, what the salesperson may neglect to disclose to potential customers is that excessive overcharging of patients is mostly a thing of the past.

Today, health care and medical supply providers find more subtle ways to overcharge patients, typically overcharging the government in smaller increments so not to draw much attention from government program overseers, figuring the government may only go after excessive overcharges.

The U.S. Congress standardized all Medicare benefit coverages into 10 Plans so consumers could have a wider choice of benefits to fit their particular needs. However, insurance companies may seem mostly interested in selling the two most expensive plans, "C" and "F". These two plans are sold as if you will be purchasing peace of mind if purchased.

Additionally, many health insurance companies sell Medicare supplement insurance policies using "attained age" pricing so they can sell policies cheaper to older customers, yet, to date, insurance salespeople may not have to disclose how expensive these cheaper policies may become in the future! However, later in life when you may need it most, if you cannot afford the ever-increasing premiums of your attained-age policy you may find it hard to find newer, less expensive coverage!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 1995

## **Mortgage Fraud & Insurance Claim Fraud**

Bad credit? No credit? No problem! You can still get a six figure cash loan even if you have no equity in a piece of property and no collateral of any kind to speak of! How? Simply seek out a crooked mortgage loan officer that will help you create a whole new identity complete with new social security number and clean credit history, all done illegally of course.

Doing this and you could get more money than robbing a bank, only easier! It is called mortgage fraud. However, if creating a new identity is too problematic then go out and find an empty property lot, look up the owner of the property in the county records department where the property is located then go to any office supply store and buy a blank "quitclaim deed". Illegally you will then have to forge the property owner's name to the deed then go to the county property deeds office and pay a small fee to re-register the property in YOUR name!

This action, though illegal, automatically legally transfers the property from the real owner to you, the new illegal owner. Now that you are a landowner, or more appropriately a land thief, now you can go to any bank or mortgage lender and they may gladly lend you over \$100,000 against the property!

Do you really expect anyone to always care enough to investigate if you are the real, legitimate property owner? Banks and mortgage lenders are in the business to lend money. If you take the money and run and default on the loan the lender will eat the loss and pass the loss on to other customers in the way of higher banking fees and higher mortgage closing costs.

The only way to protect your property from being illegally confiscated through this type of mortgage fraud is to tell the county property deed office where the property is located that absolutely no one is

allowed to transfer ownership of your property without the county notifying you, the property owner, first of any such action.

On the other hand, concerning insurance claim fraud it costs honest, hard working insurance policyholders nearly 70 billion dollars yearly in increased insurance premiums just to cover the cost of fraud! To the big insurance companies it could conceivably be easier just to raise the cost of everyone's insurance premiums instead of spending the resources necessary to solve all fraudulent claims.

Even dentists and doctors have been known to cut-off a finger or "fake" psychiatric disabilities in order to file a fraudulent insurance claim and collect a guaranteed \$100,000 a year for life or at least up to the age of 65.

Even animals are used to make fraudulent claims. Horse owners have crippled their gallant steeds or set their barns on fire with the horses inside just to make a bogus insurance claim. Of course, oftentimes the animals' value had been appraised at more than they are actually worth. This is similar to the fraudulent appraisal of antiques which are subsequently damaged, lost or stolen then a claim is filed for their full value.

Some swindlers have even staged "fake" slip-and-fall accidents or car accidents. Others have gone so far as to cover their home with hate symbols or burn down their own church then file a fraudulent insurance claim to get money to repair the damage!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 12/4/96

### **Motorized Wheelchair Medicare Fraud**

The U.S. government does so little monitoring of who receives taxpayer dollars that most anyone claiming they are providing motorized wheelchairs to Medicare patients can get away with overcharging Medicare up to \$4000 per wheelchair when the typical motorized wheelchair may only cost around \$1000. Consequently, Medicare has been defrauded out of nearly a half a billion dollars in recent years and, to date., no one seems willing and able to fix the problem!

Most anyone can seem to set up shop and supposedly sell motorized wheelchairs to Medicare patients whether the patient really needs the equipment or not and regardless if the seller of the equipment is even a legitimate health care equipment provider! So, who is minding the store so to speak? As usual with government expenditures it seems like no one knows and no one really cares!

SUPPLEMENTAL SOURCE: ABC-TV NEWS 4/27/04

### **Obituary Bibles**

If someone dies in your family then a bible mysteriously arrives at your home C.O.D. (cash on delivery) it may be a con-artist trying to take advantage of your grief!

Never accept charges on any item you did not order. In fact, anything sent to your home that you did

not order you are under no legal obligation to even return it as long as you did not sign for it.

## **Pharmaceutical Industry Medicare Fraud**

Some drug companies have plead guilty and paid huge monetary fines for defrauding Medicare but they complain the fraud may too often be routine in doing business with many doctors. The fraud is called "marketing the spread" whereby a drug company will tell a doctor that for every drug company drug he prescribes to patients the doctor will get a cash "kickback"! For example, if a drug costs Medicare \$450, which taxpayers pay for, the doctor receives \$150 PER PRESCRIPTION that gets filled by a patient because the drug may actually only cost the drug company \$300. This overcharge is a felonious criminal act but those involved in the fraud say marketing this spread between what a drug costs doctors and the amount getting billed to Medicare is a common practice in the drug industry!

The reason drug companies and doctors can get away with this is because drug companies are allowed by Congress to set their own prices for Medicare drugs without question and any accountability for how they arrive at the price taxpayers will pay for certain drugs!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 8/11/03

## **Psychics Seances**

Ever wonder how a psychic, that you visit face to face, magically moves objects during a seance to try and convince you of their abilities and connections with your dead loved ones? Be very suspicious if the psychic performs his or her feats only in the dark. The psychic may tell you to place your feet on the psychics feet under the table. This supposedly is to assure you that the psychic does not leave the table. The psychic may even tie her hands to the chairs arm rests she is sitting in, again to further convince you she is not moving things about the room on her own.

The trick is the psychics feet can still come out the back of her shoes without you feeling them do so because her shoes have steel toes. Also, the arm rests on the chair she is sitting in actually detach from the chair, so the psychic can now move freely and make things mysteriously move around the room, ring bells and so forth.

A stick can be pulled from the psychics clothing and be used to lift candle sticks or move things around on the table in front of you while you sit in the dark in awe that the spirit world is making contact on the psychics commands. Even if the light is on in the room and you can see, a good psychic can rig up an almost invisible monofilament fishing-type line which will be stretched across the table in front of you, essentially invisible to the naked eye. The psychic can then catch the looped line in her outstretched thumbs and make things seem to move around the table without touching the objects that are being moved!

Furthermore, psychics who read your mind may use slight of hand tricks, especially if you are asked to write something down and the psychic magically reads it back to you. This is done by distracting you while covertly exchanging what you have written with another identical piece of paper or envelope pulled from the psychics clothing. Again you will be distracted and the psychic will read what you

wrote, then tell you what you wrote as if she really is psychic.

Moreover, look out for any reflective surfaces. If what you wrote is passed over any reflective surface, like a black cup of coffee, the reflection of what you wrote can be read off the black surface of the coffee in the cup which acts like a mirror.

SUPPLEMENTAL SOURCE: THE LEARNING CHANNEL TV NETWORK 3/5/00

## **Rigged Horse Racing**

Most anyone who works around racetracks can gain access to racehorses before a race and stuff small sponges up the noses of certain racehorses which will slow them down during a race and this type of horse race rigging happens! Since a racehorse breathes through its nose during a race, any obstruction can impair its breathing and thus slow it down.

Not only do bettors at the track lose money but the horses and jockeys lives may be endangered during this particular practice of horse race rigging. A horse that cannot breathe properly during a race may stumble or go out of control jeopardizing the lives of jockeys and other horses.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 11/29/01

## **Scientists Betrayers Of Truth**

Scientists may "fudge" scientific data just to prove their point! Scientists may even steal ideas to advance their careers! There is ample opportunity to "makeup" data to support the scientists' theories and experiment results. Too often scientific fraud just gets shrugged off by the media and science watchdogs. However, the roots of fraud may lie in the so-called scientific experiments and studies themselves! Educated guessing, or what scientists call fact-finding, is inherent in the nature of what they do.

The ever-faithful public feels that anything "scientific" MUST have fail-safe mechanisms of inquiry and corrections. Not true! Tidying up numbers and stretching or "fudging" a few statistics may end up as standard operating procedure for too many scientists who, remember, get paid by research institutes, universities and corporate capitalists to get results!

For fame and fortune some scientists may betray their devotion to the discovery of truth and, consequently, may abandon their professional ideals. As in any workplace, the temptation to cheat, corrupt and lie may be too great. Too often scientific laws, rules and principles may give way to the egocentric science of the "here and now"!

## **Simulated Psychic Power TV Shows**

Anyone on TV or anyone in the psychic power industry claiming to be able to talk or communicate with your deceased loved ones may be playing more "mind games" than actually having a direct psychic hotline to heaven!



So-called psychics can use psychological techniques, like "cold reading", to simulate psychic powers. For example, psychics know the most common medical ailments that most people are typically afflicted with as well as the most common first names of both males and females. The psychic will toss out vague ideas and see who responds or "hits" on them then begin to "reel that susceptible person in", so to speak.

Tossing out vague generalities can have so many layers of meaning that if the psychic keeps "fishing", someone will likely "hit" or take the bait! The deceased person the psychic is supposedly communicating with at that moment is someone in your family, your extended family, an in-law, a cousin, friend, co-worker, or even someone you barely know or are going to know. As you can see the layers are endless and go on and on until you or someone in the crowd "hits" on something and then the psychic goes to work on that person.

One trick the psychic uses is to keep asking lots of questions until you get a correct answer from someone or a "hit". Questions you will be asked range from concerns about money, relationships, hobbies or habits of the deceased, or articles of clothing the deceased wore, like glasses.

The psychic will then capitalize on the ideas that get "hits" from the audience or group and ignore that which is not relevant. The key here is no matter what, hits or no hits, there still is a meaningful dialogue going on and to pull-off this sincere-sounding strategy the psychic has to appear to be in control and will always be setting the agenda. The psychic will give you lots of opportunities to agree but few to disagree, at which time the psychic focuses in on that which you agree with.

The things that a psychic may talk about that seem so unique to your particular situation and seem like there is no way the psychic could have known unless the psychic REALLY is communicating with your deceased loved one are essentially pulled from a mental list of things the psychic can use to trick you. Remember, whatever the psychic throws at you, YOU are the one making all the possible connections, the psychic is only supplying the materials for you to use to make the connection!

The funny thing is that even after people are told about all the psychological gimmicks used by psychics to "reel you in", many people, especially women, may still want to believe the psychic is communicating with the dead! Remember, the psychic "chat lines" make 90% of their money from women callers!

What does this say about the "vulnerability" of people and the "hope" that people continue to hold out even when they know they may be duped when it comes to communicating with desperately missed, deceased loved ones?

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 10/31/02

## **Staged Auto Accidents And Claims**

Criminals are rounding up homeless people and offering them up to \$1500 each if they would be willing to participate in a "phony" car accident to collect insurance money. They are then whisked away

to an undisclosed location where the homeless people have their arm or leg broken then they are taken to the staged car wreck and the police are called to file a police report so the criminals can start the insurance claim process. Unfortunately, some of the homeless people may never get paid even though the criminals staging the auto accidents collected significant sums of money from the insurance companies!

SUPPLEMENTAL SOURCE: CNN HEADLINE NEWS 6/7/03

## **Sweetheart Swindles**

Groups of relatively young women, and probably men too, are preying on the elderly trying to trick them out of money and property. Victims get duped by false hopes, promises and pressure. Beware of those who you hardly know that may promise to take care of you, cook for you or anything else. This is when the "con-job" begins.

If you fall for this then next you may get pressured into giving up thousands of dollars to help pay for some medical emergency or whatever else that can be conjured up by someone's fertile imagination.

If one of these swindling sweethearts ever asks you for airfare, he or she may ask for "open tickets". These are expensive and allows the swindler to cash them in for big bucks, and then the swindlers buy cheaper coach airfare to come visit you, at which time they try to swindle you out of even more money.

Never sign anything they may ask you to sign in their presence because you may be unknowingly signing over your property to them! Let them in your home and you may find your possessions disappearing. These type swindlers often travel and work together in pairs or groups, like families. Also, if one of them promises to marry you, the most you may ever receive in return is a hug and a kiss on the cheek.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 11/14/97

## **Taxi Drivers And Medicaid Fraud**

Taxi drivers have been convicted of billing the U.S. government's Medicaid program for millions of dollars for tens of thousands of "phony" trips to doctors' offices and medical clinics for Medicaid patients!

Instead of driving the Medicaid recipients to a doctor's appointment, the corrupted taxi drivers took the patients most everywhere else except the doctor, like shopping or to the movies, then turned around and billed Medicaid 100% of the taxi fare, which, of course, hardworking U.S. taxpayers end up paying for.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE NEWSPAPER 3/20/96

## **Urgent Information about telephone 809 area code**

DON'T EVER DIAL AREA CODE 809, 284 or 876

This one is being distributed all over the US. This is pretty scary, especially given the way they try to get you to call. Be sure you read this and pass it on to all your friends and family so they don't get scammed! Don't respond to Emails, phone calls, or web pages which tell you to call an "809" area Phone Number.

This is a very important issue of Scam Busters because it alerts you to a scam that is spreading \*extremely\* quickly, can easily cost you \$2400 or more, and is difficult to avoid unless you are aware of it.

This scam has also been identified by the National Fraud Information Center and is costing victims a lots of money.

There are lots of different permutations of this scam.

HERE'S HOW IT WORKS: You will receive a message on your answering machine or your pager, which asks you to call a number beginning with area code 809. The reason you're asked to call varies. It can be to receive information about a family member who has been ill, to tell you someone has-been arrested, died, to let you know you have won a wonderful prize, etc In each case, you are told to call the 809 number right away. Since there are so many new area codes these days, people unknowingly return these calls. If you call from the US, you will apparently be charged \$2425 per-minute.

Or, you'll get a long recorded message. The point is, they will try to keep you on the phone as long as possible to increase the charges. Unfortunately, when you get your phone bill, you'll often be charged more than \$2400.00.

WHY IT WORKS: The 809 area code is located in the British Virgin Islands (The Bahamas). The 809 area code can be used as a "pay-per-call" number, similar to 900 numbers in the US. Since 809 is not in the US, it is not covered by U.S. regulations of 900 numbers, which require that you be notified and warned of charges and rates involved when you call a pay-per-call" number.

There is also no requirement that the company provide a time period during which you may terminate the call without being charged. Further, whereas many U.S. homes that have 900 number blocking to avoid these kinds of charges, do not work in preventing calls to the 809 area code.

We recommend that no matter how you get the message, if you are asked to call a number with an 809 area code that you don't recognize, just disregard the message.

Be wary of e-mail, or calls, asking you to call an 809 area code number. It's important to prevent becoming a victim of this scam, since trying to fight the charges afterwards can become a real nightmare. That's because you did actually make the call. If you complain, both your local phone company and your long distance carrier will not want to get involved and will most likely tell you that they are simply providing the billing for the foreign company. You'll end up dealing with a foreign

company that argues they have done nothing wrong.

SUPPLEMENTAL SOURCE Sandi Van Handel AT&T Field Service Manager (920)687-904

### **Utility Company Round-off Larceny**

Utility companies supply your home with electricity but who would really know when they figure out how much electricity you use each month if their calculation is "round off", meaning round up in their favor? Such practice would result in windfall profits for a utility company especially when you multiply this by every electricity customer in town! Who would ever catch them at this potentially unperceptible, profit-taking opportunity?

### **Waiters And Waitresses And Credit Card Fraud**

Anyone who has access to physically handling or putting their hands on your credit card may also have in their pocket a hi-tech piece of electronic equipment that can instantly scan your credit card to find out your name and credit card number, which can then be sold on the Internet or elsewhere to fraudulently use your credit card and potentially ruin your credit rating.

As you know, once you are victimized, it can take months and maybe even years to straighten out your credit rating with the national credit rating services, not to mention the headaches and stress you experience caused by the fraud.

SUPPLEMENTAL SOURCE: CBS TV NEWS 6/29/99

### **Window Glass Replacement Companies**

These type companies have been accused of going around breaking windows just to increase business especially if the windows belong to businesses the window replacement company has a contract with to replace broken windows! Consequently, beware of window replacement companies that have an "automatic repair" clause in their contracts.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/18/97

### **Work-at-home Job Scams**

Always beware of any work-at-home advertised come-on touting how you earn a second income or any income for that matter! Why? Too many of these so-called job opportunities may require you to give them significant dollars up front to setup your work-at-home operation.

You may be required to buy computer software, a website and pay monthly fees, just to name a few, all of which may force you to take out a loan from the work-at-home operation that has a no cancellation clause built-in. Remember, a loan may not sound so bad because the work-at-home salespeople are

pumping you up with talk of all the money you can be earning with their work-at-home job opportunity.

Even if you do everything they say do, you may never earn a dime with your new work-at-home job! Furthermore, do not expect any help from anyone who sold you any of the stuff for your work-at-home job. Is this possibly because they just wanted your money and do not really care if you ever make any money or not?

Too many of these work-at-home job opportunity operations have had numerous complaints lodged against them with the Federal Trade Commission (FTC) as well as with state Attorney Generals. Unfortunately, many of them comply with state and federal laws for standards and practices and the only violation may be in their ethical practices which is not illegal in America. In other words, as usual, it is buyer beware in our ruthless, greedy commercial culture!

SUPPLEMENTAL SOURCE: CBS TV NEWS 7/10/01

### **Working Moms Cheating Taxpayers**

Married couples with children are getting away with cheating the IRS and U.S. taxpayers by claiming the wife of the couple is separated from the husband. This allows the wife to claim on her taxes at the end of the year that she is "head of the household" as a single parent and working mom.

This can net the couple a windfall profit of thousands of dollars every year when, in fact, the married couple is not separated and are living together and always have been! Of course, the federal government does not do anything about it unless someone calls its attention to it on a case by case basis which rarely, if ever, happens.

Odds are if the government was a privately run enterprise based on profits and losses with employees' job security at stake there would be far fewer tax cheaters stealing money from U.S. taxpayers!

SUPPLEMENTAL SOURCE: NEIL BOORTZ RADIO SHOW 1/24/06

# **GAMBLING**

## **Blackjack Players Beware**

Card counters beware! It is bad enough that you have to too often count against 6 to 8 decks but did you ever wonder why maybe the best count ever held by the best of card counting players may still get beat? This puzzles even the best card counting players.

Card counting is based on a "random" shuffle of the cards which is the best way to win big at blackjack. However, if dealers feel they may have a card counter in front of them they can possibly try and shuffle the cards less randomly, less often and less evenly which may result in a less than fair shuffle of the cards! Consequently, dealers may not be randomly shuffling at all in the purest sense but instead may just be "mixing in the clumps" of high cards and low cards.

In this mixing of the clumps you may try and spot where the clumps of high cards go when the dealer is shuffling then when the dealer allows you to cut the cards you can try and cut into the clump of high cards the best you can. ANY edge can make or break you on any given night at the blackjack tables.

On an uglier note too many casinos nowadays are using machines to shuffle the cards so you cannot spot the clumps but you may be getting a "random" shuffle which could possibly help your overall odds.

## **College Sports Bribery**

College sports players have been convicted of accepting bribes from some pretty unsavory characters in the underworld to help make sure the team they are playing for loses so the bettor who knew of the fix could win big bucks. Players on some college teams may even recruit other players on their own team to take a bribe to score less points or drop the ball, so-to-speak, at crucial times in college games.

Illegal sports betting is so big on college campuses that it is no wonder that the players have got in on the action. The problem is when players owe the bookies large amounts of money and sometimes may feel the only way out of debt is to help try to fix the outcome of a particular game!

SUPPLEMENTAL SOURCE: ABC TV 20/20 2/26/99

## **Dog Races, Horse Races & Jai Alai**

The oddsmakers setting odds on these sports for gamblers may be playing statistical "hokus pokus" since on any given night who knows which dog or horse may be drugged or which jockey or player may be holding back?

If there is potential for human influence to predetermine an outcome, it may be a safe bet that "rigging" races and games may happen more often as well as when you least expect it!

## **Gambling And Stock Market Win Systems**

From gambling "win systems to predicting the stock market or the nation's economic future, the outcome of past events has no statistical bearing whatsoever on the outcome of future events even though so-called professionals and consultants you come in contact with may often try to sway you toward their belief system based on forecasting future events using past events as evidence. This goes for card counting gambling systems to economic theory which is why no system for predicting future outcomes always works consistently every time.

Remember, a prediction is only a best guess! Beware of depending upon the so-called law of averages or any perceived cause and effect relationships used to back up predictions, especially when dealing with anything influenced by humans!

## **Gambling Casino Security Guards**

Civil lawsuits have been filed against major, high profile casinos because of violent behavior exhibited by some guards! This would normally be hard to believe if it had not been captured on videotape.

Guards are not required to receive extensive proper training by casinos to get employed there and possibly may not even go through an extensive background check! This means a convicted felon could maybe get a job as a casino security guard in too many states!

Without proper training a guard may be left to do what he feels is best in many situations and these decisions may not always be the best decisions.

At least one person has even died while being detained by casino guards. Former guards even testified that they witnessed the attack by an associate security guard, an attack which ended up killing the detained gambler of the casino!

SUPPLEMENTAL SOURCE: ABC TV 20/20 9/27/99

## **Gambling Streaks**

So-called "hot streaks" are nothing more than statistical accidents, something like hitting streaks by professional baseball players or lucky streaks by money fund managers and stockbrokers! The "myth" is the longer you wait for a "win", or ANY random event, the more likely it WILL happen. Not so!

This belief in this law of "creeping chance" helps confuse the probability of a "run" or "streak of luck" with the probability of a "single win" in that run.

In other words, just because you win a couple of times does not mean you are at the beginning of a winning streak.

There is no way to absolutely predict what will happen next when gambling without cheating the system in some way. All you can do is practice a strategy to try and help lower your odds of making the



wrong bet, like "card counting" systems in the game of blackjack.

Short runs of luck, of course, happen more than long runs of luck, so be advised to win, move on quick and quit while you are ahead. Of course, the longer you play the more likely you will eventually lose.

## **Poker Playing**

Many of your more experienced opponents when playing a game of poker may consciously or unconsciously try and trick you by acting weak when their poker hand is strong and may act strong when their hand is actually a weak one. Furthermore, beware of the player who bets in a sad voice, or shrugs his shoulders, or acts like he holds a "so-so" hand. He probably is holding a good hand!

Also, players holding good hands often "act" as if they are not interested in this particular hand, but bet anyway! Players that will not make direct eye contact with you or tend to look away from you during betting may often hold a good hand trying to do anything not to give away the power or strength of their good hand.

In addition, remember that criticizing other players' mistakes may just make them play harder and better!

## **Personal Injury lawsuits at Indian-Run Casinos**

Once you step on state and federally designated American Indian-owned property like you may find at U.S. bingo parlors or hotel and casino gambling establishments you are stepping into a foreign nation where federal and state laws no longer protect you! For example, say you suffer an injury while on sovereign American Indian land and you file a personal injury lawsuit in a U.S. court against any American Indian-owned hotel and gambling establishments in the U.S. Your negligence claim and lawsuit will always automatically be dismissed and thrown out of court by U.S. judges as well as by state and federal U.S. Supreme Court judges, because American Indian sovereignty entitles them to immunity from prosecution in U.S. courts! This also includes lawsuits filed against American Indian tribes if you feel you were falsely arrested, held or temporarily imprisoned by American Indian police officers while on the sovereign property of the American Indians.

Making matters worse, the American Indian hotel and casino owners are not in any way obligated to post any signs or warn anyone that you have no access to U.S. courts and trial by jury protection if any claims may arise while you visit these hotel and casinos!

American Indian tourist attractions are exempt from basic U.S. constitutional protections meaning they do not even have to carry appropriate insurance coverage to cover accidents on their premises if they choose not to! Many moons ago when U.S. legislators gave the American Indian sovereignty on their land no one at that time EVER envisioned that someday the tribes would be raking in tons of cash and laughing all the way to the bank.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 7/10/05

## **Redeeming Winning Tickets At Racetracks**

Beware of feeling rushed when cashing-in a winning ticket because in your haste you may end up walking away from the cashier with less money than you won because track cashiers have been taught an odd way to count out your winnings.

If you win let us say, \$38, the cashier will quickly count out a five-dollar bill and three one-dollar bills and pause! Then the cashier will go back to the money drawer and deliver a ten-dollar bill and pause again! If you are still standing there the cashier will go back to the drawer and deliver a twenty-dollar bill.

During any one of these pauses you would be surprised how many eager bettors will gather up the money and rush away after one of these pauses without collecting all their winnings!

To make sure you received all your winnings, if you are not absolutely sure, ask the cashier, "Is it all there?" Then count out your money in front of the cashier while still at the window and the re-confirm the amount you counted out with the cashier.

SUPPLEMENTAL SOURCE: the book: THE BEST REVENGE, LIVING TWICE AS WELL ON THE SAME INCOME BY BOARDROOM (2002)

## **Slot Machines**

When you win everyone hears it but losing makes no sound at all. Slots today are electronically programmed to win meaning at times they possibly could be programmed to hardly ever win at all. At least the old, original, mechanical slots like they used to use in the beginning days of casino gambling actually gave players some chance of winning on EVERY spin because the spin to win was a random event and not controlled and electronically programmed!

Supposedly the slots nearest the doors of the casino, or closest to "high traffic" areas where players walk by a lot, may be programmed to pay-off more often than other slots in more obscure areas of the casino all in hopes of attracting more "suckers" or players.

# GOVERNMENT

## **1st Class US Mail Postage Vs. Priority**

"Priority" mail costs a few dollars to send while first class postage costs much much less yet most times both pieces of mail goes out on the SAME truck when leaving your local postal facility and may arrive at their destination on the same day if, for example, both were sent to the exact same address. The same goes for third and fourth class postage compared to first class too. Delivery of your piece of mail depends on how busy the mail day is for postal carriers.

Even private mail carriers offering "next day" and "second day" delivery service may also deliver to the same address the next day so why pay extra if it is not an absolute emergency or deadline situation?

Different classes and different prices for postage simply may make for more ways to profit for the mail service and may have less to do with making sure a piece of mail gets somewhere by a certain time!

## **Chemical Warfare**

It is bad enough that one country uses chemical weapons against another country or against its own people but when military personnel get exposed to chemical weapons and the government in charge denies, or worse yet, covers up the information this is inexcusable!

During Desert Storm, which pitted the U.S. against Iraq during the 1980's, the U.S. Defense Department may today not be admitting enough about the possibility that chemical weapons were used against American troops! Why? Is it possibly because the government fears a wrath of lawsuits and lifelong treatment of 50,000 or more U.S. troops who were stationed in Iraq during Desert Storm?

Obviously, it is cheaper to deny that exposure to chemical weapons ever even occurred or were used by Iraq. This way there may be little if any legal responsibility for the U.S. government. Is the U.S. government loyal to its infantrymen or troops in the field on this issue?

Critics believe, like when "agent orange" was used by the U.S. against the Viet Cong in Vietnam, the use of chemical weapons by Iraq against American troops during Desert Storm will eventually be acknowledged and reckoned with!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 8/20/95

## **Corporate Welfare And Mergers**

Thomas Jefferson, the father of American democracy, cautioned the citizenry about the excesses of monied interests controlling government. Today, our legislators are corrupted by corporate cash. The "bad guys" are not the corporate lobbyists but it is the politicians who pander the lobbyists by accepting lavish special favors and cash while hard working voters get "railroaded" into believing the politicians are the "good guys" working for the voters.

Meanwhile, corporate subsidies, tax breaks, bailouts, sweetheart government contracts and giveaways of public property to monied interests are growing, thanks to legislators in Congress. Corporate welfare is bankrolled by politicians who are indebted to the monied special interests.

For example, when loggers cut down 100 year old trees on U.S. public lands in national preserves, taxpayer dollars are used as giveaways to build the roads leading in and out of the logging areas, and the trees are being bought for pennies! Congress does the same for mining companies and other industrial poachers of U.S. public lands and parks. These giveaways of the public's resources should be illegal but are not!

Furthermore, Congress also pays billions of taxpayer dollars to major, multi-billion dollar corporations just to help them promote and advertise American-made products and services overseas. The problem is these corporations would or could do these promotions on their own, so why should American taxpayers have to subsidize and pay for it?

Additionally, Congress also hands out millions of taxpayer dollars every year in research subsidies to America's richest corporations supposedly to help make America stronger and more competitive. However, as usual, with federal grant programs it does not always work out quite the way it was supposed to. In return for government sponsored, corporate welfare "handouts", the promise to government by corporations is that they will, in turn, create high-tech, highly skilled jobs in the U.S., yet the whole process has actually turned into costly federal programs or "giveaways", exploding way beyond the government's ability to monitor them! The concept flaw is that a federally planned economy combined with the free market system is practically unworkable!

Consequently, the corporations being subsidized by taxpayer dollars are cutting jobs,

NOT creating them! The U.S. taxpayers actually end up subsidizing industries that are slowly but surely shifting jobs offshore out of the country!

Meanwhile, the U.S. government does not even bother to carefully examine, in any great detail, the subsidy arrangements between government and corporations to see how much money, if any, the corporations are contributing, as agreed, even though the government swears the corporations are sharing the cost!

So, how does the government verify the accuracy of corporate subsidy contributions? It does not! The so-called federal watchdogs rarely, if ever, bark!

Concerning mergers, the U.S. government uses taxpayer dollars to subsidize industries, like defense manufacturers, enabling two competing companies to merge their companies supposedly to save tax dollars by eliminating wasted space and duplicated manpower. However, the problem is taxpayers may save even more money if the government did not subsidize or pay the costs necessary to help competitors merge. Critics charge that this subsidy expense is corporate welfare at its worst!

What the taxpayers do not know is these companies may merge anyway to save money so why do U.S. taxpayers have to pay the costs? Taxpayers pay because politicians "pull strings" to get their states' industries all the federal money possible.

SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 12/22/96 and MIAMI HERALD NEWSPAPER 6/4/95

### Ethnostate

This may be the newest form of government to possibly take place sometime during the one hundred years of the 21st Century. Race and ethnic cleansing will tear countries apart. Ethnostates will turn social destruction into constructive forces through "devolution", meaning the powers once held by the large central governments of the past will fracture into more regional, provincial and ethnic authorities because no other available system of governing will seem to be able to function!

Everyday we see new ethnic horrors, many of which we may never even hear about! Ethnostates may be "messy" to achieve but may be the only positive way to re-think the fundamentals of statecraft in the 21st Century. Ghettos, sprawling housing projects, suburbs, cities within cities, even separatist militia groups are just the beginning of ethnostates popping up inside America.

## **Federal Job Training Programs**

The U.S. government spends 25 billion tax dollars every year on job training programs but seems to end up hiring more federal bureaucrats for the job training program payroll than it does in successfully getting unemployed people jobs they were trained for through the program! These same bureaucrats have even been criticized for claiming they trained and found jobs for unemployed people when, in fact, records seem to indicate they did not!

Do these programs really work? The vast majority of those who go through federally assisted job training programs may not even end up getting or gaining any significant increase in hourly earnings or employment potential when compared to those who received no job training at all. These type programs seem to especially have little or no effect on those who are on welfare and those who dropout of high school.

As much as it would like to think it can, the government cannot always change the effect on people when the citizenry neglects the first 12 years of school in their lives and become "dropouts" or welfare recipients. Unfortunately, the billions of taxpayer dollars spent on federal job training programs are conceivably way too much way too late!

Reducing illegitimate births, adolescents who stay out of trouble and parents who can keep their children from dropping out of school are possibly the more realistic changes needed to be able to affect income potential and employment opportunities. Besides, the relatively low paying, few jobs acquired through federal job training programs end up costing U.S. taxpayers around \$200,000 each!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 9/4/95

## **Federal Withholding Taxes "Con-game"**

Many U.S. taxpayers, who have federal withholding taxes taken out of their paycheck by their employer each pay period, may not always be aware how much they are paying in taxes to the U.S. government on a yearly basis! If they were aware of how much is being taken out of their paychecks maybe they would be more concerned about how their tax dollars are being spent by the government.

Many taxpayers who have these taxes withheld from each paycheck and, in return, get money back from the government at the end of the year, they are too often naive enough to think they are regaining lost income! In fact, when these particular taxpayers get

money back at the end of the year this actually means they paid too much money to the government, and the government did not even have to pay these taxpayers any interest income on the money they overpaid to the government all year long! Politicians know this and love it that taxpayers are so naive that they do not insist on earning interest on the income they overpaid to the government out of each and every pay check!

Compare this to those taxpayers who have to cut a check to the government and pay these same taxes in a lump sum every three months and you may see a whole different, possibly more negative attitude held by these taxpayers toward the amount of taxes being paid out to the government every three months because they have to cut a check for it compared to the taxpayers who do NOT have to regularly cut a check for it and simply have these taxes deducted from their paycheck each pay period. Taxpayers who have federal withholding taxes automatically deducted each pay period the politicians know these taxpayers are not always aware of the income they lost if they never feel they even had it to begin with!

If taxpayers were smart, and politicians know they are not, they would insist on paying the government only the amount of taxes that are due the government out of each paycheck. Unfortunately, most taxpayers could not financially manage this diligent responsibility which is why most taxpayers too often end up living beyond their means and living from paycheck to paycheck!

### **Food And Drug Administration (FDA)**

How often do you read about breakthrough drug therapies that will not be approved by the FDA for 5 to 10 years? Advanced medications are already available in other countries, typically, long before they may be approved in the U.S. by the FDA. This delay seems like genocide against Americans who continue suffering and dying from diseases for which there may be effective treatments in other countries. You may not feel the significance of all of this until it happens to you!

Some say the FDA has cheated the public for decades by seemingly suppressing some "natural" as well as some pharmaceutical drug therapies that may effectively help prevent and treat diseases. Try and explain the FDA's potentially overly-cautious ways to a dying person or child. The public may feel the FDA simply just does not believe it is competent enough to make decisions for itself when it comes to choosing foods, vitamins, medicine or other health-related products and services.

However, FDA drugs and drug treatments that have already been approved for use in the



U.S. have been accused of killing up to 140,000 people yearly, 7 times more than die from illegal drug overdoses with millions more people possibly living with unpleasant, serious even dangerous drug side effects! Of course, many people in the U.S. may not even be aware that there may be less harsh alternatives available elsewhere around the world. Of course, these circumstances do not easily sway the FDA despite all those who may possibly be dying needlessly because these sick people in America are not always exposed to alternative medicine or cannot get new drugs not yet approved by the FDA.

### **Government Employee Re-location Service**

It can cost taxpayers a hefty \$25,000 fee paid to a re-locator service company to sell a home for a government employee that has been re-assigned or re-located to a new post or position of employment in another city..

### **Government Reform, Pensions, Foreign Aid**

U.S. government promises a lot but may not respond decisively until there is a crisis. Legislators, "the hired help," too often want more and resent having to even try to get by on less funding from taxpayer dollars.

However, the "less is best" concept threatens the government's very existence and job security. The only REAL need for national government is for national defense. The states should be allowed, and in some cases forced, to take care of their own citizens.

Today, many taxpayers feel the government is in business only to take money from the working class and too often give it indiscriminately and unaccountably to those not working.

With regard to the U.S. Congressional Act to "re-invent" government, the funds supposedly being saved have not even been applied to the deficit, but instead have already been spent on social programs on the so-called "investment" side of government!

Instead of calling it re-inventing government maybe they should call it re-inventing ways to spend taxpayers' hard earned dollars.

While this extravagance goes on, legislators' and all federal workers' pay and pension benefits continue to increase in line with inflation and higher medical costs even though no private companys' pension plans in existence perform this way. If they did they may

likely go into bankruptcy.

Legislators voted themselves the best pension plan in the whole world while the pension fund for the military and all other U.S. government workers has one trillion dollars missing from it and it will be future taxpayers that will have to come up with the mismanaged losses! Additionally, this "shortage" is not even being calculated as part of the federal deficit!

U.S. taxpayers apparently have little if any protection from legislative "boondoggles" and hidden-from-the-public financial fiascos that rarely get exposed to voters in any depth or for any length of time for fear of a voters' revolt. Ironically, and the real hypocrisy comes as the government regularly puts out a list of the 50 worst companies that owe its employees billions of dollars in pensions yet do not have the funds to cover what they owe their employees!

Of course, no real effort is being made to expose or take care of federal pension shortages and oversights. Double standards are typical of just how Congress can impose standards on private enterprise but NOT have to apply the same standards to themselves!

Concerning foreign aid , up to 80% of U.S. foreign aid may be ending up in secret Swiss bank accounts and not going to aid those for whom it is intended....the needy!

### **Government Shipping & Handling Charges**

The shipping rates used to send large cargo containers of U.S. government supplies generally costs 2 to 3 times more than shipping similar goods through private shipping companies because the government tends to have up to 5 people doing the same job that one person accomplishes working for private companies!

Also, the U.S. government ships much of its cargo using private shipping companies which know they can overcharge the government and get away with it, like most every private company being awarded a government contract, because no one ever seems to be "minding the store", so to speak, meaning financial accountability is too often lacking! Remember, government workers do not go out and have to earn the money they spend, they only have to go out and collect it from taxpayers who earn it the hard way, taxpayers work for it. So, of course, taxpayer dollars have less of a "hard earned" value in the minds of government workers.

It has always been well documented that the U.S. government often pays more for

everything compared to private enterprise simply because private companies know they can charge the government more for everything and get away with it. Unfortunately, too often when someone in Congress tries to get a handle on the pillaging and plundering of U.S. taxpayers others in Congress get territorial or highly political and band together to defeat attempts at "cleaning up" wasteful spending!

## **Government, Special Interests & Welfare**

The government creates little except massive unaccountable, unmanageable programs that are never pre-tested, never seem to get de-bugged and they go on forever, bankrupting America. However, the politicians and the mainstream news media seem to be too thick-headed to see it. Maybe the self-serving nature of the business of government and their own self-preservation is more important than what is in the best interest of the working people.

Massive programs are producing mediocre results and massive debt which requires massive taxation to keep it all propped up!

Taxation is theft in the eyes of many! It is the redistribution of wealth, taking it from the working people and giving it to the non-working. Your hard earned money also goes to pay for "pork" projects, boondoggles, expensive vacations and entertainment for "fat cat" bureaucrats and parasitic legislators with all their fancy offices, complete with huge staffs on hand to figure out even more ways to spend your tax dollars.

Cicero, the ancient philosopher, said 2000 years ago, "To save our country we must increase the standard of living for all, reduce the debt, fill up our treasury with more than promissory notes and get rid of our self-serving, arrogant politicians."

It is human nature to try and maintain the status quo until there is a crisis. It takes a crisis to get Americans to react. The Democratic and Republican Parties are taking us to the brink and the shallow news media is just going along for the ride!

Unfortunately, many folks get their news off TV today, but here is a headline you likely will not hear broadcast. The government's own budget figures conclude today that every child born after 1995 may end up paying 85% of their income to the government in taxes if the current trend in government entitlement programs continue.

Unlike days gone by, today it is not manufacturing, but government that is our #1 growth industry in America despite the rhetoric you hear about government "shrinking".

Due to overseas competition, American manufacturing jobs today pay an average of around \$300 a week, down from \$400 to \$500 a week not too long ago! Today, 4 out of 5 Americans' standard of living is down, not up.

The financial collapse and crisis we need to wake up will likely occur in our lifetime, unless we change all entitlement programs and government spending. However, neither political party can fix it because they created it so they can keep getting elected! The voters and hard working people are merely the pawns in the process, like sheep being led to slaughter.

U.S. legislators can serve a few years in Congress and even if they get convicted of a felony and do jail time they can still get a \$100,000 a year pension for life! It can only happen in America!

Special interest groups control our legislators and these groups go uninvestigated! Special interests create slick political campaigns and negative TV ads to sway the public and legislators. They also spread tons of "fake mail" around so legislators will think that the public back home wants certain things when really it is the wishes of the special interest groups being addressed. Even seasoned legislators cannot easily tell the real mail from voters from the "fake" mail from special interest groups anymore!

When it comes to welfare for the poor and those out of work, even people with good incomes and living in \$100,000 homes apply for welfare and get it! No one really verifies every applicant's qualifying information.

Furthermore, welfare checks can legally be cashed at teller machines in gambling casinos, at racetracks and used to pay for cable TV service as well as rent-to-own TVs, stereos and VCRs.

### **Government Subsidized Ethanol Gasoline**

Critics charge that ethanol is the story of money and politics! Ethanol gasoline is still questionable whether or not it reduces pollution because it may contribute to other environmental problems it was supposed to help solve!

So, what keeps this U.S. government program going? Big tax breaks to big oil companies and taxpayer cash subsidies to farmers who use ethanol gas in their day to day farming activities. Consequently, through the use of industry lobbyists and

politicians, with a vested interest in these industries, it is obvious why some people do not want to give up the program.

Remember, U.S. taxpayers pay these subsidies and all consumers end up paying higher costs for farm products because ethanol gas costs more to produce! Also, do not forget about the lost tax revenues going to tax breaks used to subsidize this questionable program since its inception in 1978. Is this just another form of corporate welfare that Congress continues to conveniently let slip through the cracks?

### **Government Wasteful Spending**

The U.S. federal government wastes 20 billion a year by overpaying what citizens are supposed to collect due to things like disability, Medicare and Medicaid. Government officials do not seem to really care either despite lip service to the contrary.

This fleecing of America is equivalent to what they spend every year on education. Any regular business would cease to exist if it operated this way, but not the federal government. Critics charge the feds do not even try to collect what it has overpaid either, making the matter a travesty against hard working American taxpayers!

SUPPLEMENTAL SOURCE: NBC TV NEWS 9/12/00

### **I.R.S. Employee "Snooping"**

Hundreds of taxpayer-paid Internal Revenue Service (IRS) employees have been caught, terminated and/or reprimanded for "rifling" through the tax files and tax returns of U.S. citizens and using the information for who knows what? Your private, confidential tax records could be circulating who knows where?

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 4/8/97

### **Imperial Government & The National Debt**

The U.S. government has always been one of double standards. In Washington, D.C. it is not what is illegal that goes on that is scandalous but that which is legal.

Legislators, as well as appointed leaders of departments in the U.S. government, may preach austerity (belt tightening) about such matters as balancing the budget, political campaign and welfare reform on one hand then turn right around and seek to line their own pockets with "perks" like free first class airfare and travel accommodations and

anything else that may make their lives easier, more profitable and more comfortable. This is one job they do well....talking out of both sides of their mouths.

Actually it is not the American government that is control but the corporations and off-shore investors so does it really matter much who gets elected President?

The Democrat and Republican Parties always end up defending a crumbling status quo against any truly significant changes for fear of the wrath of aging voters. Meanwhile, the corporate sector keeps rolling over the American electorate and scooping up all the wealth.

Politics, as we know it, is being replaced with "imagery"! The politicians, these days, abdicate in favor of image because imagery and style tends to be more powerful with voters than any substance that gets offered up by the typical politicians!

Concerning the national debt, the U.S. may be nearly bankrupt but so what? Who is going to collect? The debt is based on worthless paper and U.S. bonds anyway put out by the Federal Reserve Bank. The only thing of real value is the "interest" on the debt collected on the bonds! If all the interest ever gets collected and the national debt gets paid off, the only thing left for the U.S. economy is bankruptcy because the U.S. bonds themselves have no real value, unlike gold, silver and other precious metals.

SUPPLEMENTAL SOURCES: C-SPAN TV NEWS 12/22/95 and ADBUSTERS MAGAZINE WINTER 1998

### **Insider Stock Trading & U.S. Congress**

To date, there is no law prohibiting legislators in the U.S. Congress and their staffers from taking information they get in committee and using it to profit before anyone else on the "street" gets the information potentially resulting in windfall profits for our elected legislators!

For example, anyone working in or around the Senate Finance Committee or Banking Committee will hear information about changes happening in an industry or to a corporation before the public ever gets to hear the information and no law exists prohibiting legislators from using the "inside" information to buy or sell stock resulting in "insider" trading!

U.S. Congress ethics rules prohibit this type of insider trading by legislators but if they break an ethics rule they will never go to jail like the rest of us will if we ever get caught profiting from insider trading!

## **Iraq Immigrant Re-location Service**

After the Gulf War during the 1990's the U.S. government agreed to take thousands of Iraqi immigrants in the United States from Iraq's army! However, countries which were SAVED from Saddam Hussein, Saudi Arabia and Kuwait, practically refuse to take any of Iraq's immigrants supposedly due to overwhelming cultural differences between the people of all those countries involved.

## **Military "Hazing" And Cadets**

"Hazing" is the secret and silent ritual and no so-called "good marine" would dare ever break the code of silence to expose it...but the secret is out!

"Pinning" is a seemingly brutal ceremony forcing young marines to earn their "gold wing" which is "the pin" to cherish forever upon becoming a marine.

When you get "pinned" the actual pin itself has sharp metal spikes on the back of it and it is pounded into the chest of each marine. Higher ranking marines at this ritual take "the pin" and pound and grind it into the chest of lower ranking marines until the marines being "pinned" bleed and scream in pain.

The ritual takes place on the military base and goes on for an hour. The saying goes, "If you are not a gold-winger you do not belong in the marines!" Some say the brutal and demeaning treatment of subordinates demonstrates a sickness in the military and violates marine rules. They say this practice of "hazing" deserves a court-martial. Unfortunately, at the "hazing" ceremony the marines of higher rank and in charge could halt the "hazing" but may actually be participating in the hazing!

On another front, concerning the hundreds of student cadets you see at Army and Navy college football games did you ever wonder how they got there? Critics charge they may be flown in simply to attend the game and all at the expense of U.S. taxpayers!

The federal government claims these cadets are on training missions for the pilots of the airplanes that are used to fly the cadets around on, but transporting hundreds of student cadets to and from college football games is costly. Of course, who picks up the tab for all of the cadets' flights, rooms and meals during these questionable excursions? The U.S. taxpayer does!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 1/31/97

## **New Drug Safety Approval by Food and Drug Administration**

Most everyone knows about the problems with the potential deadly side effects of some of the most popular drugs manufactured by some of the biggest names in the pharmaceutical industry. Consumers may wonder how could this happen?

During the 1990's the U.S. Food And Drug Administration (FDA) was transformed when AIDS and cancer activists pushed for quicker access to potentially life-prolonging drugs for very sick patients. However, this quicker access was then applied to all medicines including those drugs for illness that is not life-threatening! By law, the FDA got hit with having to meet deadlines in half the time as they had in the past when evaluating new drugs!

Consequently, new drug researchers and reviewers for the FDA admit they felt pressured to approve and recommend approval of new drugs despite the reservations they had concerning the safety, efficacy and quality of the new drugs they were quickly approving! Many of the FDA reviewers said they felt they were not always allowed to express differing scientific opinions about the safety of the new drugs being approved!

Making matters worse, to date, the FDA cannot force drug companies to add newly found risks to already existing drug labels! Also during the 1990's the FDA relaxed restrictions on direct-to-consumer drug advertising. Critics charge that this is when you began to see potentially questionable drug advertising everywhere on TV and elsewhere.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2006

## **Nuclear Regulatory Commission (NRC)**

The NRC has often been accused of "looking the other way" or "letting things slide" when it comes to following all of their own safe operations, regulations and procedures for nuclear power plants. Workers and employees who run the plants day to day may be afraid to speak up too loudly for fear of losing their jobs.

As usual, it is the "guys at the top", the plant managers, as well as those in the U.S. government's own NRC, that have been accused by plant workers of being negligent and risking workers' safety and the safety of the neighborhood communities surrounding nuclear plants.

It seems that in these highly competitive times, when energy customers may someday be



able to practically pick and choose who they buy their electricity from, to keep nuclear energy as cheap and competitive as possible with cheaper fossil fuel energy, governmental safety regulations may too often be overlooked to help keep costs down!

To save money the NRC and the nuclear power plant managers may possibly be compromising your safety and you may never really know it, until it may be too late, of course.

### **Postal Bandits And Mailing Lists**

Ever received in the mail a copy of some seemingly published article with one of those little yellow "post-it" notes attached to it with someone's first name or initials handwritten on it? It seems like this person knows you but you may not readily remember exactly who it might be.

These yellow stick-on notes or "post-its" may be nothing more than a misleading marketing sales pitch or tactic to make you think a friend or acquaintance of yours is trying to turn you on to some great idea or investment or whatever. On the surface the article appears to possibly need some immediate attention or action on your part.

Typically, in a sales transaction a "sale" is made once you know, like and trust the source sending or providing you with information. So what better way to get your trust than by sending you literature that looks and reads like it is from someone you may already know.

The little yellow stick-on note is always signed with a letter like "J" or with a common name like "Ron" or "Bill" which will make you wonder now who could this be? You may then say to yourself, "Oh this must have been sent from so and so. How thoughtful that he or she would be thinking of me."

With such a simple little deceit or deception and some crooked marketer may gain your trust and eventually even sell you something possibly without you giving it much critical thought.

The top 5 postal scams that get most complaints from the public are: #1 "You are a guaranteed winner!" Never believe it. The prize will likely be of practically no value. #2 "This chain letter is legal." No chain letter sent through the mail asking for money is legal. #3 "Stuff envelopes at home and earn money." Whatever money you send in to learn about this so-called job will be lost because all you may receive back is how to sell

other people on the idea that they can make money stuffing envelopes! There are no envelope stuffing jobs. #4 "Help us transfer millions of dollars and we will share it with you for your assistance in this effort." Of course, whatever money you send them will be lost! #5 "You've been selected to receive a fabulous vacation!" Send in any money to receive it and you may end up with a nightmare of poor rooms, scheduling problems and/or non-existent cruises!

Ever wonder how your name may end up on some mailing list for junk mail and subsequently your mailbox gets filled up with the stuff? Or when you move and change your mailing address, how did all the junk mail advertisers automatically learn of your new address?

The answer is simple. The U.S. Postal Service sells address lists to large mailing list firms! You would think this is an invasion of privacy and would be illegal but it is not even though the Privacy Act is a federal law which prohibits federal agencies from selling or giving out your name and address to anyone without your expressed permission! Unfortunately, there is a giant money making loophole in the laws that the U.S. Postal Service simply takes advantage of.

SUPPLEMENTAL SOURCES: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 8/18/96 and CONSUMER REPORTS MAGAZINE NOVEMBER 1995

### **Seized Property Auctions**

Private auctioneers may be using the U.S. government's name and government symbols when they hold auctions offering so-called high quality seized-by-the-government-property. However, these traveling auctioneers may be nothing more than traveling salespeople preying on bargain hunters! The auctioneers may actually be selling low quality goods with authentic-looking but "bogus" property appraisals and certificates of authenticity!

Beware of any hotel/motel located auctions of so-called seized property. You may find "phony" documents, "fake" bidders and possibly unlicensed auctioneers as well as misleading advertising leading up to the event!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/29/97

## **Social Security "Crooks"**

The biggest crook is the U.S. government and many of the politicians running for elected office. They are so weak they will not tackle the looting of Social Security for fear of not getting elected! The Social Security system will essentially be bankrupt by the year 2020.

Both the Democratic and Republican Parties know that whoever tackles the problem first that Party will likely be made out to be the "bad guy" with voters. The issue will then be used to strike fear in the hearts of voters and it will effectively be used to "billyclub" the other political Party's candidates and elected officials to get votes to try and win the next election.

The American voting public is the real problem not the politicians! The typical voter is weak minded, virtually spineless, and too often is looking for a hand out from the government.

Another problem is the government has already spent what it has collected in Social Security premiums from hard working taxpayers. Consequently, the Social Security coffers are empty and are literally filled with I.O.U.'s from the U.S. Congress. Is it any wonder why younger taxpayers today feel there may be no Social Security for them when they retire?

A similar thievery goes on with fraudulent disability claims made by derelict U.S. citizens. Too often disability claims may be easy to get from the government, and like everything else afflicting the U.S. government, once you get accepted by the government to collect disability payments, generally, you may be able to continue to fraudulently collect disability checks seemingly forever with little, if any, scrutiny!

Deceitful practices by the public are widespread and may go unchecked by government agencies because no one really seems to care to correct too many of the glaring deficiencies in the government's system of disability payments. Any of the government's so-called checks and balances in place to protect taxpayer dollars may not be working.

Another "scam" is when you get a call from someone on the phone who identifies himself as a representative of the U.S. Department Of Social Security. If he requests you give him some of your vital information, like your driver's license number and so forth, remember, only "con-artists" ask for this kind of information so do not volunteer any information over the phone.

If you give these con-artists enough information they can go out and open up a line of credit in YOUR name, charge merchandise to the account and keep the goods while YOU get all the bills and eventually all the bill collectors calling you resulting in credit problems that may take you many years to clean up!

## **Tax dollars used for Art Museums**

One art critic says buying expensive art is pretty much an endeavor for rich people who want to feel important. The problem is the U.S. Congress gives taxpayer dollars to museums which display conceivably questionable pieces of art, especially art that is

abstract in nature.

Is this a wise use of taxpayer dollars? This in light of the fact that in one survey many artists, who have extensively studied art and make their living being artists, as well as art critics, often picked abstract art actually created by 4-year olds as very good and insightful art comparing the 4-year olds' art to other works of art created by professional artists that have sold for millions of dollars!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/5/05

### **Supplemental Security Income (SSI)**

SSI is essentially "free" U.S. government taxpayer dollars, like a public dole for addicts, alcoholics and others with disabilities. Those who receive SSI are supposed to only use the money for getting medical treatment yet of the over one billion dollar yearly federal budget only around 10% of it actually goes toward medical treatment! The rest of your tax dollars may be spent on whatever the recipient so desires, like illegal drugs and/or liquor!

There is virtually no government accounting for the misuse of SSI funds! One liquor store received \$160,000 in SSI checks in just one year, all in exchange for liquor!

Parents are even getting children to get in on the act. If a child simply misbehaves in class at a public school, is disruptive, acts "disturbed" and/or cannot seem to concentrate on the task at hand, the child can automatically qualify for what are known as "crazy checks!"

These funds can be used for anything the parents want! Rarely do government representatives even thoroughly check up to see if the disability claim remains valid over the years! Payments may seem to go on forever!

Some parents have even been accused of encouraging their child to do poorly in public school just so the family can get free money from the federal government!

Some unscrupulous religious sects are even said to conduct classes on how to "bilk" the U.S. government programs out of free money!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/5/95 and 9/13/95

## **The Presidency, War & Calculated Chaos**

Pacifists do not make good Presidents in the USA. To get things done is it better to be feared or loved? Fear because you will never be loved by all. In the animal kingdom it is fear that keeps the peace!

The citizenry still holds that the office of the President is almost "royal" in status, yet all U.S. Presidents suffer from just as many human weaknesses as anyone else even if you do not like to think so. The ALL-KNOWING aura of those who become President is misleading.

In fact, many U.S. Presidents have been truly strange, incompetent and outright uncertain in some situations, even careless at times, so much so that the immediate security of the nation may have been compromised due to everything from carelessness to sexual desires!

For example, the "black football" that carries America's nuclear missile computer launch codes against incoming missiles, at times, may be separated from the President, sometimes even forgot and left behind. Remember, if there ever is a nuclear missile attack against the U.S. launched from somewhere in Europe or Asia the President has only a few minutes to respond with a defensive nuclear missile counterattack! If this "black football" is minutes away from the President's reach much of the U.S. population could face annihilation!

Frightening conditions may exist that the public may never know even existed. Making matters worse, the news media may hear of certain risky situations but may be preoccupied themselves with more trivial, more titillating matters. The news media's own neglect exposes its own potential weaknesses, incompetence and carelessness.

War is the government's way of informing the world that it has effectively duped its citizens. War is the result of failed communication or war could be planned to demonstrate one culture's superiority over other cultures that are unwilling or unable to resist.

To get a liberal citizenry to act and react, called action-reaction politics, stick extremist, destructive, radically leftist ideas in their faces and watch them turn conservative and vice versa.

When forging the United States our forefathers stole, counterfeited, fought and pirated

their way across the Mississippi River and all the way out west which demystifies the origins of the USA. In America a political savior is one who is not restrained by the moralities he preaches and he eradicates all those who get out of line or get in the way of the "grand plan". These days you eliminate your political enemies through character assassination and/or by attacking the messenger's ideas and credibility.

The government needs threats and enemies so it can rally its citizens! In the same vein, business and government are so hopelessly intertwined that most all economic behavior and activity is dominated, not by good economics, but by calculated political chaos to keep the electorate divided, dazed and confused!

On other matters, the citizenry believes there is a small, highly equipped army protecting the White House but there is none! It is still vulnerable from the air. Incidentally, no one admits to know how much it costs to operate the White House or the President's getaway retreat, Camp David. Critics charge the estimated cost is one billion dollars a year to taxpayers but no one seems to want to admit what government budget it even comes under.

### **U.S. Armed Forces**

If you get sick and die AFTER serving in the military possibly due to working in a disease-causing environment during peacetime, never expect the U.S. government to automatically admit that it may be responsible for your sickness and subsequent death! In fact, if any government officials, like military doctors, break rank and go public with what they know about disease-causing environments in the military, these officials may jeopardize their own careers in the military!

You enlist in the military, risk your neck serving your country and what do you get in return? Possibly you get treated like you were nothing more than an insignificant cog in a giant wheel, disposable, a throwaway, so to speak. Consider thinking about this next time a loved one even hints at joining the military.

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 6/5/01

### **U.S. Bureau Of Land Management (BLM) Destroyers Of Life**

The BLM wants to remove up to half of all wild horses and burros living on public lands, supposedly to protect the environment! What they may not want you to know is there are only around 50,000 to 60,000 wild horses and burros running wild and grazing

on millions of acres of public lands in 10 western U.S. states.

These wild animals share the land with millions of head of ranchers beef cows and sheep. Critics contend that by rounding up wild horses and burros this will pacify livestock interests in the area which do not want to share public grazing lands with a few wild animals compared to the enormous numbers of domestic farm animals using the same land.

The wild horses and burros, these magnificent public resources, when removed from public lands by the BLM, too often may end up in slaughterhouses and on dinner plates in Europe and Asia!

SUPPLEMENTAL SOURCE: ANIMAL PROTECTION INSTITUTE MAY 2002

### **U.S. Congressional Black Caucus**

Unlike what you may expect after listening to local TV news each night, in Harlem in New York City more residents seem to die each year due to tobacco-related illnesses than may be dying due to gangs, guns and drug-related crime combined!

However, few African-American legislators speak out against tobacco. Could it be that the tobacco industry financially is supporting many members of the Black Caucus?

Additionally, do you ever see black-owned magazines running advertisements or doing news stories or editorials criticizing tobacco products? Is it possibly because so much of their magazines' revenue is being generated by tobacco ads?

Advertising managers would likely be afraid that tobacco companies will cancel their advertising contracts if anti-tobacco articles or if anti-tobacco ads are allowed to be published.

### **U.S. Congressional "Double-dipping"**

"Double-dipping" is when legislators have the opportunity to take official trips all over the world at the taxpayer's expense yet then turn around and have themselves paid twice or DOUBLE for all the travel expenses they incurred. The U.S. taxpayer never really is made aware of this and it is even allowed to take place because of poor governmental accounting and careless record keeping practices!

## **U.S. Congressional Interns In Washington, D.C.**

There is no moral or official ethical code of conduct for members of Congress on how to deal with young men and women interns like you may like to believe there is or should be. Even if an intern feels harassed or threatened, the Washington establishment does not offer any organized help, consequently, naive young interns are essentially on their own with no one to really turn to or report to.

If interns decline the sexual advances of those in power, too many may feel they will not receive a good evaluation, so they are left with a set of challenging moral dilemmas to deal with, sometimes even on a daily basis!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/27/01

## **U.S. Council For Energy Awareness**

This governmental agency sounds impressive but critics charge it may actually be a "front" for building more and more nuclear power plants. The Council claims nuclear power plants emit fewer pollutants into the air but may sidestep the problem of radioactive nuclear waste which we all know lasts forever!

Remember, at one time the U.S. Department of Defense was called the War Department. Its name was changed to sound less threatening to the citizenry and the world but their business still remains the same! Could this also be true for the Council For Energy Awareness?

SUPPLEMENTAL SOURCE: the book **MARKETING MADNESS BY JACOBSON / MAZUR**

## **U.S. Cuban Embargo**

To date, it is against the law for any U.S. citizen to fly out of any U.S. airport and go to Cuba. However, many citizens are doing it anyway by flying out of the Bahamas or anywhere outside the U.S.

Cuba is a popular destination because a high class hotel room in Cuba costs just \$20 a night in U.S. currency! Also, beautiful women are everywhere, available and badly in need of money. Everyone else in the world is enjoying Cuban tourism and hospitality except many U.S. citizens.



## **U.S. Embassies**

Embassy employees seem to misplace hundreds of thousands of U.S. taxpayer dollars every year, and property too! The funds and property just seems to disappear and as with too many government-run operations, there is little accountability.

Embassy diplomats would also not care for the taxpayers to know that U.S. embassy people may be living extravagantly and overspending on first class entertainment and meals. No one really seems to even notice or be accounting for missing embassy property or funds and the losses are seldom even reported unless someone in Washington D.C. actually asks for an accounting, which rarely happens because it makes legislators look bad.

U.S. embassies around the world are criticized for poor recordkeeping and careless accounting procedures and practices. Not even the U.S. State Department, in charge of the embassies, wants to talk about this potentially ever-widening problem.

## **U.S. Energy Department**

For almost 50 years this government agency has apparently allowed radioactive contaminants from nuclear power plants to leak in the soil thus possibly washing these contaminants toward underground U.S. water supplies and/or sources!

For years industry whistleblowers have been trying to alert government officials and the public to this potential problem only to be penalized and have the whistleblowers' positions of employment terminated at the nuclear power plants for seemingly too often complaining about potential nuclear waste contamination!

The Energy Department has acknowledged it may have make a mistake in its public safety calculations and critics charge the government may never have studied the problem because it may not had really wanted to know about it! Consequently, critics believe the Energy Department is not a competent environmental steward as it often portrays itself to be.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
3/23/98

## **U.S. Farm Price Supports**

The U.S. government subsidizes the food industry including sugar, vegetables and other

farm produced commodities. However, this actually raises the prices consumers have to pay for many of the food products that line grocery store shelves!

This practice adds around 60 cents to every bag of sugar sold just to keep American sugar producers financially well off and the list of governmental farm price supports or free taxpayer dollars for other farm produce and products seems to go on and on!

Government subsidies help artificially "prop up" industries from everything like cotton to peanut farming just so American farmers can compete in worldwide markets even though it forces American consumers to pay way more than anyone else in the world for farm products grown right here at home in the USA!

Many peanut farmers have been getting subsidies from the government since 1940 to control peanut production which actually drives up the cost Americans pay for peanut butter by around 30 cents per jar, but is this necessary?

Peanut farmers who do not qualify for government subsidies must sell their peanuts overseas at one half of the going price in the U.S., meaning peanut butter consumers in the U.S. pay "through the nose" while foreign peanut butter consumers pay lower prices. Apparently, U.S. legislators feel American consumers can afford to pay more!

Essentially, it is the "good 'ole boy" network of legislators at work here, and farmers as well, who all team up together to continue "milking" taxpayers for every dime they can get away with for as long as they can get away with it.

SUPPLEMENTAL SOURCE: C-SPAN TV NEWS 2/1/96

### **U.S. Federal Safety Standards**

These standards may too often be set at MINIMUM levels so just who is the government trying to protect....its citizenry or Big Business?

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 7/8/98

### **U.S. Government And Diet Related Diseases**

The governments own Daily Dietary Guidelines continue promoting the possible over-consumption of meat and dairy products which may contribute to cancer, heart attacks, diabetes and hypertension! Many responsible physicians believe dairy and meat

products, and other fatty foods, should be considered optional and in no way superior to other calcium sources, like green leafy vegetables, fruits, whole grains and legumes (peas and beans).

Critics ask, Why would federal authorities possibly be ignoring healthful counsel from responsible physicians? Too many legislators in Congress may have financial links to the meat, egg and dairy industries, which in turn, help the legislators get re-elected. Also, these same legislators, who are supposed to have the citizens welfare in mind, may be given lucrative advisory contracts within the meat, egg and/or dairy industries, or have other troubling associations with these industries!

All Americans deserve an unbiased, fresh look at nutritional advice. Everyone should be able to feel that their government of elected officials is focused on health and not just on healthy profits for the food industries.

Does the U.S. government do everything it can to help protect the public's health? The pharmaceutical industry spends billions of dollars to make sure its drugs are advertised, prescribed and readily available to treat disease but how often do we hear from our own government when it comes to preventing disease? Rarely ever! For example, the annual advertising budgets of soft drink bottlers, processed foods and fast food outlets is billions of dollars while, to date, the government spends just 1 million dollars a year attempting to educate the public about healthy diets and disease. One major fast food outlet chain spends more every 12 hours to advertise greasy, heart clogging foods than the U.S. government spends in a year to educate people on the benefits of eating more fruits and vegetables!

To get people to change their diet, for the public's own welfare, taxpayer-paid legislators should fight the powerful, high-paid industry lobbyists, owned by the meat, dairy, soft drink industries and other corporate conglomerates, but you have to remember who contributes most of the funds to re-elect our legislators! So do you really believe you will ever see a big push by legislators to drive consumers away from meat, dairy, egg and soft drink products?

SUPPLEMENTAL SOURCES: PHYSICIANS COMMITTEE FOR RESPONSIBLE MEDICINE 5/8/00 NUTRITION ACTION HEALTH LETTER DECEMBER 1999

### **U.S. Government-Created Enemies**

The U.S. Civil Defense Program, made up of an all volunteer, "gung ho" patriotic

militia, may have inspired the current day militia groups in America. During the Cold War of the 1950's through the 1980's states in the U.S., with government help of course, created and trained, using high-tech weaponry, what was called State Defense Forces just in case if they were ever needed to defend the nation in time of crisis.

However, as the Cold War ended during the 1980's many states' Civil Defense Programs were disbanded yet many of the combat-ready volunteers started their own militias yet this time the enemy was not communism but was the U.S. government instead!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/17/97

### **U.S. Government Defense Contractors**

Like "insider trading" on Wall Street, bogus billing practices may also be the norm when it comes to how defense contractors, or any contractors who deal with the government, do business with the U.S. government!

When dealing with government contracts cost overruns and the practice of "padding the bills" (overcharging) could just as easily be planned and purposely implemented because the government has a monopoly so no one may ever be held accountable, meaning essentially no one may be "minding the store", so to speak, concerning how the government's money is spent.

This may be one reason why government projects too often cost more than private enterprise projects. Every contractor may tend to bill the government more than is necessary because every other contractor fulfilling government contracts may seem to be doing the same thing! Furthermore, there rarely seems to be any accountability by the government to ensure it is getting its money's worth with few, if any, repercussions going against any businesses involved in padding the bills!

Remember, the government always complains it never has enough money to meet the country's needs so it just turns around and taxes the citizenry and businesses more and/or it borrows from programs already being funded, like Social Security. Maybe this is why the fund for Social Security's future recipients is filled with I.O.U.'s!

SUPPLEMENTAL SOURCE: CNN-TV NEWS 9/8/95

## **U.S. Government Funded Programs**

Whenever a government sponsored program is started by your trusty legislators those companies or government agencies receiving taxpayer dollars to keep the programs going have learned that if they do not spend all the money allotted to them in the current year's federal or state budget then they may actually get even less money to spend in the next year's budget no matter if they really need the funds or not! Of course, this may also result in potentially wasteful last minute expenditures of any unused, leftover funds to help insure that next year's budget will, at least, remain the same and possibly even be increased since, on paper, it will look like to legislators that all taxpayer dollars were needed to fund the program.

Remember too that if the government actually solves a problem voters may perceive there is less need for government so is it no surprise that government rarely solves any problems but often simply performs a "patch work" service.

Additionally, when politicians claim that a government program's funds are getting cut or "slashed" by an opposing politician or political party rarely do funds get cut! Why? What voters do not know and what the complaining politician or party really means is the program's percentage of "automatic" yearly growth of funding may be cut by a certain percentage but what will NOT be cut are the actual current spending levels the program currently enjoys!

Incidentally, taxpayer funded, anti-poverty food programs for the poor may too often be corrupted by so-called charities which may not even deliver or hand out all of the donated food collected from concerned citizen groups. Program organizers may be simply defraud or "milk" the U.S. government for taxpayer dollars to supposedly distribute food to the poor and all at the taxpayers' expense!

## **U.S. Government Inspections And Auctions**

Local and state restaurant inspection agencies may too often be allowing the restaurants in your city, town or neighborhood to get away with violating national safety standards when it comes to cooking, cooling and refrigeration recommendations!

Government inspections on beef, poultry, fish and even the inspection of foods and vegetables from other countries may be mere token, lackluster efforts when it comes to protecting consumers. U.S. taxpayers may not be getting their money's worth in these critical areas. Critics contend there may be little thorough protection from deadly disease

spread by unsanitary processing conditions and improper handling.

Of course, as usual, the U.S. government and Big Business claim any problems are just likely to be strictly isolated incidents and not the norm. As in business, the government spokespersons also tend to protect their own! The only really helpful advice here maybe is for consumers to become vegetarian, not that this practice is foolproof either.

Skeptics feel the so-called surprise inspections at meatpacking and food processing plants may possibly be just a joke because once the government inspectors leave the premises of these plants the food processors and meatpackers may eventually go right back to many of their unsanitary, unhealthy and or inhumane practices and profiteering ways!

Concerning government auctions the low cost, cheap prices advertised on expensive confiscated property may rarely, if ever, even exist anymore! The auctioneers may advertise expensive sports cars for just a few thousand dollars but most of these kinds of deals are unheardof these days unless it is some kind of "loss leader" merchandise used just to try and get you to show up at the auction.

Nowadays, auctions of government confiscated merchandise will advertise heavily so large crowds will show up and when the bidding frenzy begins you may get "suckered" into paying more than the goods are even worth by "bidding shills" placed throughout the audience by the auctioneers used to keep raising the bidding prices higher and higher, especially if you do not know the true value of the merchandise you are bidding on.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/12/96

### **U.S. Government Mental Disability Payments**

The governments system, as it is to date, seems to encourage certain people to fake or falsify having a mental disability then rewards them financially for succeeding in manipulating the system, which then allows them to collect significant sums of money year after year! When it comes to mental disability payments, once the federal dole begins and you are in, it is fairly easy to keep fooling government officials into believing you are mentally disabled and unable to work!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 6/4/01

## **U.S. Government Withholding Tax**

This tax, that affects every taxpayer, was originated in 1943 as a temporary tax on every U.S. worker to help fight World War II, but created so much INSTANT revenue that it was made permanent by money-hungry legislators! Taxpayers will never get rid of this burden unless they revolt and repeal oppressive acts such as this.

Moreover, this tax was never even ratified by all 50 states! How do you think voters would vote on this tax today? Some believe the next revolution in America will be a tax revolt.

## **U.S. Military Credit Cards**

The U.S. Defense Department has issued millions of credit cards to typically high ranking Pentagon military personnel and others elsewhere in the military many of whom have fraudulently or improperly purchased goods and services using the credit cards! In fact, up to 20% of the 9 billion dollars a year charged on these military credit cards by military personnel is done fraudulently or improperly!

Making matters worse, there is little or no accountability taking place so one of these U.S. military credit cardholders can walk away from the credit card bills they pile up and not have to pay the credit card balances once they are issued a U.S. military credit card.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 3/13/02

## **U.S. Prison Labor Super Preference**

Government-run manufacturing companies are allowed to use U.S. prison labor and pay the prisoners up to \$1.25 per hour. These companies are then allowed to go right out and "underbid" private U.S. companies on manufacturing contracts. Essentially this is how Uncle Sam (the U.S. government) is stealing manufacturing jobs from law abiding American workers who oftentimes are blue collar, inner city, ethnic people, all just so U.S. consumers can get goods cheaper and help U.S. companies compete with cheaper overseas labor costs. This super-preference was legislated into existence by the U.S. Congress!

Of course, the U.S. government denies stealing manufacturing jobs and giving them to prison labor law-breakers even though it admits this policy is a positive one because it possibly creates peripheral jobs around the edges of the private enterprise manufacturing

pipeline in the U.S. To date, thousands of jobs have been lost to the government's super-preference policy.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 10/20/96

### **U.S. Supreme Court "Goon Squad"**

The Supreme Court was created to make sure no state or states get out of line which was especially useful after the Civil War of 1860. Critics charge the Court may be doing more to enforce the "will of a few" on ALL U.S. citizens! For example, one questionable law upheld by the Supreme Court guarantees that every illegal immigrant's child born in the USA, by law, is guaranteed an education complete with social security benefits and all at the taxpayers' expense.

### **Unfair Distribution Of Wealth**

States create new words to hide the state's use of force against its citizens! Taxes, laws, tariffs, regulations, conscription, all force citizens to do things in one way or another.

The government would like you to believe that the wealth of the states and the nation is being fairly redistributed, taken from the rich and given to the poor. However, critics charge the reality may be that the wealth is being taken from the worker and given to those who feel no need to work!

For example, if you earn \$20,000 a year, after taxes you may only keep \$12,000. The state, meanwhile, takes the \$8000 and gives it tax free to a non-worker. For all the taxpayers know, the money may be going to those who NEVER have any intention of working. Why should they? Without having to work and getting \$8000, you may be making out nearly as good as the hard working middle class American who works his butt off for the \$12,000.

### **We May Never Win The War On Aids**

Over 200 reknown medical researchers and scientists from around the world studying the AIDS disease seem to agree that the HIV virus alone may NOT cause AIDS! These scientists charge that HIV may be a harmless microbe "unknowingly" being used to convince contributors, benefactors, government officials and legislators that always more and more donations and governmental research funding is needed. For the researchers who are economically benefiting from the continuation of well-funded research projects, the HIV virus may be nothing more than a "smoke screen" possibly



inhibiting the discovery of the real cause of AIDS!

In all AIDS cases there may always be another deadly factor present. Ignoring these type possibilities keep the massive private and government funding of the AIDS medical establishment alive and lucrative! Taxpayers typically do not know that more of their money goes to AIDS research than most all other common deadly diseases COMBINED!

The AIDS establishment has most all of the media and Hollywood's most famous stars possibly duped, creating a public hysteria and maybe even a false impression of the potential of AIDS ever being cured!

Just as cancer may be caused or helped along by smoking and a poor diet of processed and other chemically tainted foods, similarly to the War on Drugs, we may never win the War on AIDS without changing the public's sexual and drug habits first.

Ignorant politicians, benefactors and contributors, as well as greedy scientists wanting to prolong their lucrative AIDS research enterprise, may prevent a cure for AIDS, not the lack of scientific knowledge. The AIDS establishment, the U.S. government and the media may all be accidentally, or accidentally on purpose, contributing to the potential AIDS cover-up. When fame and fortune are at stake in America NEVER underestimate the greed of your fellow man in the exploitation of the ignorance of others.

SUPPLEMENTAL SOURCE: the book: Why We Will Never Win The War On AIDS by Ellison

### **Welfare Cheating**

Undercover cameras secretly videotaped welfare recipients talking candidly about "how to beat the system", meaning how to collect government money and benefits fraudulently. The welfare recipients said, "Lie, lie, lie like hell" when you fill out the forms and claim little or no income and lots of dependents, all of which are required to be disclosed to the welfare agency when trying to qualify for food stamps and other government assistance even if, in reality, you earn a good income and have no dependents!

The U.S. government is so "loose", when it comes to who get benefits (free goods and services), that one person can apply for aid many many times using different identities and can even claim to have lots of imaginary dependent children that do not exist who

are also eligible for welfare benefits!

This "double-dipping" is rampant, so much so, that even prisoners in jails have figured out how to qualify and receive welfare benefits and government disability payments even while in prison, which is illegal. No one is supposed to receive any federal welfare or disability benefits while in jail, prison or in a mental hospital.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 2/12/97

### **Welfare Farmers & Government Subsidies**

Most farming in America does not require government subsidies to keep them propped up and financially solvent. a Critics charge any farmer who needs taxpayer dollars to stay in business through government subsidies maybe should not even be in business at all.

If you think farm subsidies all go to help keep so-called "family farms" in business then think again! Most subsidies go to the huge corporate conglomerates of agri-business which have, for the most part, bought out and taken over the small family farms.

The business of government subsidies is a never-ending "black hole" of potentially wasted taxpayer dollars because once a government subsidy is legislated in America it becomes a corporate welfare government check that seems to never stop getting paid out! Once you give a farmer a subsidy to prop up his business, a farmer that could not stay in business without it, taxpayers are then forced to pay the subsidized industry even more money so the subsidized industry can advertise and market the subsidized farm products here and overseas.

When the U.S. government subsidizes American agri-business this makes it difficult for farmers overseas to stay in business, overseas farmers who could actually produce farm products at cheaper prices to American consumers than they are paying now due to current U.S government subsidized farm product prices!

Consequently, American consumer prices for farm products are kept artificially high because of the subsidies. Yet the farmers overseas who are driven out of business by U.S. government farm subsidies to U.S. farmers forces taxpayers to pay out more and more in foreign aid because of our generous politicians in charge of who receives U.S. taxpayer dollars. The whole "round and round" U.S. government subsidy process becomes like "a dog chasing its tail" so to speak.

# **Health Nutrition & Fitness**

## **Aerobics Music In Health Clubs**

The music being played in many fitness centers may get up to 110 decibels and it takes only 100 decibels of sound to possibly contribute to permanent hearing loss!

## **Belly Fat Compared To Leg And Thigh Fat**

Belly fat hanging off your stomach tends to get into your bloodstream easier compared to fat hanging from your legs or thighs. Remember, if you are 40 pounds overweight you may be up to 7 times more likely to die of heart disease and 50% more likely to die of cancer compared to people only 10 pounds overweight.

Also, current U.S. government guidelines recommending what your ideal weight should be compared to your height may be 10 to 15 pounds heavier compared to what your weight really should be. This means even if you are mildly to moderately overweight according to government guidelines, you could actually be even heavier than an ideal weight all of which increases your risk to deadly diseases even more so.

## **Bicycling And Impotence In Men**

Due to the skinny, hard seats and heavy duty biking, even stationary bicycling, may cut off the blood flow in some men, blood flow which allows for an erection. Continuous biking over time may possibly cause the blood flow to cease! Beware of hard seats if you are a biking enthusiast.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/6/97

## **Big Meals And Heart Attacks**

A heavy meal may possibly quadruple your risk of a heart attack! Such a meal may temporarily raise your blood pressure which may cause a rupture of the cholesterol-filled plaque in your heart's artery wall. A heavy meal may also raise your insulin levels which may make your coronary arteries less relaxed which, in some cases, could bring on a heart attack.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTHLETTER MAY 2001

## **Body Fat Scales And Monitors**

They may be used as an easy, but relatively expensive way to gauge body fat and an "inaccurate" gauge at that! These devices may be a convenient way to check body fat without hiring the services of a trained technician, similar to home HIV (AIDS) tests.

However, if the results are consistently inaccurate or suspect due to the nature of the device used to do the testing, is there any substitute for tried and true accurate testing and results when gauging a person's true level of body fat?

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 1997

## **Bodybuilding**

Ever wonder why you cannot develop muscles like you see advertised by following simple to complex bodybuilding techniques and the right diet? What those selling you on the idea of bodybuilding do not tell you is that maybe only one person in 10,000 may be genetically correct to even be able to build the perfect muscular body without using steroids!!

Bodybuilding is a big, money making business especially trying to convince beginning bodybuilders and "wannabees" that most anyone can succeed, when odds are they cannot and will not unless they use illegal steroids. If you knew the odds of your success before beginning and buying all the products and equipment, how many people would really end up trying to build the perfect body like those seen in all the bodybuilding magazines and elsewhere?

## **Cancerous Diets**

Up to 40% of all cancer may possibly be avoidable if consumers would just watch what they eat! Medical experts have concluded that almost 1/2 of all cancer could possibly be avoided by changing lifestyles and eating habits! The key may be to eat a "plant-based" diet and stay away from red meat and possibly all flesh products including shellfish but excluding fish.

Cancer may come from not eating enough good things. Consider consuming dairy products in moderation and avoiding processed foods altogether. Unprocessed fruits and vegetables may help protect the body from cancer unless they are loaded with pesticide residue that no amount of washing can get rid of, especially troubling these days since much of the fruits and vegetables sold in America today come from other countries that may NOT have strict laws concerning dangerous pesticides and sanitary practices like the laws, rules and regulations found in America concerning how fruits and vegetables are grown and harvested, of course, excluding the genetic manipulation of farm products.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 10/1/97

## **Celebrity Diets, Videos, & Exercise Fads**

If you do succeed using a celebrity diet "pitched" by a movie star or other well known person you may gain the weight back and then some because few "fat burning" shortcuts may work over the long term unless it involves lots exercise. Regardless, consider never plunging into a diet if it costs a lot of money.

Fad diets advocating that you skip meals or replace meals with liquids you may find that you actually gain weight instead of lose weight because you may tend to overeat when eating at fewer intervals!

When it comes to specific exercise routines and dieting being advocated by a celebrity it may be a luxury for many of us to be able fulfill the routine and diet mandates offered up by the celebrity and,

consequently, unrealistic because most of us do not have the lifestyle, time, resources and motivations that celebrities have to be a successful dieter or body builder. The celebrities do not mention they may also have a personal trainer that most of us will never have!

Liquid diets often fail because who wants to drink their meals? Furthermore, liquid diet drinks may be high in protein and/or other questionable substances leading to a possible electrolyte imbalance which may contribute to an irregular heartbeat in those who drink the stuff!

Low calorie celebrity diets may produce "ketones" which may make you sick and impair your metabolism. Celebrity diet supplements of herbs and other compounds and formulas may also be made up of questionable substances.

Your best bet for losing weight and keeping it off may be to try and find a program with a longstanding trackrecord of successful testimonial results where you eat regular, everyday restaurant and supermarket food FROM DAY ONE so you are not ever having to be weaned off some gimmicky liquid or pre-packaged meals and/or supplements.

Celebrity exercise videos may not disclose that the routines advocated may contribute to or even cause injury! Some celebrity-instructor exercise videos have also been criticized for demonstrating less than effective exercises.

Butt and thigh firming exercise equipment, often sold by celebrities, may only exercise just a few muscles while there are hundreds of muscles that need exercising if you are ever to really notice a significant change or improvement in overall shape, strength and firmness.

The firming-up exercise regimens and routines that claim you can see results in just a few weeks, do not hold your breath expecting you can ever look like the genetically perfect bodies portrayed in the advertisements. Like hair shampoo advertisements, using any kind of shampoo, how many people can ever achieve a beautiful head of hair like that portrayed in the ads?

Walking regularly or using a treadmill may end up doing more for your whole body compared to gimmicky exercise equipment and the faster motions you can make when walking the better, of course, without injuring yourself in the process.

A typical exercise video or instructional kit will not likely provide excellent, personal instruction that you could possibly get at a qualified fitness center or health club.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE JANUARY 1997 and MIAMI HERALD NEWSPAPER 1/30/96 and ONE SOURCE MAGAZINE WINTER 1996

## **Cellulite Removers**

No matter what the product or service promises you will likely NOT get rid of cellulite if you already have it and there may also be little you can do to stop it if it is in your genes! If you do get rid of the "appearance" of cellulite by using some product or service it will likely only be temporary.

One thing you can do to possibly lessen the appearance of cellulite is use a tanning product. Tan skin may possibly diminish to some degree the appearance of cellulite.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/20/04

## **Cigarette Smoking And Impotence**

Smoking may be a precursor to strokes, heart attacks in the future, as well as be an independent contributor to impotence in men and sexual dysfunction in women because it may hinder or inhibit the blood flow to the genitalia. Restricted blood flow may contribute to impotency in both sexes. Depending on how long there has been sexual problems in the person may determine if that person can possibly regain his or her potency.

Even secondhand smoke may hinder your sexual performance up to 2 times more than those not exposed to it. Not even Viagra can always help bring back potency because years of smoking may have contributed to blood vessel damage!

SUPPLEMENTAL SOURCES: CBS TV 60 MINUTES 11/8/98 & 6/27/99

## **Commercialized Diets And Brain Power**

The potentially less healthy, more unrealistic diets may tend to require you to depend on special foods, like pre-packaged meals or liquids so you end up eating out of a box or drinking your meals, instead of having you focus, from day one, on how to make intelligent restaurant, supermarket and fast food outlet food choices.

No matter which diet you choose it helps if you are a "type-A" personality meaning that you possess a "can-do, nothing-will-stop-you" willpower to learn how to lose weight and keep it off permanently. Some of the best, most longlasting weight loss results have come from those commercial diets that offer personal, private, one-on-one, individualized, customized weight loss plans to fit your needs and lifestyle as well as supervision by weight loss specialists.

Remember, concerning hunger, our stomach "tricks" our brain meaning the stomach is actually "full" of food some 20 minutes before it communicates "fullness" to the brain. Consequently, we may tend to continue gorging ourselves for up to 20 minutes longer than necessary thinking we are not yet full and thus overeat. Go through this routine everyday and you may likely gain weight.

Additionally, if you feel irresistible cravings for things like sugar, meat, whole milk, junk foods and so on, it is all a matter of conditioning your brain to desire healthier food choices. To re-condition your brain you can slowly but surely wean yourself off questionable foods until your brain actually becomes accustomed to and eventually even prefers the taste for healthier foods which can happen "if" you really want it to happen.

Once the "weaning off" process is relatively complete and you go back and try foods like whole milk,

meat and so on, these rich foods may now not taste as good to you as before and may even taste too rich, too salty, too sweet or, in the case of eating meat, may taste too much like consuming flesh. The heart-clogging foods you probably grew up eating may now not even taste as good and, hopefully, you will now not feel the uncontrollable desire to go back to potentially less-than-healthy food choices "if" the weaning-off process worked on you.

It is at this point your brain is becoming conditioned to prefer healthier tastes. The trick is it is YOU that has to decide when to begin weaning yourself off fattening, heart-clogging foods to give your brain a chance to take over naturally and instinctively and begin re-conditioning your taste buds.

## **Common Cold Prevention**

Despite all the so-called remedies and possible preventive cure-alls, including zinc and vitamin C, all of which may be questionable yet relatively harmless, one of the better preventive measures to keep from catching a cold is to simply wash your hands and often.

If you are in contact with, or in the presence of ANY people, the more you wash your hands the better. In fact, one of the leading cold remedy researchers, who studies how people catch colds, washes his hands 20 to 30 times a day, before and after each and every time he is in the presence of anyone!

Cold germs typically fly through the air via coughing and sneezing and contaminate you when you breathe them. They also can be carried on your fingers from your own nose which may end up contaminating you if you place your fingers in your eyes and/or mouth.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 12/16/97

## **Constipation And All Natural Laxatives**

Meat has no fiber, therefore, it potentially makes your intestines slow down and possibly even stop working in some cases! However, eating fresh fruit and drinking lots of clean, fresh water every day may help normalize your system as well as add beneficial high fiber to your diet.

Do this and you may never even need the potentially dangerous commercial, over-the-counter laxatives you see so often advertised. Critics charge that many laxatives may simply be just convenient, highly profitable, unnecessary marketing gimmicks!

## **Conventional And Alternative Medicine**

The medical establishment seems to tend to be on the side of hindering or suppressing "all natural", no or low side effect treatments that many critics feel have been proven medically effective.

Remember, it was the medical community that censored for 10 years the life-saving Heimlich maneuver while thousands of choking victims may have paid for this with their lives! Is it conceivable that the conventional medical establishment makes so many mistakes that it would astonish you?



The conventional medical establishment may like you to believe that the conventional way may be the only realistic way to heal and cure the public's medical maladies. Others would possibly call this medical brainwashing!

Organized conventional medicine is the real money maker and essentially able to shut out cheaper, less profitable vitamins, even certain foods. In a capitalist economy why even get behind less profitable, unconventional medical treatments that do not involve a scalpel, highly profitable synthetic drugs or some piece of high-tech medical equipment that is expensive to purchase and operate?

Be careful putting your blind trust in doctors or hospitals, especially those recommending massive doses of drugs, high cost therapies and treatments or questionable medications. Consider looking for viable alternatives, if for no other reason than to be informed!

It is your only life! Knowledge is your best defense. To critics, the medical establishment scores low on the record for finding remedies or publicizing how and why diseases originate, especially concerning the most well known menacing killers and crippers, like cancer and heart disease.

Much of conventional medicine may not even be able to stand up to scientific inquiry and empirical research. Many medical therapies are considered by some to be nothing more than hope and a pill including certain cancer treatments, heart by-pass surgery and carotid endarterectomies.

The public is basically brainwashed against many things preventive and nutritionally sound. Sometimes maybe the only doctors helping you may be those "breaking the code of conformity".

By the year 2000, possibly one in three Americans may be using some form of alternative treatments, like acupuncture, nutritional supplements, natural remedies even lifestyle changes as opposed to always relying only on the synthetic, potentially toxic concoctions manufactured by drug companies to treat and/or cure the public's ills.

Concerning alternative medicine practitioners, they may help you more than some conventional doctors in some cases but some alternative medicine doctors may not be legitimate so you have to carefully pick and choose them very carefully.

Some alternative medical practitioners may use patient testimonials who say they have been cured or helped but upon closer inspection these particular testimonials may not have been cured at all. Even if the testimonials were legitimate there may be no solid proof that it was the alternative medicine treatment or therapy that was the actual cure!

Possibly something else cured or helped the patient. With patient testimonials there are just too many variables when trying to evaluate alternative medical treatment. The question becomes, "Are patients still satisfied years later or are they even still alive?"

## **Deceptive Nutrition Facts**

These food and drink labels can be off by 20% concerning the percentages of sugar, fat, salt, carbs and

everything else found in these products and still be considered "accurate" by the Food And Drug Administration (FDA) which allows this much latitude in the processing and manufacturing of food and drinks due to the "natural variations" in these products.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 1997

### **Dental Floss Or Die**

Bacteria that live around your teeth and gums, and how your body may react to this bacteria, may contribute to heart disease! So, can gum disease kill? It involves pockets of infection that consist of lots of bacteria which may inflict its damage slowly. Some studies suggest that those people with bad gums may tend to be at a higher risk for a heart attack!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 6/8/97

### **Diet Books And Diet Claims**

Very few diet books seem to be excellent overall and some are even rated as poor when it comes to helping people lose weight and keep it off. The content found in these books can help people lose weight but no diet book, to date, has yet to convince most diet book readers to make that necessary lifestyle shift for longlasting weight loss.

Many diet book readers feel that the latest, hottest-selling diet books offer up diets that may too often be too difficult for the average dieter to be able to stick with.

Whatever diet you choose what seems to work best in many cases when trying to lose up to 100 pounds or more is an individualized, customized program to fit your specific tastes, lifestyle, needs and budget which also includes a follow-up maintenance plan to help ensure you keep the weight off.

When it comes to weight loss claims, or any advertised claims for that matter, the Federal Trade Commission (FTC) typically takes years to catch up with advertisers using "unsubstantiated claims" in their advertisements even though the FTC claims that invalid, unreliable and unrealistic claims or promises used by advertisers in advertisements will not be tolerated.

A questionable claim that an advertiser uses to sell a product or service is one that cannot sufficiently be backed up with valid or reliable evidence by U.S. government standards, rules, regulations and laws.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE SEPTEMBER 1997 and JANUARY 1998

### **Exercise Myths**

Women who do strength training will not eventually look like a bodybuilder with lots of big muscles. Women who actively lift heavy weights in the gym have to do a lot more than mere strength training.

Women typically do not have enough testosterone in their bodies to build big, bodybuilder-type muscles.

Strapping light weights to your arms and legs or carrying them in your hands while walking or exercising offers little or no strength training benefits. This practice, in fact, may actually even slow you down so you get less benefit from your aerobic workout! Moreover, it does not add enough weight to provide any of the benefits of weight training. To build strength you need to be lifting heavier weights that you can only lift 8 to 12 times in repetition. Otherwise, the resistance is too light to build up the muscles you are exercising. Of course, it may always be wise to ask your physician or a professional trainer just how much weight you should be lifting in the first place.

Trouble-spot exercising or exercising one area of your body to try and remove fat deposits, like from your hips or stomach, is useless! Only diet and exercise reduces fat and where you lose the weight depends on your genes.

Exercising does not burn a lot of calories if you are exercising just to lose weight. Walking or running for an hour burns about 500 calories but sitting on the couch for the same amount of time burns about 50 calories, while working at a desk job burns around 100 calories per hour. This is why people get discouraged when exercising to lose weight, it seems too slow. However, dieters should exercise. The more you exercise, the better shape and health you may possibly end up attaining. The better conditioned your body is, the more fat your body will burn for energy.

Also, exercise, possibly no matter what kind it is, may help keep the extra weight off, which is always the toughest part of losing weight. After people lose weight, the best predictor of whether or not they will keep the weight off is whether or not they exercise regularly.

Fat or flab, too often, motivates us to exercise and this should not be the motivating factor when it comes to whether or not we get exercise. Exercise generally improves the quality of life and may even help relieve depression and anxiety. Furthermore, weight gain is not inevitable as you age! As you get older your body actually needs to consume less calories because of your body's lower metabolic rate! So, if you do not eat less as you age you will likely gain weight!

Remember, too that a quick, high-intensity workout is not more beneficial than a longer, low intensity workout if you are trying to burn calories. Additionally, you are never too old to start some kind of exercise regimen, depending on your ability and health history as determined by your physician or a competent trainer. Having no time to exercise is no excuse! Do NOT make the time to exercise and you may have a lot more health problems because you did not take the time to exercise.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTHLETTER JAN. 2000

## **Fitness Instructors**

90% of the exercising population may very well be exercising improperly! Unless you are getting completely personalized, customized, one-on-one fitness training, you may have little chance of achieving the shape you want, even if sometimes you DO HAVE your very own personal trainer! Why?

Too many trainers are not properly trained themselves to deal with YOUR particular body type! For example, if you already have a "pear-shaped" body, like many women have, and you vigorously use a stair climber type piece of exercise equipment, you may find that your lower body may be firming up but you may also notice it "bulking up". This means your buttocks may just end up getting bigger!

The best exercise possibly does not require that you even join a health club at all. Simply skip rope or do a lot of walking, like on a treadmill or anywhere.

The best advice may be to find a trainer who knows all about what may be best for YOUR particular body type and shape. This way you may have a better chance of achieving the overall body shape you desire using appropriate and effective exercises to get it.

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 7/10/97

### **Getting Fooled By Processed Food Labels**

Food fortified with vitamins does not cancel out the sugar and saturated fat that it may be loaded with. Even cereal that is fortified with little if any sugar and saturated fat does not automatically mean you need the vitamins it is fortified with.

A multi-vitamin mineral supplement, like in pill form, is more complete than that which is found in processed foods labeled as having multi-nutrients, which do not contain a full day's worth of vitamin A and D. If you feel you need to consume more vitamins than you get from wholesome foods then, supposedly it may be safer to get most of the vitamins you need from a multi-vitamin pill than from processed foods loaded with multi-vitamins. Or better yet, maybe rely more on a fortified processed food that matches more closely to a multi-vitamin mineral supplement like a multi-vitamin pill.

Despite what the advertisements or package labels may claim, many processed foods do not contain enough vitamins to take the place of a multi-vitamin mineral supplement like you can find in pill form.

Soy listed in ads or on package labels can also be misleading because the amount of soy that goes into many processed foods is not enough to help you much if you are trying to possibly prevent cancer, heart disease or even curb the symptoms of menopause!

Antioxidant vitamins C and E put into processed foods may or may not help you maintain a healthy immune system as advertisements or package labels suggest. The hard solid scientific evidence is not in to be able to honestly make this claim, critics charge.

Energy claims in processed food ads or on package labels may appeal to people who feel overworked or in need of energy but, critics contend, no hard evidence substantiates that a lack of vitamin B causes fatigue or lack of energy. Energy processed foods contain vitamin B which may help convert to complex carbohydrates which supposedly boosts energy levels if you buy into all the hyped claims in ads and on package labels.

Protecting your heart claims made by processed foods uses evidence that is shaky at best, critics complain. These foods boast of containing vitamin E, folic acid and vitamin B which may help protect your hearts arteries, but you may possibly be better off simply taking a multi-vitamin mineral supplement like that found in pill form because it is more complete, again, if you feel you must have more vitamins in your diet.

Many people in-the-know still feel the best way to fill all your vitamin needs is through a more wholesome diet which does not include vitamin supplements of any kind!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER NOVEMBER 2001

### **Glider-type Exercise Equipment**

Equipment like the gliding-in-mid-air, resistance-free leg exerciser-type devices you see advertised on TV and elsewhere, may possibly only help you burn around 200 calories per average workout and increase your heart rate up to 140 beats per minute per average 30 minute workout.

These averages are on the low end of the fat burning scale compared to stationary bicycling which may burn more fat faster, as well as tone up your muscles quicker.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 7/30/97

### **Health And Nutrition Expos**

They are usually held at large gathering places that can handle lots of people in your local area, like at your community's convention center. There may be lots of quasi-medical practitioners here performing free eye tests, muscle performance tests, blood tests and so forth, all to determine if you possibly may have some actual or potential health problems.

The tests performed are somewhat questionable as to their scientific and/or medical efficacy, especially since the results of the tests may too often be seemingly tied to some product or nutritional supplement for sale which, of course, will supposedly aid what ails you, or what may potentially ail you in the future.

Medical experts claim the tests' results, and the so-called alternative medicine experts giving the tests, may be limited as to their REAL medical value, possibly even bordering on magic and snake-oil-type remedies! It may be best not to let their test results scare you into purchasing some possibly overpriced nutritional supplements, vitamins or anything else that you may not really need.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/29/98

### **Health And Exercise Club Membership Fees**

If you are very overweight, especially if you are female, you may possibly end up paying more for the "exact same" club membership compared to someone who is thinner! This is the result of a hidden

camera investigation. One club manager claims that some clubs may prefer a thinner clientele so if you are a heavier client you may simply be quoted higher prices for services. Club salespeople were caught on tape significantly cutting prices and offering special incentives to thinner prospective clients to get them to join the club while heavier potential clients were often told no other discounts were available! This especially happened too often to heavier women who were seeking to join certain clubs!

SUPPLEMENTAL SOURCE: TV NEWS MAGAZINE INSIDE EDITION 4/10/00

### **Heart Attacks And Strenuous Exercise**

Sudden, strenuous exercise raises your risk of heart attack significantly, especially for those who do not work out regularly. Weekend athletes involved in heavy exertion may experience a 100% increase in the risk that a sudden workout may bring on a heart attack.

For those who workout several times a week, the risk may only be about 2% more. However, for the "couch potato" the risk jumps to 9000% Moderate levels of exercise for extended periods of time actually burns more fat than high intensity levels for short periods of time, which end up burning less fat. For fat to burn off it needs oxygen. High intensity aerobics or other intense levels of exercise for shorter periods of time use much less oxygen so, consequently, may burn less fat.

### **Heart Attacks At Health And Fitness Centers**

Have a heart attack here and odds are that possibly the club may have no response plan to deal with it! These clubs and centers may also not conduct heart attack emergency drills and the fitness and exercise instructors who work at these clubs may have no certification in basic life support!

Furthermore, the club may not even screen its new members for signs, symptoms or history of heart disease. This can be disturbing especially since around 25% of all new club members tend to be over 55 years of age!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 8/5/01

### **High Energy Snack Food Bars**

Do not always count on them to make you FEEL energetic. They may deliver needed energy to your body especially if you are involved in lengthy, high intensity exercise but they are not a panacea for stress or fatigue.

Incidentally, there are cheaper alternative energy sources compared to overpriced energy bar snack foods. Try fig bars instead.

SUPPLEMENTAL SOURCE: BOTTOM LINE PERSONAL NEWSLETTER JANUARY 1998

## **High Salt Diet**

According to one study a high salt diet may not do you as much harm as many in the medical community claim. The question is who sponsored the study?

One of America's largest food manufacturers sponsored this study and it just so happens their foods tend to be swimming in sodium! However, consumers reading the results of this study may not realize just who sponsored and paid for the study.

Do food processors really want the public to know who paid for a study which goes to promote or prop up the food processors' industry all under the guise of scientific research? Critics charge the food processing industry will use pro-salt consumption studies to confuse the public as to what is exactly good or bad for consumers! If there is confusion on the part of the buying public then consumers will not worry so much about how much salt they eat daily.

Critics go on to complain that high salt food manufacturers, instead of working on re-formulating their products into potentially healthier, less salty concoctions, they seemingly would rather lobby big government, contradict expert medical opinion as well as possibly encourage misinformation public relations campaigns and discredit other scientific evidence that is "anti-salt".

Many medical doctors still feel a high salt diet may contribute to heart attacks, strokes, high blood pressure, hypertension as well as higher risks for asthma, stomach cancer and heart enlargement.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER SEPTEMBER 1996

## **How To Buy Good Running Shoes**

Expensive \$100 shoes may be no better than lower cost running shoes. Complex cushioning technology is not inherently or automatically superior to simpler shoe constructions.

Shoe manufacturers may also significantly change or revamp a shoe's construction WITHOUT changing the shoe's name! Changing the structure of a shoe but keeping the same basic name of the shoe allows the manufacturer to "cash-in" using the name of a popular selling model even though the shoe's construction may have been changed significantly! Feel free to ask the shoe salesperson if your favorite shoe's construction design has been redesigned recently even if you think you are buying exactly the same model shoe that you have worn in the past. Consequently, be open to try new brands and shoe models. In fact, unfamiliar brands and models have been known to become "preferred" by running shoe critics once they are tried out! So-called "top rated" shoes do not always please all the critics who critique them or try them out!

Do not count on "breaking-in" a running shoe, it should fit, feel flexible and comfortable right out of the box!

When you go to buy running shoes take a pair of your well-worn shoes with you so the salesperson can assess your wear pattern which can help you get a better overall fit. Also, consider shopping later in the

day when your feet may tend to be larger! Regardless, do not hesitate to try on different shoe sizes as shoe sizes may vary between different manufacturers or shoe lots during the manufacturing process of the same manufacturer. Additionally, your dress-shoe size may not be your running shoe size either.

Ask about a running shoe's return policy. Ask if you can take the shoes for a test ride on a treadmill at home or elsewhere and return them if they are unsatisfactory and none the worse for the brief indoor wear.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 2002

### **How To Eat Fatty Meals**

To possibly minimize the effects of artery-clogging food in your hearts arteries, based on your physical condition, exercising for an hour BEFORE you consume a high-fat meal may possibly significantly cut down the amount of fat that flows through your bloodstream and clogs up your heart! Critics contend that trying to accomplish the same effect by exercising AFTER you eat a high-fat meal, like, for example, walking around the block after a meal, may not do much to keep fat from further clogging your hearts arteries when compared to exercising BEFORE a high-fat meal.

Also, if you eat a high-fat dinner before bedtime, maybe consider exercising for an hour the first thing when you wake up the next morning which may possibly help reduce the risk of clogging your hearts arteries. Of course, if there is any doubt, always consider consulting your physician before starting any exercise program if necessary.

SUPPLEMENTAL SOURCE: BOTTOMLINE PERSONAL NEWSLETTER DEC. 1999

### **Lifetime Health And Exercise Club Memberships**

Like any product that comes with a lifetime guarantee, the same goes for health and exercise club memberships. This guarantee does not mean it is good through YOUR lifetime, but really means it is good through the general life expectancy of the product or service! In this case it is good only as long as the company remains in business under management by the particular owner you signed up with.

In many states, lifetime club memberships may be illegal to even be sold to you, so if you already own one, it may not be worth the paper it is written on! If the club sells out to another owner, of course, the new owner is not obligated to honor your pre-paid lifetime membership and probably will not honor it. The state you live in cannot help you here either if lifetime memberships are deemed illegal in your state.

SUPPLEMENTAL SOURCE: WFOR TV NEWS 5/5/00

### **No-additive Tobacco Cigarettes**

You should maybe not assume that these type cigarettes are safer to smoke. So-called 100%, all natural tobacco ingredients are controversial because there is no way for the government to verify any of the



no-additive tobacco claims because the tobacco industry keeps secret and protects their lists of ingredients as "trade secrets"! If the tobacco industry feels their tobacco products using "additives" are "relatively" safe to smoke then why do they tout their "no-additive" brands of cigarettes as an "advancement"? Does this mean no additive brands are "completely" safe to smoke? No-additive cigarettes seem to appeal to younger smokers who may erroneously feel they are safer to smoke because supposedly they contain no additives! Health officials believe that no-additive cigarettes may give smokers a false sense of security, and even worse, an excuse not to try and quit smoking!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 9/29/96

### **Organic Food Labels to Watch Out For**

The U.S. Congress has actually already lowered the once high standards for organic food labeling that was hammered out in 2002 and now will allow organic labeled food to contain up to 5% synthetic ingredients and this does not have to be approved in public discussion; so beware of organic food labels! This now makes the U.S. government's agriculture Secretary in charge of approving the synthetic ingredients that go into organic labeled foods and the agricultural Secretary is not being held accountable to anyone anywhere!

In the past the U.S. Department of Agriculture's (USDA) "organic" food label meant that organics are grown without using most unconventional pesticides, all conventional pesticides and without any sewage sludge or ionizing radiation being used in the process. Also, the products must not have been genetically modified. Furthermore, organic meat and poultry products that come from animals would not have been injected with growth hormones or antibiotics.

However, all of the above rules for organic products may possibly get "watered down" by powerful agribusiness interests thus lowering the once-tougher standards for organic products! Consequently, now if you want purely organic food you may have to look past the "USDA ORGANIC" food label and read the label carefully to try and make sure what you are getting.

For example, look for additional label claims when you see the USDA ORGANIC food label and make sure the label also says "no synthetics used in the production". If you are buying dairy products look for something that says "animals have continuous access to pasture" or something that has to do with animal welfare practices like "certified humane".

Remember, there is no such thing as organic fish or organic seafood so even if you see it advertised as organic it may still have significant levels of contaminants such as PCB's and mercury!

Moreover, every wonder why the Japanese have found 15 to 20 times more cases of mad cow disease in the meat they import from the U.S., and elsewhere, compared to the number of cases of mad cow disease that have been found here in the USA? The reason may be that the Japanese test each and every piece of beef for mad cow disease while in the U.S. only a small percentage of beef is ever even tested for the disease!

SUPPLEMENTAL SOURCES: CHICAGO TRIBUNE NEWSPAER and (FT. LAUDERDALE) SOUTH FLORIDA SUN SENTINEL NEWSPAPER 12/11/05 and CNN-TV HEADLINE NEWS 12/11/05

## **Osteoporosis And Dairy Foods**

This disease is big business for drug companies, the dairy industry, the fitness industry and the medical establishment. All of these industries can be criticized for doing advertising and promotion campaigns that potentially create a certain anxiety in women concerning their bones and osteoporosis. Critics contend that when the dairy industry, and even organized medicine, recommended that women add calcium to their diet may possibly end up contributing to the osteoporosis the calcium is supposed to inhibit.

Some skeptics even claim that the dairy industry may have virtually created the so-called "osteoporosis scare" when milk sales dropped due to everyone's fears about saturated fat in regular whole milk! Even today, there are advertisements out there promoting milk consumption and the consumption of calcium supplements even though research has apparently shown that too much calcium may be as harmful as too little!

Green vegetables may possibly supply all the calcium you need with no dairy products or calcium supplements required. Dairy products may not be one of nature's perfect foods like the dairy industry advertises or what the industry may like you to believe.

Is the industry conceivably brainwashing consumers just to sell more and more dairy products? Incidentally, the consumption of dairy products may be linked to stomach and intestinal problems in some people. Also, some women claim that their uterine fibroids shrink, their breast pain disappears and menstrual cramps are not as severe when they cut down significantly on their intake of dairy products!

SUPPLEMENTAL SOURCE: HEALTH WISDOM FOR WOMEN BY DR. C. NORTHRUP

## **Over-the-counter Knee Braces**

It may not perform well or live up to your expectations when used after knee surgery because it could possibly slow down your reaction time contributing to a knee injury it is supposed to help prevent!

## **Roadside Jogging**

Jogging on a busy street or roadway may be equivalent to inhaling 20 cigarettes when it comes to the amount of carbon monoxide you could be taking into your lungs during just one jog!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/2/95

## **Secondhand Cigarette Smoke**

The risk of prolonged exposure to secondhand cigarette smoke is 1000 times greater than the one-in-a-million cancer risk deemed unacceptable by the U.S. government for other man-made environmental contaminants!

## **Sports Creams, Ice Packs, And Heat Rubs**

The ones sold over-the-counter may have too few active ingredients in them to provide substantial relief as well as be overpriced for what they may actually deliver in pain relief. For some muscle strains and injuries you may possibly get more relief using ice in a plastic bag or a warm washcloth, taking a warm bath or warm shower instead of purchasing potentially overpriced electric heating pads and devices, fancy ice bags and ice packs.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 9/2/97

## **Stomach Muscle Exercise Equipment**

To develop those coveted "6-pack abs" you see displayed on TV advertisements and to lose weight too supposedly all you have to do is purchase and use some overpriced piece of exercise equipment. However, nothing may help you lose weight and workout all your stomach muscles better than old-fashioned vigorous walking or using a treadmill compared to using some piece of equipment you see advertised. Advertised stomach muscle exercise equipment may actually exercise fewer stomach muscle groups compared to vigorous walking or other aerobic-type exercise activities. Abdomen exercise equipment only strengthens stomach muscles. To lose weight too requires you to watch what you eat and regularly perform some type of aerobic exercise which makes you sweat. Sit-ups alone do not eliminate stomach fat despite what advertisements may seem to suggest. Remember, learning to do "correct" stomach crunches to build stomach muscles requires no equipment!

When it comes to treadmills consider not even buying one until you have had a chance to try it out in the store. This way you can be sure the handrails do not get in your way, that the "belt" you are walking on does not start or stop too quickly and that the monitor is within easy reach. You also do not want your feet to come too close in contact with the motor housing as you walk. If you test out a treadmill in the store this way you can check noise levels which cannot be done when buying through mail order.

Try not to base your purchase on the seller's claims of motor horsepower because this is calculated in different ways by each manufacturer!

Additionally, if you do not adjust the belt alignment and tension periodically, as well as periodically clean between the belt and the bed, you may want to consider purchasing an extended warranty or service contract.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 1998

## **Sun Skin Damage**

Most of the damage done by the sun to your skin typically occurs before you reach the age of 20. A sunscreen lotion with a sun protection factor (SPF) of 30 or higher ideally should always be used everytime you are exposed to the sun's rays, especially children! The damage done due to overexposure to the sun is irreversible!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/28/97

## **Sunscreens Contributing To Skin Cancer**

Sunscreens are a must for staying out in the sun but may lull sunbathers and outdoor-types into a false sense of security! Using a sunscreen allows you to stay in the sun longer but the longer you stay out in the sun increases your chances of getting skin cancer.

## **Teeth Whitening Product Abuse**

Some people using over-the-counter teeth whitening products tend to use them too often and for too long and do not always strictly follow the instructions on the package label. Overuse or improper use of these type products may lead to gum problems and irreversible tooth damage!

If after using these type products you see that your teeth start to have a bluish tint to them and/or notice that the ends or tips of your teeth are becoming somewhat "see-through" or translucent then it may be a good idea to stop using teeth whitening products and consult your dentist.

Furthermore, if you are trying to whiten your gray-looking teeth due to the use of the antibiotic, tetracycline, then do not even try because over-the-counter teeth whitening products will not whiten teeth discolored by tetracycline.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 2/3/05

## **Thirst Quencher Drinks**

These type drinks, as well as sports energy drinks, like those so often advertised on TV, may be a questionable way to spend your hard earned money just to try and replenish your body with nutrients after a workout when plain water, or even tap water, may be as good for your energy level, vital organs, and your wallet compared to these costly commercial drinks. Drink manufacturers do a superb marketing job of creating in consumers a desire or felt need to consume these type drinks.

This extremely successful marketing plan by drink manufacturers is similar to what the headache and pain reliever industry has accomplished in the consumer-hungry public by persuading vulnerable consumers to feel as if they need to take, eat or drink something when ACTUALLY they may not need to consume some "commercial" product at all to replenish or treat their body!

## **Toxic And Nontoxic Worrying**

Worrying may not be all that bad and may actually be nature's way of helping us anticipate and avoid danger. Most successful people worry because they constantly look for potential problems so they can take steps to foresee, forestall and/or solve them. This is "good worry" leading to possible constructive action.

"Toxic worry", on the other hand, creates negative feelings which immobilize us so we cannot do much to improve our situation. You have to learn to channel toxic worry tendencies into a normal or good worry range.

Toxic worry causes you to continue going over and over the same ground without making progress to solve your problem(s). In toxic worry, stress chemicals feed back to the brain signaling your mind to worry even more! Toxic worry is triggered by feelings of vulnerability and powerlessness.

The quickest way to change or improve your mental state is to do something physical and most any activity will do. Physical activity can temporarily help push your problems out of your mind so that later on you may be better able to deal with them.

Physical touch may also be another way to help calm yourself and try never to worry alone. Ask for reassurance from others to help break the worry cycle. In fact, physical activity may even help prevent acute worry. Exercise increases blood flow to the brain so more oxygen and stabilizing chemicals reach your brain. This eventually may lead to positive changes in your brain's chemistry.

SUPPLEMENTAL SOURCE: the book: WORRY, CONTROLLING IT AND USING IT WISELY BY DR. E. HALLOWELL

## **Vitamin E Supplements Research**

Health enthusiasts who take high doses of vitamin "E" pill supplements may want to think twice especially those people taking hundreds of units a day. Vitamin "E" may help decrease the risk of heart disease but recent studies of hundreds of thousands of people taking high doses of these supplements indicate that taking hundreds of units a day may increase the risk of bleeding or bleeding strokes!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 10/11/04

## **Vitamin-enhanced Bottled Water**

This type of bottled water may be loaded with calories compared to regular plain bottled water which typically has no calories. Moreover, the vitamins the bottled vitamin water is said to contain may be of

little nutritional value when compared to taking vitamin supplements in pill form. Also, vitamin pills may cost significantly less than bottled vitamin water products.

Remember, America is a commercial consumer culture and if someone can come along and manufacture and market a product with a perceived need and/or benefits then you can bet that someone WILL do so to try and separate you from your hard earned money.

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 5/21/02

### **Vitamin Pill Benefits**

If the vitamins you choose does not have USP on the label, this means there is no guarantee that the pills will always disintegrate properly in your digestive tract, consequently, they may not be absorbed properly by your bodys metabolism. This then may provide little if any benefit to your body. The USP means it meets the disintegration standards of U.S. Pharmacopeia, an independent, non-profit pharmaceutical testing organization.

SUPPLEMENTAL SOURCE: BOTTOM LINE PERSONAL NEWSLETTER SEPTEMBER 1999

### **Zinc Supplement Health Concerns**

Zinc-laden products may possibly be a health risk for some people who consume them to try and boost their immune system as well as supercharge their lovemaking prowess. Why? Too much zinc may interfere with your body's absorption of copper which is essential for maintaining the function of your immune system!

Popping zinc supplements of 120 to 150 milligrams a day may possibly contribute to copper deficiency in your body which, in turn, may also contribute to impaired brain function and pancreas problems too!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 6/28/98

# History

## **Current Day Militia**

The U.S. Civil Defense Program, made up of an all volunteer, "gung ho" patriotic militia, may have inspired the current day militia groups in America. During the Cold War of the 1950's through the 1980's states in the U.S., with government help of course, created and trained, using high-tech weaponry, what was called State Defense Forces just in case if they were ever needed to defend the nation in time of crisis.

However, as the Cold War ended during the 1980's many states' Civil Defense Programs were disbanded yet many of the combat-ready volunteers started their own militias yet this time the enemy was not communism but was the U.S. government instead!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/17/97

## **Forgotten Founders of America**

Thomas Jefferson, Ben Franklin, James Madison and others modeled the USA, not after European monarchies, but after the democracies of the American Indians! This is the lost history of America.

When growing up in America, our children may often be led to believe the Indians were savages who knew only how to make war. However, history may someday show that the American Indians actually gave our forefathers the ideas of mass participation in government, leaders as servants of the people, not their masters, impeachment for wrongdoings, freedom of expression and religion, as well as freedom from unlawful searches and seizures!

The North American Indians, the REAL Americans, helped shape the American identity. The Europeans and especially the English, figured what Indian would not want to be converted to the superior, European way of life. No "civilized" person would choose to be an Indian, right? Wrong! By the end of the 1700's few, if any, Indians became Englishmen but many Englishmen escaped into the woods choosing the Indian way of life, disgusted with the care and pain necessary to support the "English" way of life.

## **Revolution of 1776 and the Next Revolution**

Only around 5% of the American colonists even participated in the American Revolution of 1776 while the other 95% of the population essentially believed there would be no way to beat the British so they said, "Why even try?" This is similar to the naysayers these days who say things are always worse than they REALLY are or that we have more to fear by trying to change things or do things "out of the box" so to speak.

Some say the next revolution will be a tax revolt once taxpayers get fed up with how Washington D.C. and their local government, "tax and spend" politicians waste their hard earned tax dollars and always want more, more, more with little or no accountability how the dollars get spent. A CEO of a publicly owned company would be held accountable and go to jail if he spent his company's revenues the way



politicians get away with spending taxpayer dollars. Critics say vote them out if you do not like their antics but whoever you vote in seem to always end up turning out to be just as deceitful in the long run, term limits or no term limits. Others say "Why even vote.... it just encourages them!"

## **The South Will Rise Again**

In 1860 "The South", meaning southern U.S. states, declared itself to be an independent nation. Southerners charge it was then invaded, captured, and today, still remains occupied by the aggressor, "The North". Much of U.S. Civil War history may be untrue depending on who you choose to believe! Remember, most of what we know about history from any era was written by "the victors"!

Upon invasion, The South had no choice but to defend itself. By 1865, Southerners had become an economic colony of The North, used and exploited like so many colonies in the world.

In many ways The North may still be in control of the federal government and continues to impose its agenda on the rest of the nation at the expense of private liberties. It may also be said that The North still controls the Supreme Court which controls the rights of states and suppresses any efforts by others to reclaim individual freedoms from the federal bureaucrats!

In 1865, at the end of the Civil War, Southerners became second class citizens in a ruthless, autocratic society full of fraudulent political maneuvering, oppressive actions and unfair legislation which continues to this day! For example, Southerners feel there is a sort of "ethnic cleansing" going on in an America ruled by The North aimed at eliminating "the symbols" of Southern history and heritage, like the "Stars and Bars" Confederate flag and states rights. The Confederate "Rebel" flag, unlike what many want to believe, does not represent a racist, pro-slavery philosophy but instead represents states rights in the hearts and minds of true Southerners.

Contrary to what many Northerners believe, many Afro-Americans feel they get better treatment by white folks in The South than they do by white folks in the North. Today, some of the biggest strongholds of the Ku Klux Klan remain in Northern states contrary to what many people believe because The North, which controls much of the national news media, wants the citizenry to believe racism is a "Southern thing"!

So, will The South rise again? Some believe it already has and this time the fervor is sweeping the nation in the form of states rights. Today, many U.S. citizens in all 50 states want to see more local control of governmental affairs and less influence coming from Washington, D.C. which is the essence of states rights. The President and U.S. Congress have proven they cannot satisfactorily govern the whole nation and manage taxpayer dollars effectively and efficiently so maybe they should only be allowed to be in charge of national security with everything else going back to the states. The sad part is it took over 125 years for voters to finally figure this out!

Of course, Southerners always get labeled as pro-slavery when, in fact, before the Civil War began in 1860 only one in ten Southerners even owned a slave. The Civil War was not even about slavery. The North did not go to war to free the slaves but fought to preserve the union.

## **Unofficial History of American and Corporations**

The U.S. was born in a revolt against the British monarch's system of government and its corporations. Remember the Boston Tea Party? For 100 years after this revolt in Boston harbor and the ensuing Declaration Of Independence, Americans remained extremely suspicious of corporate power and were careful how they granted corporate charters in America, including the powers that were granted to them. So, initially corporations were controlled by the states granting the charters and could automatically dissolve any corporation if it violated its state charter! This meant limits were set on how big and powerful companies could ever become! Moreover, corporations were not allowed to participate in the political process and could not buy stock in other corporations. If caught doing so, the consequences were severe. All this means is at one time the PEOPLE, not the corporations, were in control.

So what happened? After the Civil War of 1860, this essentially marked the beginning of the struggle between corporations and civilians. During the Civil War, corporations made huge profits off supplying war materials and services and thus began to pay-off or buy legislators, judges and supposedly even Presidents! Even President Lincoln warned that corporations have become enthroned and corruption will follow as corporate power and money will be used to work on the prejudices of the people to help aggregate wealth into the hands of a few, thus destroying what our Founding Fathers envisioned as the republic and the true spirit of democracy.

No one in power paid much attention to Lincolns protest. In fact, corporations grew stronger and more powerful until they were able to have the laws governing their creation amended so that states could not revoke charters and corporate profits could not be limited.

Eventually, even the U.S. Supreme Court virtually turned on the citizenry by declaring in a court case that a private corporation was entitled to protection under the Bill Of Rights, which gave corporations all the rights and privileges enjoyed previously ONLY by the PEOPLE including freedom of speech!

This gave corporations the same powers as private citizens. However, considering the vast financial and political resources wielded by corporations, they became far more powerful than a typical citizen, essentially gaining more freedom and able to defend and exploit their rights and freedoms more than most any citizen.

This act by a few men on the U.S. Supreme Court seemed to undermine the American Constitution of one man one vote and equality in public debates. Sixty years later, Supreme Court Justice, William O. Douglas, said this one court case had no historical precedence to be based on and was illogical and unreasonable! This one great legal blunder in the 19th Century seems to have changed the whole idea of democracy in government.

Today, in many cases, corporate trusts are far too powerful to be challenged and courts seem to tend to consistently favor corporate interests. Also, many critics feel that America is now ruled by a coalition of government and business interests. Unlike a military takeover that could be pointed to, American corporations waged a gradual, subversive, covert takeover of power. Now many corporations are more powerful than many countries! The top 500 corporations in America hold 42% of the worlds wealth!

They control the airwaves, bankroll elections and lobby, lobby, lobby to set our industrial, economic and cultural agendas.

We, the People, have lost all control and have unknowingly even accepted it! We go to corporations on our knees and say please do not do this or do not do that. Have we forgotten how to stand up straight? The unofficial history of America is a story of democracy derailed. The revolutionary spirit has been effectively suppressed. We, the People, have been reduced to servitude.

We, the affluent People, are in no mood right now to revolt against our way of life--consumer capitalism. The masses seem unmoved by ecosystems collapsing all around us and wholesale corporate takeovers. We seem more concerned about getting good seats at sporting events while ordering up champagne to celebrate our newfound wealth provided by corporations and the stock market.

Today, you are either a player on the inside with your hand in the cash register and head in the sand with your lifestyle choices being approved by the unaware, unknowing and uncaring mass media, or you are on the outside looking in, and are considered to be of no consequence, just a pawn for the players to push around as they see fit. Are the power elites ignoring the angry rebels? As with most revolutions, the elite never really seems to notice the rage that is building invisibly, except for flashpoint revolts like the Black Panthers of the 1960s, the Womens Liberation Movement of the 1970s, the Paris Latin Quarter Riot of 1968, Vietnam, the Soviet collapse, the 1910 Zapatista Mexican Revolution, and yes, even the Seattle Protest of 1999 which was against the World Trade Organization (WTO) all of which planted the much needed seeds for social change.

Remember, the WTO has given corporations so much power that even countries are essentially powerless to enact legislation capable of fighting the biggest corporate conglomerates. Now, is it any wonder then why a large number of activists gathered in Seattle in 1999 to protest against the WTO? Radicals in the past have fought for intangible ideas that seem like dreams. Today, we look back and ask was there ever any doubt that these particular events and social movements would not affect social change?

In future protests against corporations, like, Remember the Alamo, they may be chanting, Remember Seattle. Now you have to ask yourself, which side am I on? One interesting note, the movie, TheFight Club, in a strange way expresses consumer rage against the deadening forces of consumerism and corporate takeovers. The movies main characters harness the discontent of a generation whose identities have been forged from clothes, cars, and other creature comforts. In the movie, government officials tell the band of rogues that they are wasting their time, like trying to fight a 700 lb. gorilla! However, the anarchists remind the government and its corporate overseers that the People they are trying to keep down are the same people that government and corporations depend on to cook, clean, service, produce and even haul the trash, as well as guard them at night, so do not mess with us! So what is the bottom line to all of this? Maybe it will be something as simple as, Remember Seattle!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE-WINTER 2000

# Home and Real Estate

## **Air Duct Cleaning Services**

Before you have your air conditioning and heating ducts cleaned in your home or office in hopes of helping to alleviate your illnesses, allergies, breathing problems and even headaches, do not always expect the duct cleaning, no matter how much or how little you paid to have it done, to completely eliminate all your breathing and/or allergy problems like the air duct cleaners' advertisements may claim or incinuate. This also includes any sales "pitch" from salespeople too.

In fact, the National Air Duct Cleaning Association claims that some of the air duct cleaning services in your area or locale may be putting out deceptive promotional literature, sales "pitches" and ads containing misleading information!

If you do choose to have your air ducts cleaned, which may not be a bad idea in some cases, beware of simply having your ducts sprayed with a sanitizer. This may not do the job you expect.

Furthermore, not just any company will always do a competent job of cleaning your air ducts. Some may damage the fiberglass insulation in your duct areas, so always get several estimates before you have air ducts cleaned.

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 8/9/98

## **All Landowners Do Not Own Their Land**

A U.S. law called "eminent domain" can force you to sell your land back to the city or state if the local government in your area decides your land is needed for re-development. The problem is the land is not always to be re-developed for government use but can be re-sold to a private land developer so he can build a new deep discount hardware store or newspaper office building or anything the government and re-developer so desires no matter if your family has owned and even lived on the land for hundreds of years!

Because of the eminent domain law all landowners everywhere, in essence, may only be leasing the land they thought they owned! You can fight it if the government chooses your land to take but it may cost you lots of stress, time and money in attorney fees.

Of course, the government may offer you a fair price for your land but if you do not want to sell it this is just too bad as far as the government may be concerned. Some landowners win eminent domain court cases but many do not. The land or house you slaved over and poured your heart and soul into for years, the house you planned to retire in, and maybe even die in, can essentially be confiscated by the government and sold to someone else who will pay more money in taxes on it than you currently do!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 7/4/04

### **Assumable Home Loans Court Judgments**

When purchasing a re-sale home it can be cheaper to assume a loan from the current homeowner on an already existing mortgage instead of applying for a potentially costlier new home loan. To assume an existing loan may only cost \$50 to \$100 compared to the thousands of dollars in closing costs and other fees when applying for a new home loan.

Also, unlike a new loan an assumable home loan may possibly be assumable again if and when you decide to re-sell later on making the property more desirable to the next home buyer and thus possibly easier to sell.

If a telemarketer calls or if you receive in the mail a sales "pitch" for home insurance protection if you ever get sued in court, the insurance will supposedly protect you from any and all court judgments levied against you by a judge in a court of law. Unfortunately, the home insurance protection coverage sold to you may likely be worthless!

### **Buying A Home Or Land In Certain Areas**

If you seek to buy property on the outskirts of town or in an underdeveloped area, do not always expect the developer's salesperson or property owner to volunteer all the necessary information concerning what may be planned by the city or county for the area!

Go directly to the city or county planning and development department and check out how the area is zoned for future use if you do not want some possible unfortunate surprises in the future AFTER you have bought the property.

If you do wait it may be too late to do anything about it especially if the land you bought to build a home on turns out to be right in the middle of a flood zone, proposed busy highway or next to some commercial development or high-rise building plan, all of which may significantly decrease the value of the property!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 1996

## **Contaminated Rental Apartments**

If you move into a rental apartment and all of a sudden you or family members start experiencing breathing or any kind of health problems, especially children who may be particularly vulnerable, you may have unknowingly moved into an apartment that was once used as an illegal drug lab! The chemicals used in making illegal drugs, like amphetamines, can linger in an apartment and end up affecting the next family that moves into the apartment even if the apartment has been thoroughly cleaned and supposedly de-contaminated!

Unfortunately, in most states there is no law in place protecting apartment renters from landlords who rent apartments once used as drug labs! To date, landlords are not obligated to disclose what activities went on in an apartment in the past!

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 7/1/03

## **Estate Sales**

If someone in your family passes away and you decide to sell some of their things through a company specializing in estate sales, if you are not careful, you may not get paid for everything they sold for you.

If you do NOT get a detailed list of everything you wanted sold, there is really no way to prove you even had some of the items to sell in the first place!

Also, it is wise to get IN WRITING from the estate salesperson the price you want on each and every item if it is of any significance to you. This way you and the estate sale company agree on all prices. This provides you with protection if you run into problems with them later.

The temptation to take advantage of you may be too great, so why even give them the chance?

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/8/95

## **Flower Bulbs And House Paint**

Mail order flower bulbs, especially tulip and daffodil suppliers, may deliver the best quality. Always look for the biggest bulb size for the price unless you are looking for lower quality bulbs at quantity discounts.

You can also find high quality bulbs at local nurseries IF you can select each bulb individually from an open bin which can be cheaper compared to mail order.

Expensive house paints do not always do the best job. Discounted brands for around \$10 to \$15 a gallon can be best according to some critics' standards.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 1997

### **High-End Kitchen Ranges Versus Less Costly Kitchen Ranges**

Just because a kitchen range costs a lot of money and comes with professional-style adornments does not mean it will perform better than less costly appliances, especially compared to ranges used in day-to-day cooking. Furthermore, the pricier, professional-style ranges may need more repairs in the long run compared to their less expensive counterparts!

### **Home Builders Contributing Termites**

Why do some new houses in a neighborhood get subterranean termites and other houses do not? It may be due to careless builders and/or whoever cleared the land before the home was built!

Rather than digging up all the tree stumps in and around your home's planned foundation, the builder may have just plowed right over the tree stumps, simply leveling the land without removing the stumps! Subterranean termites find rotting wood, like tree roots and stumps, and build their nests.

From here the termites can eventually attack the wood in your home and the next thing you know you have termites in your house. Always try and make sure the land is cleared properly before your new home is built.

### **Home Builders, Remodelers, And Realtors**

Always make sure they have a valid and current license in the "county" in which you reside because if they only have a state license, and if they do a poor or incomplete job it is much harder to take quick legal action against them if they are not licensed in the county you live in.

A valid county license should be mandatory for anyone doing any kind of building or



remodeling work for you.

On the other hand, realtors may be dealing with home builders that build shoddy, unsafe homes and home buyers may not know it until it is too late! Once you buy a poorly built home your only recourse is a lawsuit. Consequently, there may be no real safety net for "ripped-off" home buyers because once you buy the home, you may be stuck with making all the necessary repairs yourself!

### **Home Burglaries**

Some advertisements for home security systems may try and scare you into believing that a whopping 25% of all home burglaries happen during the summer months. However, the summer months represent 25% of the whole year, meaning that 75% of home burglaries happen during the remainder of the year making the scare tactic claim virtually meaningless and unfounded!

Many home burglaries do happen during the daytime when the thief KNOWS you are home because it may be likely that you do not have your alarm system activated during the daytime when you are home!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 1995

### **Home Equity Protection And Foreclosure**

Let's say you need money and want to sell your home BEFORE it gets foreclosed on and along comes a third party that hears of your predicament and promises to move in and take up your monthly home mortgage payments so you will not lose your home's accrued equity. All you have to do is sign over the deed to your home!

The agreement this person strikes with you is he will rent out your home, assume your loan and make the payments as promised. However, a problem may arise later on. You may find out that no mortgage payments have been made, no loan has been assumed and then you find yourself getting foreclosed on anyway! The so-called helpful third party person keeps the rents collected and you are forced to assume a new loan just to be able to keep the house!

Moreover, if your contract with the third party has a "rehabilitation clause" in it, the third party person can even go out and get a loan to supposedly fix-up the property using your equity in the house as collateral. The third party collects the loan money leaving

you owning and owing all the newly borrowed funds on a new mortgage as the third party defaults on his agreement with you then disappears leaving you owing for everything including the new rehabilitation loan too!

Always protect your equity in your home and get legal advice or legal aid before you ever sign away any property. You may have a better alternative available to borrow money but may not discover it until you talk to outside independent legal and/or financial sources, of course, ones that have no financial interest in your affairs.

### **Home Inspectors Selling A Home Faster**

When purchasing a home consider never hiring a home inspector that is recommended by your real estate agent because the agent's inspector may not disclose everything you really need to know about the property for fear of "killing the deal". However, even if you go out and hire your own so-called independent home inspector that is not associated with your real estate agent, you may still not be able to completely trust his evaluation of the property you want to buy because most home inspectors everywhere still may generate most of their income from referrals from real estate agents.

Consequently, if certain home inspectors are known to disclose so many problems with the homes they inspect, "the word" may get around quickly to other real estate agents that a particular home inspector is known to be more of a "deal killer" instead of a "deal maker!"

Of course, if this happens the inspector may rarely get referrals from agents in the area which consequently affects a completely honest inspector's earning potential. Who do you think the inspector is going to favor when it comes to "putting bread on the table" so to speak--the home buyer or the home seller?

Additionally, whatever a home inspector tells you means absolutely nothing unless you get it put in writing, otherwise his evaluation is meaningless!

Also, the contract the home inspector asks you to sign may carry lots of small, fine print legal qualifiers which protect the inspector from you being able to sue him in court for damages based on the home inspector's property evaluation and recommendations!

Furthermore, one way you may be able to sell a home faster is to offer the prospective buyer a one year warranty covering the roof, major appliances and heating and cooling systems. This type of warranty would go into affect the day of closing on the sale.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 5/8/98

## **Home Inspectors When Buying Real Estate**

If you are buying a piece of property you may NEVER want to take the recommendation from the real estate agent, representing the "seller" of the property, which inspection service to choose! This agent could instruct the inspector to overlook certain things wrong with the property just to preserve the sale, and you, the buyer, may never know your interests were being compromised!

## **Home Improvement Home Center Contractors vs. Independent Contractors**

Home centers or one-stop shops do it all from designing your renovation, like a kitchen or bathroom, to picking out the appliances as well as hiring and supervising the contractors. However, before you sign on the dotted line for one-stop services note that those consumers surveyed were not overall impressed by the one-stop shops' design help, installation services and product quality, selections and price!

One-stop shops may not have the selection or quality products you are looking for and you may be sacrificing this for the convenience of one-stop shopping. Consumers surveyed said independent contractors working for smaller shops that are NOT affiliated with home centers scored higher in quality of workmanship and materials, speed of work, communication skills and ability to keep costs down! Moreover, there may be way less damages to goods and materials by the independents compared to home center contractors.

Independent designers and architects were rated by consumers to be better compared to home center and manufacturer stores offering design help. If you do use a company store like a home center or manufacturer, consider using those whose contractors work for the home center or manufacturer. More problems may occur with sub-contractors who do not work for the company store or manufacturer. When things go wrong on your home improvement project home centers may be less likely than independent contractors to satisfy the customer and solve the problem!

Other pitfalls to watch out for of those surveyed, many said they wish they had done more homework and research before they signed on the dotted line saying they would have chosen their contractor more carefully or bought different products and or materials. Beware of those who asked to be paid upfront in full before the work is done, like many home centers require, unless the state law where you live forbids 100% upfront payment in advance.

Home centers do have one potential advantage. Some offer a project credit card that may carry a zero per cent interest rate for six months after the first purchase. However, after six months the interest may rise dramatically so if you are confident you can pay it off the project in full within the six month window a home center project credit card may possibly be a good option. Otherwise, it can be a very expensive way to finance a home improvement project or renovation.

Keeping the costs down may be tough no matter who you hire for the job so expect surprises and make sure you have a "change order" clause in your contract which specifically details what kind of

changes require your approval before they can be made. This clause should also state how the changes or extra work will affect the overall costs and the finish date. You may want to consider adding 10% to 20% of the total cost of the project for unanticipated costs! If you do not spend this extra amount during work on the project you can use it for redecorating afterward.

Do not create your own surprise expenses. This means settle early on what you want and stick to it and stay involved with and available to those working on the project. Always get the crew supervisor's cell phone number and make sure he has yours and set a time, you both mutually agree on, to speak to each other every day and, if possible, always inspect the day's work every evening.

Always mention concerns immediately. This helps keep problems small and easier to resolve. The longer you wait the harder and more expensive the problem may be to fix.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2007

## **Home Insulation Contractors**

Up to 80% of the homeowners who purchase a new home may be getting shorted on the amount of insulation that is in their attic. Their bill of sale may claim the home is now fully insulated but too often there may be too little or possibly none in the attic! This, of course, can contribute to extremely higher than normal heating and cooling bills. When buying a home most homeowners may not even check the attic insulation.

In addition, a well-insulated home during a snowstorm, the snow on the roof will not melt quickly. If it does it may mean your insulation is weak and your heat is escaping through the roof contributing to higher than average heating costs!

Too many insulation contractors may not even take a ruler up into your attic and measure your existing insulation level when inspecting and giving you a price quote or estimate for new insulation. Always consider using a contractor certified by the ICAA or NAHB and do not hesitate to get involved. Always try and make sure the contractor takes measurements on how deep your existing insulation is as well as measure the square footage of your entire home. If possible, when the actual insulation job begins on your home, try and count the number of bags of insulation being loaded into the machine that is being used to spray insulation into your attic.

When buying a new or used home, hire a home inspector to certify how much insulation there is in your attic. Always make sure the price quote or estimate from a home insulation contractor is in detail and that the bill you receive for the job is also in detail. For example, it should show how many bags of insulation was used, how many inches of insulation were added and so forth. If your bill does not show this you may have been

shorted and did not receive exactly what you were sold!

SUPPLEMENTAL SOURCE: ABC TV 20/20 1/22/01

## **Home Mortgage Rates And Bank Loans**

The APR, or annual percentage rate, can be confusing, even misleading and, to date, is of little use as a tool to use to shop around with when seeking the lowest possible interest rate on a home loan. Too often the APR advertised may conveniently leave out costs which could raise the APR once you figure in costs like property appraisals, document preparation, credit reports, tax services and underwriting, all of which make it next to impossible to easily compare one mortgage loan interest rate against another.

Also problematical, lenders may not disclose the APR until after you have paid a non-refundable application fee, then it is too late to shop around for a lower APR.

Incidentally, when you do shop around for the lowest possible APR, what you are actually comparing are "note rates". This means the interest rate typically advertised by lenders and used to calculate your monthly payments, is actually lower than the APR so you will possibly end up paying higher monthly payments anyway. Most borrowers do not know this which is why at closing time on a home mortgage they wonder why the deal is costlier than they may have anticipated!

For the "truth" to be put back into lending, lenders should maybe be forced to include all costs of the loan in the APR by listing these hidden or not-so-obvious costs as well as disclosing the "true" APR in their advertisements and/or promotions so borrowers may easily shop around for the absolute lowest interest rates!

Concerning bank loans many fees they try to charge you for are negotiable! However, if you allow them, the banks typically ask all borrowers to pay the set interest rate assigned to the loan category, meaning the banks seemingly want borrowers to simply accept the fees and interest rates imposed on borrowers that the bank offers them even though bankers will sometimes respond to a counter-offer from borrowers.

Banks will likely not advertise that their loan fees are negotiable but if you have a solid, longstanding relationship and history with a bank, have satisfactorily met the terms of a previous loan with them and have a good credit rating, ALWAYS ask that your fees and/or loan interest rate be lowered, or seriously consider moving your account to another lending bank in exchange for better terms.

Remember, a bank's goal is to take as much money from bank customers as it can and since banks basically overcharge most every borrower that walks through their doors, banks do have the leverage to meet your needs and negotiate your fees and loan terms. Moreover, lending decisions are totally subjective! The exact same loan application not accepted by one or more banks may be accepted by other banks!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE JUNE 1998 and the book: MONEY CONFIDENTIAL BY BOARDROOM BOOKS

### **Home Property Tax Assessments**

When your local government assesses the taxes on your home, up to 95% of the time your taxes may be assessed too high, meaning you may be paying too much! Moreover, up to 95% of the time if you seek to get your taxes lowered to the correct level you may be successful if you know what to do and if you always go about it in a calm, cool and collected manner. When you go in front of your local government always be civilized about it and expect nothing in return because you are at their mercy! Check out what homes are selling for in your neighborhood. If they are selling for less than what your property is being assessed at you may rightfully have a good case for getting your property taxes lowered!

SUPPLEMENTAL SOURCE: CNBC-TV "THE MONEY CLUB" 3/19/97

### **Home Remodeling Contractors**

Any legitimate contractor must be able to show you a state license number, proper personal identification that matches the license perfectly and proof of insurance and workman's compensation. If he cannot show any one of these it may be risky doing business with him and potentially cost you big bucks down the road.

Never pay more than 10% up front of the total job cost. This percentage is customary. To pay more than this beforehand invites any contractor for any type of project to take advantage of you, like by showing up late to work or not even showing up at all.

Up to 98% of home remodelers may go out of business within the first 3 years of operation so try and rely on older firms. Beware of the one that may ask for more money than is due.

Be leary of very high or very low estimates. Always get at least 3 estimates from 3 different contractors for any kind of services. Also, feel free to use one contractor's estimate against another's when negotiating your best deal.

Before you pay for any portion of the job provide and make them sign a "release of lien" specifying exactly what part of the job is being paid for! Everything here must be spelled out in detail. This release of lien is the only thing legally protecting you from getting sued by the contractor's vendors, suppliers and laborers IF the contractor neglects to pay them what they are owed. Otherwise these folks can turn around and bring a lawsuit against you, the homeowner, and win, so you actually could end up paying for the work TWICE!

Only a home remodeling business owner or manager can sign off on a release of lien. Each release signed will only protect you, the homeowner, for that part of the job that is being paid for up to the date of completion so several release of liens may be necessary to complete your home remodeling job.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/16/95

### **Home Remodeling Secrets**

Hire professional contractors you know or have already worked with in the past if you were happy with their performance and results. Trying someone new may lead to more time and cost overruns! Hiring a contractor referred by word of mouth from someone you trust oftentimes ends up with more satisfactory results compared to hiring strangers from advertisements or elsewhere which may cost you more time and money in the long run.

Hiring each individual contractor yourself can also save you time and money compared to letting the general contractor do all the hiring of contractors like plumbers, electricians and so forth.

Remember, the more you change your mind when the project is in progress the longer it may take to complete the project and the more money it may cost you.

Written estimates are crucial especially when working with architects and designers because these high-priced professionals tend to contribute to more time delays and cost overruns compared to lower-priced pros like plumbers and electricians! Around 1/3 of the 1500 homeowners surveyed wish they have planned better before allowing the project to begin! This also includes learning more about the building and design materials being used on the project as well as screening the professional contractors better before allowing work to begin.

Get at least three bids for a project but those who jump for the lowest bid generally may get poorer work! Check the references of previous jobs done by the contractors, especially older jobs completed

to see how the well the work has held up over time. An estimate should list product material, labor costs, work timetable, material and product allowances, prices and quantities.

Check for proper licensing, insurance and for certification. Certification from the National Association of the Remodeling Industry is good for prospective contractors to have and check with the Better Business Bureau ([www.bbb.org](http://www.bbb.org)) and your state's attorney general's office for filed complaints against all contractors you hire as well as the contractors you allow the general contractor to hire.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 2005

## **Home Service Contracts And Warranties**

A warranty may offer a false sense of security when buying a new or used home and the same goes for a service contract on your home's appliances, plumbing, electrical and so on because of so many exclusions and disclaimers of liability found in the small, barely readable fine print! Potential home buyers should possibly not buy a particular home simply because a seller offers you a service contract or warranty.

Your best bet may be to have the property you want to buy thoroughly inspected by an independent home inspector not recommended by or not in association in any way with the person or agent selling the home. Of course, the inspection must occur BEFORE you buy the property. NEVER put blind faith in a home seller's so-called warranty.

New home builders seem to get their fair share of consumer complaints typically around a month or so BEFORE the home buyer's new home warranty expires. Consider always having your home thoroughly checked out by an independent, professional home inspector prior to your new home warranty expiring!

Even if it costs a few hundred dollars it may be well worth it because once your new home warranty expires you can likely kiss your chances goodbye for getting any more warrantied repairs done by the home builder or developer, especially any costly ones!

In addition, always document your "unanswered" complaints to your home builder and/or developer via certified mail. This way you can prove your case in court if necessary.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
3/11/96



## **Homeowners Insurance And Dogs**

If you do not want your insurance to cancel coverage you may want to either consider not telling them you have a certain kind of dog or tell them you have a mixed breed, like a labrador mix and you do not know what the lab was mixed with.

If you have a mortgage to pay you are required to have homeowners insurance and the wrong kind of dog could cause you big problems when trying to get this insurance.

To date, the breeds that insurance companies do not like are pit bulls, german shepherds, chows, akidas, wolf hybrids, dobermans, rottweilers and anything else that may have a bad reputation or possibly be risky to the insurance company.

Be careful what you say to the insurance company when seeking coverage, it may come back to haunt you.

SUPPLEMENTAL SOURCE: CNN-TV HEADLINE NEWS 6/13/02

## **Homeowners Mortgage Insurance**

This type of insurance can be risky. You are required by the money lender to purchase mortgage insurance when you put down less than 20% of the purchase price of the property you are buying. When you purchase mortgage insurance it protects the lender if you default on the loan and cannot make the payments on the property.

However, if possible, consider trying to avoid making payments for this insurance directly to the lender because you could end up making extra premium payments over and above what you need to. After your equity payments exceed 20% of the property's value, unfortunately, you may still be making monthly payments which include payments for mortgage insurance that you no longer need!

Do your mortgage insurance deal with the lender so that your insurance payments are paid separately and not included as part of your monthly mortgage payments. This way you can drop the insurance policy once the equity in your property reaches 20%.

Additionally when considering your loan, do not sign-off on any loan that makes you accept any pre-payment penalties if you decide to pay-off your loan early or if you decide you want to make accelerated payments which enables you to also pay-off the loan quicker than you may have anticipated when you originally signed-off on the loan

with the lender. For example, making 13 payments every 12 months on a 30-year loan can help you pay-off your loan in just 22 years and save you up to \$100,000 on many typical 30-year loans!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 1998

### **Household Waste And Rubbish**

A typical household may contribute as much hazardous waste as a typical small business! So, are we possibly misdirecting some of our waste treatment resources?

Furthermore, fast food wrappers and disposable diapers are not the problem compared to how much fresh fruits and vegetables contribute to our overall waste problems.

Also, much of the so-called "biodegradable" garbage may actually never "breakdown" and disintegrate because it needs sunlight to degrade. Once buried in a landfill it will never receive enough sunlight to make it biodegradable!

Additionally, all those packing materials inside the boxes of the merchandise you buy, like styrofoam, may actually help decrease garbage contrary to what many critics want us to believe!

### **Lawn Power Blowers**

The expensive gas powered "backpack" types you see lawncutting landscapers using to perform lawn care services are not much more powerful than hand-held gas powered models. Unless you have a large yard to sweep there is really not much of a reason to purchase the backpack type power-blower. Both types are noisy anyway..

Incidentally, consider buying lawn tools after July 4th when prices start to come down.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE OCTOBER 1996 and CONSUMER REPORTS BUYING GUIDE 1998

### **Mistakes to Avoid When Mowing Your Lawn**

Cut no more than 1/3 of the length of grass because cutting the grass too short removes too much of the lawn's leaf surface which feeds it. If grass is cut too short it weakens it and encourages shallow roots leaving it more vulnerable to weeds and other problems. When in doubt mow higher instead of shorter.

Find out when is the best time to fertilize your lawn because incorrect timing makes your grass more susceptible to disease rather than feeding and fortifying it.

Late-day watering your lawn encourages lawn pests, mold and disease by not allowing warmer daytime temperatures to evaporate the moisture before sunset. Consider watering your lawn in the morning when there is less wind to blow the water around, less sunlight to evaporate it and more time for the lawn to dry before nightfall. By watering the lawn at night keeps the water from burning the grass. This is simply not true and is a myth!

Too little water encourages crabgrass and other weeds which thrive in dry soil. Footprints that remain on the lawn are considered a common sign of too little water. Over watering invites mold and other diseases that thrive in moisture.

Do not mow wet grass. It leaves clumps and collects on your mower's parts. Also consider mowing your lawn at three or four different angles on consecutive cuttings to help spread out lawn wear and compaction.

Moreover, consider not bagging the lawn clippings as it wastes a valuable resource. Green clippings contain water and lawn-feeding nitrogen. Letting clippings lie where they fall can reduce your lawn's fertilizer needs by up to 33% as they decompose and release their nutrients back to the grass roots where they can be absorbed by the lawn. If you must bag your clippings look into composting them and use the residue as weed-blocking mulch.

Concerning mowers themselves self-propelled mowers generally tend to need more repairs than push mowers.

**SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 2006**

### **Mobile Home Buyers**

Buyers have reported MAJOR problems with their manufactured homes up to 60% of the time!

**SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 1997**

### **Mortgage Experts And Brokers**

Beware of so-called "expert advice" when searching for the lowest cost interest rates and mortgage closing costs. Even your real estate agent may send you to a more costly money lender that the agent just so happens to be affiliated with, meaning your real estate agent may be getting a cash "kickback" for recommending you to a particular mortgage lender.

Remember, mortgage brokers, like real estate agents, also work on a fee basis. If you are not paying their fee, the money lender they recommend you go to probably is! This means your broker or agent may not be steering you to the lowest cost lender. NEVER always trust the so-called expert in money lending situations to do YOUR homework. Always shop and compare and in doing so you will learn and benefit along the way.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 1996

### **Moving Companies**

Ever been spanked? This is when a mover "sets up" a customer with a "low ball" estimate to move then hits the customer with a final bill 2 to 10 times MORE than the original estimate!

Beware signing a contract with an "extra charge allowance". The mover can then legally hold all your things hostage when the original low ball estimate suddenly escalates out of sight.

Also, they can charge you for the time they hold all your belongings in storage and only a cash payment will get all your things released.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 12/20/95

### **Moving Companies & Long Distance Movers**

Up to one in ten consumers using a moving company either files a claim against the company for damaging their home furnishings or the consumers end up getting charged more than what the mover's original estimate was to make the move in the first place. Some of the larger, more well-known moving companies may tend to have some of the worst consumer complaint histories and it can possibly take months and months to even resolve complaints against some movers!

Always try and get a "binding estimate" from the mover. Non-binding estimates tend to end up costing you more because of potential added charges that may not be found in a binding estimate. Always shop three, or preferably more, movers for estimates. You could easily get different price quotes from the SAME company if you shopped it for a price on different days! Look into complaints against the company you would like to have move you. To do this check with your state and/or local consumer protection agencies.

Know what your homeowner's policy covers against claims and damages done by a moving company because the "free coverage" provided by the movers may only cover 60 cents per pound per item toward any damages or lost goods which may be nowhere near enough for your beloved possessions.

Make sure to number all boxes that leave your home and make a list then check them off when they are unloaded at your final destination. This helps ensure nothing is damaged or ends up missing. This "numbering" system also helps substantiate any future claims. It may even be wise to ask the driver to initial or sign-off on this list once the truck is loaded up and ready to go. Make sure beforehand that the driver knows what you are doing and that you expect him to sign-off on the list.

On the other hand, when making a long distance move, no matter what the company name is or how trustworthy it seems to be, **ALWAYS** get **GUARANTEED** delivery times, days and dates **IN WRITING!** Try not to move in the summertime, it is the busiest time of year and your whole move may fall apart right before your very eyes.

Try to get a site survey before the move so when the mover shows up and sees some of the obstacles, like steps, small hallways and/or small access streets and more, this way your cost may not skyrocket on you once the mover arrives on the day you are scheduled to move.

By law, a mover is not obligated to move you at any time as long as he notifies you of any problems or holdups within 24 hours.

Beware that your move may not warrant the big long truck or "big rig" like you see depicted in the movers' ads or promotional literature. In fact, your beloved possessions may be packed up and hauled off in a much smaller truck then unpacked, stored in a nearby warehouse, then packed up again when a larger cross country "big rig" becomes available. If you did not know so you would never expect something like this would ever happen!

Consequently, you may in all likelihood believe your things are on the road to your destination when all your things are actually sitting in a warehouse not far from where they were originally picked up, much to your dismay! Also, always try and be there when your things are unloaded and unpacked upon arrival at your final destination.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE MARCH 1998  
and NBC-TV DATELINE 7/6/98

### **Picking a Painter**

Any contract should include a state or county license number as well as all details of what the job will include and the total price for the job. Make sure you know what is NOT included in the price too.

Avoid a large down payment and withhold the final payment until you are satisfied with the job. Typically the amount withheld here is around 10% - 15%. Make sure you get a copy of the painting company's or painter's liability and workers compensation insurance certificates or possibly pay a hefty price if someone working on the job gets hurt because if the painter or painting company is not properly insured you could be held liable for all the pain and injury medical bills of the injured worker!

There should also be a guarantee against chipping, peeling, blistering, flaking or excessive fading or chalking that occurs within two years after the job is completed. The guarantee should cost you little or nothing if the guarantee needs to be used or exercised. Remember, the paint itself has a warranty but this may NOT include the labor to satisfy the guarantee!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 2007

### **Pre-construction Home Or Condo Buying**

When buying a new home or condominium at pre-construction prices make sure you thoroughly check out the builder. "Crooked", incompetent and/or unethical builders may collect money from many prospective home buyers then "bust out" the project before it even gets off the ground. The "crooked" builder then may move to open up somewhere else moving from state to state and pulling off the same scam all over again with having little to worry about concerning ever getting caught! Why?

Half-built, busted out communities are impossible to stop because there are no regulations or records kept on developers. Generally, no bonds are issued to protect consumers so there are no developer funds posted or put up to guarantee customer refunds if the planned development fails. Around 35% of the complaints local and state consumer fraud agencies get are home construction complaints.

Smart home buyers make the builder put all their pre-construction deposits into an escrow account so that no money can be withdrawn from it unless both parties (buyer and seller) agree to a withdrawal. Many consumers do not opt for the escrow fund because the builder may tell the home buyer it will cost the buyer more money just to set up the escrow account.

What the home buyer usually does not know is that without an escrow account, the developer-builder can actually take out a loan against the customer's upfront payments and even charge the loan interest to the home buyer, and the buyer will be legally responsible for it! Buying at pre-construction prices is not always risk-free!

### **Questionable Contractors**

Beware of those who call on you unexpectedly, especially those offering rock bottom bargain prices. Also beware of those who have no verifiable address, license or proof of insurance. Beware of those who offer no references from jobs they have worked for in the past.

Never give in to high pressure or "strong arm" sales tactics or money collection tactics, like "act now or lose the deep discounted deal!" Call the police if you feel at all uneasy.

Contractors who try and scare you into signing a deal, claiming your home is unsafe, should generally be considered suspicious! Around 25% of all homeowners surveyed reported at least one problem with contractors, ranging from rudeness to getting hit with "switch pitch" sales tactics, meaning the homeowner was "switched" from what was originally "pitched" into something not initially agreed upon and/or contracted for!

The most common complaints are jobs that take way too long to complete and cost overruns. So, always try and hold back any final payments until the job is finished and you are completely satisfied. Better yet, pay as you go in phases so you are never paying for more than has just been completed and approved.

Contractor licensing does not guarantee success or professionalism. Any contractor asking for a substantial amount of money "up front" may actually be using your money to complete his last job, not your job. In fact, up front money may tend to delay the work on your project!

Always try and limit your down payment to no more than 10% of the total cost of the job. Moreover, never make a final payment until you receive from the contractor a

mechanic's lien.

Never make a final payment until you acquire a signed mechanic's lien from the owner of the contractor's company. This releases you from any third party claims on your property if and when the contractor does not pay employees who worked on your project or the suppliers of goods and services who supplied the materials for your project.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 1997

### **Radon: The Silent Killer In Homes**

Radon, found in homes, may cause up to 20,000 lung cancer deaths yearly! Radon is easy to detect and get rid of but most homeowners do not even bother to have their homes tested for it until they decide to sell it, which may be years too late!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE: THE BUYING GUIDE--1996

### **Real Estate Agents & Mortgage Lenders**

The agent works for the seller NOT the buyer. Remember this when your agent tries to become your friend while also trying to sell you property.

Agents often steer prospective buyers toward mortgage lenders who have been known to possibly provide a fee to the agent for doing so. Consequently, you may not end up getting the lowest rates and costs when purchasing property through a real estate agent and 40% of all home buyers choose a lender based on their real estate agent's recommendation!

Home buyers may too often trust their real estate agent. The temptation may be too great for fee-hungry agents to resist when it comes to making a sale and telling the prospective buyer things that may inhibit the almighty sale!

A mortgage lender can also effectively "lock out" many potentially lower priced lenders by having lots of the real estate agents in your area "freelancing" for them so you may have to go outside your immediate area just to find your lowest rates and costs when purchasing a home or property.



## **Real Estate Agents' Contracts**

These days sell your home through a real estate agent and you may get hit with hidden charges that in the past you likely did not have to pay for, like document processing and storage, which in the past would have had to be paid out of the real estate agent's commission. Today, agents may complain about the rising costs of doing business which tend to eat up their commissions.

Also, beware of the "contest fee". This may be a several hundred dollar charge to you for an agents' sales incentive program created for the sole purpose of getting your agent to try and sell your property faster.

A contest fee may be hidden under what is called a "10-G Program". Your real estate attorney may be just derelict enough to allow you pay up to \$250 or more to your real estate agent to try and sell your property faster. All sales made within a certain amount of time qualify the selling agent to possibly win up to \$10,000 in cash and you, the seller, may get little, if anything, in return!

Once that about 40 property sellers are persuaded to donate this contest fee some lucky real estate agent's name is drawn out of a hat and wins all the cash and all at the property sellers' expense!

Realtors offering this 10-G Program "claim" it creates incentive for the agents to sell your property faster. However, it may also compromise what is best for the property seller if the agent tries to push hard for the seller to accept a lower bid on the property just to enable the agent to get another entry into the contest and chance to win the prize money! The more properties the agent sells the more chances the agent gets to try and win the prize money! Unfortunately, this is just another way to boost everyone's profits except yours, the seller of the property!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
3/24/96

## **Reselling Undeveloped Land**

That piece of land you bought that you never were able to develop or build a house on is just sitting there when suddenly some company salesperson calls you and offers to help you sell it for a few hundred dollar "upfront fee". All you have to do is mail in a check and the company will advertise your property for you.

Of course, the salesperson will claim some outstanding success rate at re-selling undeveloped real estate. Do not always believe it.

Too many undeveloped land owners, and typically many elderly ones, have mailed in their money only to still be left with a plot of undeveloped land and up to \$500 or more poorer!

Moreover, many land owners do not even report the fraud to police because they may be embarrassed they were "ripped-off" or still hold out hope that the salesperson was not a con-artist.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 11/20/97

### **Riding And Walk-Behind Lawn Mowers**

A lawnmower you ride on may not cut as neatly as a walk-behind type but the riding lawnmower may make up for it by doing the job faster and with less drudgery.

There may also be little reason to spend \$4000 for a lawn tractor when there is a less pretentious brand or model that may perform just as well for around \$1000.

You may get more for your money with a lawn tractor compared to a riding mower but if you are looking for "putting green" perfection do not expect to get it from the tractor. Remember, the simpler the mower the less costly and more reliable it may tend to be as well as be more energy efficient.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 1997

### **Security Window Film**

Some salespeople of this type product may talk a good game or sales pitch and may virtually guarantee that their particular type of window film will stop most any object from bursting through your window during a bad storm or hurricane, but in many cases maybe you should not completely count on it.

The impressive video a salesperson may show you to sell their window film product will likely show objects smashing into the film covered window, and maybe even show two-by-four pieces of lumber, as well as other objects smashing into it. However, the kind of

window film used in the video may not be of the same thickness that will end up on your windows!

This means you may not have as good of protection as that you saw portrayed in the sales video. The salesperson may not even "pitch" you on the thickest, most durable window film figuring you, the consumer, cannot afford or will not buy the best window film so why potentially "scare off" a sale with too high of a price?

The idea of any sales pitch is too often to "size up" what the customer can afford to spend TODAY and make sure whatever they do is sell the customer something TODAY!

SUPPLEMENTAL SOURCE: WPEC-TV NEWS 11/11/95

### **Toxic Waste & Chemical Cauldron Homes**

Toxic waste is being illegally dumped possibly everywhere in America even in your own backyard often illegally and without conscience or regard for public safety! The illegal dumping of toxic waste and other hazardous materials is a highly profitable enterprise of pay-offs and bribes in the "underground" waste dumping economy due to the costly environmental regulations imposed by the government for the "legal" disposal of toxic waste!

In households all across America there may be a toxic build-up of chemicals, or chemical cauldron forming, that no one really may be keeping track of, especially concerning its impact on the environment and human health! Remember, over 250,000 NEW chemicals for household use may be produced yearly!

Fewer than 20% of all synthetic chemicals may even be listed with the U.S. Environmental Protection Agency (EPA)! Ten million household poisonings occur each year due to exposure to toxic products resulting in infections, asthma, bronchitis, headaches, fatigue not to mention possible chronic or delayed reactions to chemical build-up over time, potentially contributing to "multiple chemical sensitivity" (MCS) as well as possibly affecting the human immune system!

Beware of common, ordinary household cleaners, sanitizers and disinfectants like oven cleaners, air fresheners, furniture and floor polishes, fabric cleaners, stain repellents, drain cleaners, bleaches, aerosol sprays, paint strippers, ammonia, carpet shampoo, toilet cleaners, glue, liquid spot removers, paint, varnish and even laundry detergents.

Oftentimes all the ingredients in these products may not be listed on the chemical product labels leaving consumers unaware of what is in the product. If consumers knew some of the ingredients they may likely be more careful when handling and inhaling them. It may take over a year of non-use to completely eliminate household chemicals, like disinfectants, from our bodies!

### **Using Discount Brokers when selling your home**

Beware that the discount advertised may not end up being the discount you receive! However, it will likely still be better than paying a typical full 6% commission broker though. If you want discount brokers to also list your home with the "multiple listing service" they offer, the advertised 1% to 2.5% may rise to 2% to 4.5%.

Also, if you choose a different title company from the one offered by the discount broker you may end up paying a higher percentage to the broker than advertised. The title company is used to make sure the property for sale is free from any existing liens, defects or claims.

Discount brokers have received other complaints too. For example, some homeowners complain that the discount broker may have listed their houses for less than they could have sold for! This makes it easier to sell to prospective buyers so the discounter can move on quickly to sell other properties.

Other common complaints have been poor customer service, like not returning phone calls in a timely manner or working with the seller when it comes to what you, the seller, wants or what your schedule may be when it comes time to close the sale with the buyer and others involved in the deal.

Discounters may also not work well with full 6% commission brokers representing the buyer or seller in a real estate deal thus alienating many traditional agents. This may be because the traditional full 6% commission broker may not like the idea of NOT getting a full 6% commission! To date, traditional full 6% commission brokers still make up around 95% of all home sales in America but this will likely change quickly sooner than later.

However, consider not falling for the "line" that "you get what you pay for" when it comes to signing a contract with a full commission broker to sell your home. Remember, the broker may actually only get around 1% to 2% of the total 6% the broker collects for

selling your home. The rest of the commission goes to the real estate agency and to the other broker representing the home buyer.

Consequently, the broker selling your home for you may only take home \$150 to \$300 for every \$10,000 more your house sells for! This may not really be enough income or incentive to make the broker really care about trying to sell your home for as much as possible, meaning the broker may try and get you to settle on selling it for less just to try and hurry up and make the sale!

In one survey of real estate brokers who put their own homes up for sale, the survey showed that brokers generally held out longer to get a higher price and eventually sold their own homes for significantly more money than they sold their clients' homes for, and the homes used in the survey were of comparable market value! Critics charge that full commission brokers may even tell you your home will not sell for as much as it could sell for just because the broker wants to sell it as fast as possible without regard for how much you could actually get for your home!

Consider selling your home yourself possibly through one of the many home selling services that allow you to list your own home on their web site for a few hundred dollars but you end up doing all the legwork the real estate broker would normally do for you.

SUPPLEMENTAL SOURCES: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 9/11/05 and ABC-TV 20/20 10/7/05

### **Water Pipe House-sitter Or Robot**

The robotic system was created for peace of mind and designed to detect when your home's water pipes may burst especially in cold weather. If this happens the robot apparatus takes over to immediately shut-off your water so your house does not get flooded.

Unfortunately, the robot may not go into action quick enough to shut-off your water allowing puddles of water to accumulate before the robot takes over to shut-off the water.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 1995

# Insurance

## **Auto Insurance Company Claim Denials**

If you are in a car accident and sustain an injury, your insurance company may try to claim your injuries are not completely a result of the accident, so they do not have to pay your medical bills! Beware that some of the nations largest and most respected car insurance companies have been accused of coming up with their own doctors reports giving reasons why they should not have to pay your medical bill claim.

The insurance company may send your claim to a so-called independent doctor to study and pass judgment on. Too often too many of these independent doctors opinions may come back in favor of the insurance company giving the company reasons why your medical bill claim should not be paid in full for you, the policyholder. Unfortunately, the companies used by the insurance companies to go out and get an independent doctors opinion have often been accused of everything from re-writing the independent doctors medical opinions concerning your case to even forging a doctors signature!

The insurance companies have even lost lawsuits for millions of dollars in court cases, with the presiding judges citing that the independent doctors opinions were bogus! If a car insurance company disputes your medical claims and the injuries you sustained in the accident were legitimately due to the accident, and if your insurance company tries to deny paying your medical bills in full, you may want to consider fighting them in court. Remember, the insurance company may not always be concerned with paying off your claim in full. It may want to try and get you to negotiate a claim payment which most always would end up costing them less and costing you more out-of-pocket.

Some unsuspecting policyholders have had a rude awakening when dealing with an auto insurance company for medical claims. Policyholders think they are buying peace of mind when they purchase car insurance but too many may end up with big headaches when trying to get their insurance company to pay their medical claims in full.

Insurance company accident claims in an accident claim that was not your fault and caused an injury to you or a loved one, no matter how big or small the insurance company is, when this company asks you to sign anything without talking to an attorney first--**BEWARE!** These insurance companies have been known to try and convince you that you will likely receive more money if you do NOT seek legal representation when getting paid by the insurance company for your claim. Unfortunately, this may be the farthest thing from the truth! In fact, in injury cases, most all personal injury attorneys offer free advice so you may always want to play it safe and take a free consultation with an attorney or risk NOT receiving all the money damages you may possibly be entitled to.

Depending on which legal firm you ask to handle your case may also help you get even more money than the insurance offers, even after the attorney has taken his fees. Remember, the insurance may size up the legal firm you choose to handle your case as to its ability to take them to trial and go in front of a jury if necessary. If they feel the legal firm is top notch and capable of presenting a strong case in court and may not simply settle out of court for too few dollars like too many attorneys tend to do, then the insurance company may offer to pay you and your heavy hitting legal firm big bucks just to possibly avoid, at all costs, having to go in front of a trial jury!

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 6/23/00 ABC-TV PRIMETIME 10/19/00

## **Auto Insurance "Paper Car" Fraud**

Up to 25% of every auto insurance premium you pay to your auto insurance company goes to cover auto insurance fraud! The "paper car" scam is a favorite for thieves. Here is how it works.

A crook will insure a late model car loaded with all the fancy, costly upgrades and gadgets but will insure it using forged documents. This way "on paper" it looks like a costly late model car is being legitimately insured even though the car does not even exist. Then the thief will report the car stolen and collect the insurance money on a car that never actually existed. It only existed on paper and since too many insurance companies may not thoroughly check out the cars they insure the fraud continues and goes unchecked in too many cases.

It seems like insurance companies may find it less costly to simply continue raising all auto insurance premiums on all insured car owners instead of working to close this loophole for fraud.

SUPPLEMENTAL SOURCE: FLORIDA AUTO THEFT INTELLIGENCE UNIT 7/7/06

## **Disability Insurance**

After getting sick and you are unable to work, some employees of companies who had disability insurance through their employer still ended up penniless and had to declare bankruptcy because the group disability policy they thought was their financial safety net was full of loopholes! One exposure to a major illness can have a sobering effect and wipe you out financially if you come down with a chronic, debilitating illness.

With your employers disability insurance plan you may believe your risk is covered by your employers policy but may only offer short term coverage lasting up to 26 weeks! Remember, workers compensation only protects you against injuries sustained while on the job and social security benefits only apply if you are unable to earn income through ANY kind of employment which, of course, disqualifies most applicants!

Furthermore, your employers coverage may only cover your base pay, not bonuses and/or commissions. In addition, you may only be able to recover a specific percentage of your paycheck if your employer is paying the premiums for your coverage, so how much income will you need to replace?

Also, any monetary benefit you receive is considered taxable income. Consequently, you may need to consider carrying supplemental disability coverage to fill in any gaps based on your situation and family needs.

Here is what you may need overall. Sufficient protection to replace 60% to 75% of your total taxable income which is the maximum most insurers will allow. Your employers insurer may offer additional



coverage, so check there first before shopping around for private coverage which could be much costlier. Regardless, you will want coverage up to your retirement age.

Beware of coverage that limits policy benefits to just a few years of disability, even if it is pitched to you as a way to help keep the total cost of your premiums down. It is worth it to pay more to extend benefits to retirement age, of course, depending on how old you are when seeking coverage. Also, consider asking for a cost-of-living rider to further protect your purchasing power against inflation.

Beware of insurance agents that offer more affordable coverage that pays-off ONLY if you fall victim to an accident! Not all disabilities occur due to accidents. Always request benefits for partial disability-type coverage. A good policy recognizes both a partial and complete inability to work and pays-off according to your ability to work.

Opt for a 90-day waiting period before any benefits kick-in but make sure you maintain enough emergency cash on hand to withstand at least 120 days of living expenses.

If you do buy private coverage outside of your employers coverage, make sure it offers continuous protection if you switch jobs and always be sure your policy guarantees your right to renew annually.

Additionally, only consider insurers with excellent or better financial ratings like those provided by A.M. Best, Moodys Investors Service, Duff And Phelps, Standard And Poors or Weiss Ratings Service.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 1999

## **Doctor And Hospital Health Insurance**

Possibly a better way to reduce health insurance costs to consumers is to bypass the middleman insurance companies and let doctors and hospitals form their own health insurance groups. Today, it is not the doctors and hospitals getting richer and richer but it is the insurance industry who supposedly has even more money than the banking industry which you would normally think should have ALL the money!

Doctors and hospitals may come across as greedy to consumers but it is the insurance companies that tend to drag their feet in paying doctors and hospitals what it owes them, so much so, many doctors feel like they never hardly ever get paid or reimbursed at all by health insurance companies!

Of course, the complaint from insurance companies is not enough premiums are coming in to be able to pay the doctors and hospitals promptly. So which group would you tend to believe, the medical community or the insurance industry?

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/3/95

## **Doctors Without Medical Malpractice Insurance**

To date, most states do NOT require doctors to be insured for their medical mistakes and if you ask

your doctor if he has medical malpractice insurance, you may get a chilly reception. Your best bet is to contact your state medical licensing board to see if your particular doctor has had any disciplinary actions taken against him.

If a doctor carries no medical malpractice insurance and you sue him for negligence, he can file for bankruptcy and you likely will never receive any money damages for his negligence. Why? Doctors have been known to hide their assets before they go bankrupt and still get away with living a high lifestyle as well as continue to practice medicine on unsuspecting patients!

Supposedly, only doctors with hospital privileges may be required to carry medical malpractice insurance, so maybe a good question to ask your doctor is, At what hospital does he have medical privileges? If he has none then maybe consider searching out a doctor or surgeon who has!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 7/16/99

### **Easy-to-fake Deaths For Insurance Claims**

It is relatively easy to fake your own death then cash-in your life insurance policy and consumers everywhere end up paying the tab. Up to 15% of each and every insurance premium in the U.S. goes toward paying for insurance fraud! Insurance companies find it hard to determine if someone has died or lied concerning life insurance claims, they may seem to do little about trying to stop faked death claims and they rarely prosecute! Even when they pay-out on falsified claims they may not even try to get their money back!

In many states this crime is not even a felony so there is little chance at stopping it. Conceivably you may be able to take out up to 100 life insurance policies or more, just so long as you do not take out more than one with each insurance company you solicit a policy from! This way the insurance industry may likely never even know you have so many policies taken out in your name. Remember, all you really need to do is be able to fraudulently collect on any one of them and you could end up rich if you do not get caught.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/12/97

### **Federal Flood Insurance**

Critics call it welfare for rich folks and taxpayers pay the bill allowing wealthy people to continue building homes in high-risk flood areas!

The insurance premiums are relatively inexpensive compared to the cost of rebuilding with no insurance coverage especially since the U.S. government guarantees that these wealthy homeowners, if insured, will not pay hardly anything to get their homes re-built after a storm and/or flood, and everything in these homes will be replaced courtesy of U.S. taxpayers! This is why they just keep rebuilding in high risk regions of the U.S.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 8/20/97

## **Flight Insurance And Accident Unknowns**

If the commercial airliner you or a loved one is traveling on is "downed" by an act of terrorism and if you die, the typical, standard flight insurance policy may provide little or no coverage. This also applies to acts of nature too.

You may have to seek out additional coverages if you want to be covered for plane crashes due to intentional or unintentional acts of violence. It may be wise to get additional coverage when flying internationally or out of large metropolitan airports in the USA.

Unfortunately, if your flight does crash you may die less than minute later due to inhaling toxic fumes because, to date, the industry still allows toxic and flammable materials to be used on board airliners in everything from seat linings to blankets, except in newer planes, but nobody knows how many of the older planes are still flying!

Moreover, beware of wearing polyester or pantyhose on board. They may be flammable. Consider wearing 100% cotton which is not as flammable.

Additionally, passenger airliners involved in airline accidents up to 50% of the time they may not be retired from the skies but may actually be repaired and be flying today! After a plane accident can the same plane be structurally sound enough to be repaired? Or is the airline industry consciously or unconsciously putting economic considerations above passenger safety?

SUPPLEMENTAL SOURCES: CNBC-TV THE MONEY CLUB 7/29/96 and AMERICAN JOURNAL TV NEWS 6/27/96

## **Health Insurance Companies**

Some of America's largest health insurance companies, that traditionally have been not-for-profit companies, are seeking to restructure their company's financial status into for-profit corporations so they can legally profit and get away with things, like political lobbying efforts, which to date, not-for-profit companies cannot legally do. This way these companies can also sell stock to raise cash instead of taking taxable profits and dedicating them to the public good in some way as they have had to do in the past.

"Insiders" or company executives could then restructure and buy the company outright and sell shares of stock for a quick capital gain. However, in the restructuring process they may also try and keep their charity status, as well as put themselves in charge of the company's foundation, so they do not have to be overseen by an independent board of directors as a genuine charity would have to do.

Critics charge this is like having your cake and eating it too. What is at stake here are billions of dollars once traditionally used for charitable purposes now going toward health insurance company profits.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 1995

## **Health Insurance Restrictions**

Beware of automatic cancellation clauses in your policy. Coverage can be cancelled if you become so ill or disabled that you are then eligible for Medicare.

Also, if you lose your job due to sickness or the inability to work, your policy can get cancelled even if you have paid all your premiums and your policy is in full force and in effect when you get sick or injured!

SUPPLEMENTAL SOURCE: BOTTOMLINE PERSONAL NEWSLETTER SEPT. 1999

## **Home Replacement Homeowners Insurance**

If your homeowners insurance policy has a 100% replacement coverage clause in it, which insures that your home will be completely replaced if it is destroyed, if this clause has been in effect for decades and your home is now an older home, a home destroyed TODAY may have to re-build "up to county code". However, your insurance may only be responsible for rebuilding your home the way it was before it was destroyed and it probably was not built up to "current" county building codes! This means if your 100% replacement clause in your policy has never been updated then you may be forced to pay the difference between rebuilding your home up to current county building codes and the amount the insurance will pay to rebuild your home the way it was before it was destroyed! The difference you may have to pay to rebuild your home up to today's current county building codes may actually turn out to be more than house is even worth if you do not make sure your homeowners insurance policy has been updated concerning the 100% replacement clause.

## **Homeowners Insurance Not Paying Claims**

Be aware that if you experience storm damage on your home, damage that includes both wind and flood damage, many homeowners policies will not cover flood damage but may only cover wind damage. Consequently, when you make a claim against your homeowners policy and your damaged home gets appraised for damage the appraisal may get changed or re-written to say your home was all or mostly damaged by flood waters and not wind, so the insurance company does not have to pay as much or does not have to pay anything at all against your damage claim!

One of the biggest insurance companies in the U.S. has been accused of forging documents from their damage claim appraisers to state the damage was caused primarily by flood waters and not wind when, in fact, the appraiser the insurance company sent out to appraise the damage actually stated that the damage was caused as much by the wind as it was caused by flood waters! Unlike what insurance company advertisements may say sometimes the insurer may not always be there to help you "like a good neighbor."

When potentially fraudulent acts like this get exposed to the public, typically, it may be insurance company employees who do the whistle blowing. Oftentimes the whistleblower employees just can not stand by and lie to homeowner policy customers telling them their claim against storm damage was almost or completely denied and worthless because the insurance company said decided all the storm

damage was caused by flood waters and not by any wind at all.

The advice is if your insurance company denies your claim against wind damage consider going to an independent public adjuster who will fight for your rights for a small percentage fee of your total claim. A good public adjuster knows insurance companies. A good independent public adjuster can possibly turn out to be that "good neighbor" you thought you had when you contracted with the insurance company.

## **Insurance Sales Tactics**

These salespeople and others, like advertisers and organizations, may overstate possibilities and probabilities in relation to health, crime and so forth, all to try and sell you more than you may really need. These "scare" tactics have been measured to shake up and elicit a quicker response from consumers which is what sellers and salespeople are always looking to do. Scare tactics make a dramatic impression upon the buying public by getting prospective policyholders to dwell on what may happen if they are not more than adequately insured.

Remember, the insurance industry is driven by statistics and probabilities. In all probability you may never need all the coverage a salesperson recommends. If every policyholder did need it the industry would go bankrupt from all the claims!

How does the industry justify the monthly premiums you pay? Magic numbers called statistics which critics contend are essentially "pulled out of the air" the same way radio and TV audience ratings are created! The irrefutable statistics are used to try and convince prospective policyholders to buy more coverage than they may ever need.

There are lies, damn lies and then there are statistics. They are used to tell you only what they want you to know, not necessarily what you should know!

Using dramatic, scary statistics, while purposely omitting vital, disarming information, puts the "scare" into the tactic. Doing this and a seller or salesperson can potentially produce most any effect they need to in order to make a sale!

In addition, salespeople may try to get you to sign-off on a blank transfer form which is the same as potentially giving someone a blank check to your bank account, so never sign one!

Salespeople may also attempt to label whatever it is they are selling anything but life insurance, like pension plans or investment plans. Moreover, the salesperson may not even say the word "premiums" in their sales pitch. You may not even hear the word but instead they may call them your capital investment.

Some former salespeople have testified that they would raid a customer's "old" policy to try and sell them a new costlier policy. To make the sale salespeople may too often tell and sell the policyholder almost anything just to be able to try and sell them something....anything!

Critics contend insurance company management may go to great lengths to get their salespeople using improper sales tactics and misleading sales materials then tend to look the other way when their salespeople put them to use! Once an outside investigation begins of the company's deceptive practices management may go to great lengths to destroy the salespeople who used them as well as make the materials disappear!

Beware of salespeople who try to get you to cash-in a perfectly good "old" policy for a newer, costlier policy that can be paid for by the dividends supposedly created by the newer, costlier policy! Of course, the salespeople may downplay the risk that the dividends may fall short of what will be necessary to pay for the newer policy while reassuring you, the policyholder, of future high dividend returns.

Salespeople may receive lots of complaints concerning misrepresentation and even forgery while receiving at the same time an award for being "Best Salesperson"!

"Sliding" is when a salesperson slips costlier optional coverage into policies without you knowing it. Also, agents may pay-off car dealers for insurance customer leads then tell the customers they need more coverage than is necessary or claim the optional coverage costs nothing extra when actually it may! Beware buying auto insurance from agents recommended by car dealers!

SUPPLEMENTAL SOURCES: ABC-TV PRIMETIME LIVE 12/11/96 and MIAMI HERALD NEWSPAPER 9/4/95

## **Janitors Insurance**

The company you or any employee may work for can and oftentimes takes out a life insurance policy on you, and you or your family may never know anything about it! Consequently, when you die your employer will cash-in the policy and collect the full death benefit amount and your family will never even know or be aware your employer had a life insurance policy taken out on you.

This is all perfectly legal and you and your family have no legal right to know about it or collect any part of the death benefit. The only question is, is this practice ethical?

SUPPLEMENTAL SOURCE: NBC-TV NEWS 4/24/02

## **Kickbacks Hike Your Insurance Premiums**

Insurance companies may pay cash "kickbacks" to insurance salespeople in order to sell their policies which may inflate the insurance premiums you pay on life, health, auto and homeowners insurance! This is why the Attorney General for the state of New York has investigated several nationally known, once well respected insurance companies.

This also includes any insurance you may have purchased through your employer too. You could also be paying too much into your employer's insurance because of inflated commissions paid to the salespeople who sold your employer on certain companies' insurance policies!

Especially beware of insurance salespeople who are so-called independent agents! They are supposed to try and find you the best, most economical coverage for you. However, they may lead you to the insurance policy that nets them the largest commission! They may not always have your best interests at heart.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2005

## **Life Insurance**

Beware of costly add-ons to your policy by the salesperson. Policies that offer a waiver of premiums if you become permanently disabled, you may be better off buying standard disability insurance coverage instead, as it possibly may be a more comprehensive and cost effective form of protection.

Also consider not paying extra for a rider that promises to pay your survivors a large benefit if you die in an accident because your survivors financial needs are not affected any more or less no matter if you die in an accident or due to illness, making accidental death indemnities possibly not worth the extra cost.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2000

## **Life Insurance Agent "Churning"**

For years, agents for some of America's largest companies selling whole life insurance policies have been accused of defrauding customers by misrepresenting life insurance products and trying to get customers to cash-in their old policies for newer policies which pay the agent/ salesperson high commissions! This practice is known as "churning."

Victims of churning are typically the elderly. Insurance agents have been accused of promising customers that by trading in old policies they would not get hit with "extra premiums". However, once the deed is done, the customer gets a bill for new high premiums anyway if he has been a victim of churning.

Of course, the "promise made" by the agent may not even be put in writing, so never cash-in an existing whole life insurance policy for a newer policy until you get any and all so-called promises in writing!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 1998

## **Life Insurance Death Benefits To Charities**

If you have decided in your last will and testament to donate a sum of money to your favorite charity upon your death, the insurance company will, of course, likely send out the death benefit check to your favorite charity upon your death but the company may send it out to the charity disguised as looking somewhat like a solicitation or like a piece of junk mail!

Why? It is possible the charity may overlook the junk-looking piece of mail and throw it away without even realizing it was a valid check for a sum of money paid out as a death benefit upon your death! If the charity does NOT realize it was a legitimate death benefit check that it threw away, guess who keeps your money? The life insurance company keeps it and may never pay out the death benefit even though the company collected life insurance premiums from you for years!

SUPPLEMENTAL SOURCE: ANIMAL PEOPLE NEWS APRIL 2002

## **Long Term Disability Insurance**

Few, if any, health insurance companies will insure individuals anymore for the rest of their lives past the age of 65 like they used to because too many doctors and other professionals who bought "lifetime coverage" too often may be abusing their benefits!

Insurance companies used to feel that professional career people were not a high risk but not anymore. What no one anticipated was managed health care or HMO's which have cut deeply into many doctors' high salaries and their standard of living. What high-paid professional is willing to lose his high standard of living once they have had a taste of it?

The only option some may feel is to retire. What better way to retire than to get paid a disability benefit for the rest of your life! Simply get one of your medical friends to claim you are disabled and the health insurance company may be forced to pay the disabled doctor his or her regular salary for the rest of the doctor's natural life. Consequently, if a doctor made \$200,000 a year before the takeover of HMO's then the insurance has to pay the now disabled doctor \$200,000 for the rest of the doctor's natural life without the doctor having to lift a finger to work ever again!

It would create a "black eye" on the insurance industry if they balked at paying out their guaranteed benefits but who really cares anyway? Insurance companies always make up for losses through higher premiums for everyone else.

Some of the once high-paid, well-insured professionals have even been known to mangle some body part of theirs or be declared mentally incompetent just so they cannot be made to perform their specialty, like surgery, enabling them to collect disability for the rest of their lives!

## **Long Term Health Care**

Those selling it are NOT always known for honest sales tactics! One in four people may likely need this insurance at some time. The typical stay in a nursing home may be around 2 to 3 years. Beware of low cost premiums! They may leave you underinsured!

Choose a policy with daily benefit that is at least as high as the average price of nursing homes where you may end up. A 4-year benefit is a reasonable gamble which gives you and your family time to prepare for the financial consequences of a longer stay.

It is imperative that a policy's benefits increase with inflation at a "compounded" percentage rate, not at



a "simple" percentage rate, because nursing home costs may rise at an even faster pace than inflation. Inflation coverage is mandatory!

Beware of someone selling "extra coverage". Consider buying it somewhere down the road. However, if you continue refusing to buy extra coverage later on you may actually lose your right to buy extra coverage and someday you may need it! So, as you get older you may always be periodically increasing benefits.

Insurance carriers admit that fewer people are dropping their policies than anticipated so 50% rate increases may be on the horizon!

Typical elimination periods vary from 20 to 100 days during which time you must pay for nursing home care costs out of your own pocket.

Make sure your policy covers helping you bathe but beware of "frills" like an "advice" benefit which may lead to care that serves the insurer's interest more than the policyholder! Minor "frills" in a policy package may be used just to try and sell you a policy the salesperson wants you to buy! Remember, a "partnership" policy is good to protect assets but it cannot protect income once benefits are used up and you are forced to go on Medicaid; and if you move to another state you may lose your partnership benefit.

Never buy long-term care unless you intend on keeping it for the rest of your life! Concerning "home" health care coverage it may only be practical if you have a good support network of family and friends who can keep an eye on you and help you make decisions. Beware of the promise that a home health care benefits package will help you get into a nursing home when, in fact, it may not!

A group policy through an employer may be your best deal. Low premiums may not last long and good companies do not always sell good policies. In fact, your policy may be bought and sold among insurance companies, so 20 years from now who knows who will be providing your policy coverage! Few salespeople discuss just how disabled you must be to qualify for benefits which is may be a MAJOR difference between many policies. Always ask for a thorough explanation of what degree of disability will trigger benefits and how the policy defines the "assisted living" benefit!

Too many salespeople impart misinformation or too little information so you end up with limited choices. Never believe a policy can guarantee "quality" care. Distrust any salesperson who talks about 3-day hospital stays and guaranteed renewabilities. Today, all policies are guaranteed renewable and no states require hospital stays anymore BEFORE nursing home coverage can begin.

Talk to more than one salesperson and always take your time before purchasing a policy.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 1997

## **Long Term Health Care Insurance**

For most people it is risky and expensive! It is a form of costly disability insurance especially since you

may not need it for 20 years or more....if at all.

You may not even need it if your net worth is less than \$200,000 as Medicaid will pick up your health care costs after you run out of money. Or you may not need it if your net worth is over 1 1/2 million dollars as you may possibly be able to afford to pay for your own care if and when you need it. The third possibility you may not need this insurance is if you cannot afford the premiums which WILL get costlier as you get older.

You may want to consider this insurance though if you have a chronic medical condition or a family history of a debilitating disease. Or you may want it if your assets are between \$200,000 and 1 1/2 million dollars or if you have no willing or available family member to take care of you if you need care equivalent to professional health care services provided either in your home or in a nursing home.

Possibly consider no coverage at all until you reach the age of 60 unless you fall into the categories of those described above. Remember, the salesperson works on commission and may say things that are not exactly factual. The typical commission earned is 50% of your first year's premium and 10% of every year's premium after that.

Some other sales "pitches" to watch out for is when they declare you should buy long-term care insurance when you are young. This is not necessarily true because people under age 65 only around 1% of them ever even need nursing home care! 1% of people age 65 to 74 live in a nursing home, 4% age 75-84 and 19% of those 85 and older live in a nursing home.

If you do choose to buy long-term care make sure it includes inflation protection so it automatically increases in what it pays out....at least 5% a year. Also, if you have long-term care insurance this does not automatically mean you will get into a better nursing home as a salesperson may suggest. There is "no guarantee" that certain nursing homes provide any better care than others!

Things to remember when choosing long-term care coverage: Buy it around age 65 since things are always changing in health care. This way too it will help ensure the long-term care insurance company will more likely still be in business when you may need it up to 5 to 15 years after you are age 65. Or for those of you age 55 to 60 you may want to get the coverage sooner than age 65 if you have a chronic condition or if other conditions exist as described above earlier. If you wait until the age of 70 it may be too expensive or you may not be able to pass the medical tests needed to qualify!

Make sure the insurance company providing the coverage is rated a "B plus" or higher since you may not even need to use the insurance for 20 to 30 years. Make sure the company comes with high financial-safety marks from "independent" insurance-ratings companies which rank how financially safe and solvent a long-term care insurance company really is.

Always try and buy a flexible policy, one in which the benefits kick in if you are unable to perform "no more than" 2 activities of daily living. Also, a good policy will cover assisted-living facilities too. If you opt for home-care benefits, which oftentimes is a good idea, make sure those benefits also include adult day care, hospice services and temporary overnight care.

A four-year benefit plan should be good enough as the average length of time to be in a nursing home is around 2 1/2 years and pick a 30-day elimination period as nursing homes can get costly quick.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 2003

### **Low Stock Prices & Rising Insurance Premiums**

Critics contend that rising insurance premiums are due in part to the declining stock prices of insurance companies! Insurance companies, facing increasing insurance claims and losses as well as declining prices in their companies' stock, have to do something to maintain revenues and the only way to do it is by raising insurance premiums.

As always, when businesses pay more for insurance, consumers will pay more for goods and services.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/20/02

### **Making Too Many Insurance Claims**

No matter how small the "dollar amount" claim you make against your insurance policy, the more claims you make for payment, the more likely your insurance company may refuse to renew your policy.

### **Motor Club Roadside Assistance & Auto Insurance Premiums**

When you purchase a roadside assistance policy for your auto there may be gaps in the coverage which may leave you stranded or stuck with an unexpected bill so beware of the fine print on the contract. For example, a cell phone company offering you roadside assistance coverage may not help you in a roadside emergency if you do not have your cell phone with you at the time of the emergency!

Roadside assistance coverage offered by a new car dealer may answer your roadside emergency only if the vehicle has problem still covered under the warranty. Furthermore, new car dealers may only offer coverage for the car bought from the dealership while other motor clubs may cover you no matter which car you, the motor club member, may be driving at the time of the roadside emergency.

Beware of extra towing charges if you need to be towed to a destination which exceeds towing mileage limits covered under the motor club policy. However, you may be able to pay more for the policy to increase your towing destination up to 100 miles.

Always consider choosing a roadside assistance plan that has the most generous towing allowance and trip-interruption benefits if you frequently drive far away from home. Above all always read the fine print on the contract to make sure you will be covered for roadside assistance no matter if the tow you need is a result of flood, fire and certain other emergencies.

Beware that there are places where no plan will provide roadside assistance. Also, on some restricted highways, local governments may contract with towing services and prohibit other tow services from

sending help to you meaning you will then have to rely on calling 911 for assistance.

Moreover, frequent towing requests or requests for roadside assistance may possibly raise your auto insurance premium and your eligibility for auto insurance coverage. Like auto accident claims against the insurance company, some auto insurers may consider frequent requests for roadside assistance to be a "negative" on you, the insured.

Making matters worse your credit score may also determine the auto insurance premium no matter how good your driving record is! People who engage in certain types of credit activities, like carrying high credit card balances, may tend to file more auto insurance claims than other drivers who do not carry high balances. Opening numerous lines of credit in just a few months or making two or more loan inquiries may boost your auto insurance premium!

Auto insurance companies are not required to disclose their scoring methods for determining your insurance premium so there is no way to know what you can do to lower your premium or even know what behavior will land you a low premium or a high one. Furthermore, formulations for auto insurance scores weigh credit data differently from traditional money lender scores.

To try and polish your auto insurance credit score shop around for auto insurance, monitor your credit reports making sure they are accurate, avoid opening up new lines of credit like credit cards from department stores, service stations, tire and auto parts stores or any retailer credit cards that are issued by finance companies not banks. However, oil company credit cards are "ok" as well as national bank credit cards like Visa, etc. Always try and keep a low or no balance on credit cards if possible, avoid letting balances ride month after month, try to pay your bills on time and in full when possible too. Installment loans also may lower your credit score and raise your auto insurance premium.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE JULY 2006 and AUGUST 2006

### **Nursing Home Insurance Companies**

They may promise more than they tend to deliver because when consumers file claims they may get turned down on "technicalities". Consequently, BEFORE buying this type of insurance check out the company with your state's insurance commission.

SUPPLEMENTAL SOURCE: the book MONEY CONFIDENTIAL BY BOARDROOM 1997

### **Personal Injury Lawsuits And Health Insurance**

Your health insurance through your particular health maintenance organization (HMO) may have a relatively hidden clause in your contract that gives the HMO the right to claim a huge share of any money damage awards that you may be entitled to if you have an accident and a lawsuit is settled in your favor awarding you a sum of money concerning the case.

You would think the HMO would assume the risk of insuring you against large medical bills but if you

win a personal injury lawsuit, the HMO may legally require you to pay for all of your medical costs out of the money damages awarded to you! In fact, the HMO can actually ORDER you to give them MORE money than the HMO actually spent caring for your injuries!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 1/23/00

### **Renter's Property Insurance**

Anyone who rents a home, condominium or apartment probably need some kind of property insurance because if the place you live in burns up or is destroyed or damaged due to some kind of neglect attributable to you, the renter, even if the owner of the building's insurance company pays for all repairs, the owner's insurance company will likely come after the renter who is responsible for the damage seeking 100% money damages payable to the owner or the owner's insurance for all costs incurred to repair and replace everything.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/12/97

### **Rip-off Crop Insurance And Subsidies**

Payments from the U.S. government using taxpayer dollars go to farmers to supposedly be used to help offset farmers' losses due to bad weather or preserve their land for future crops. These tax dollars actually come with virtually "no strings" attached! This means farmers can easily get away with using the cash for anything and no one from the government will likely ever know the difference!

For example, farmers have been caught using crop insurance cash and federal subsidy cash on everything from going on shopping sprees at local shopping malls to purchasing "box seats" at sports stadiums and all courtesy of U.S. taxpayers! There is seemingly little, if any, accountability in how these type cash funds are used once they are given out to those in so-called need of them!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 4/17/97

### **Ten Insurance Policies You May Not Need**

Fear sells insurance! Buy insurance from an insurance provider and buy policies that are comprehensive. A policy should also cover catastrophic losses. A term-life insurance policy should be enough to cover the breadwinner's contribution to the family's expenses and the family may also want to have a comprehensive health insurance policy too. A disability health insurance policy to provide the family income if the breadwinner cannot work is also good to have, as well as the usual comprehensive homeowners and auto insurance policies to replace lost property. If you have all of the above you may not need to purchase the following ten insurance policies.

1-Mortgage life insurance pays off your mortgage if the family's breadwinner dies. This coverage is costly compared to term-life insurance which may accomplish the same thing. Anyway, the benefit declines in value as your mortgage is paid down each year.

2-Credit card loss protection pays off your losses if your credit card is stolen but federal law limits your loss to \$50 per card so this coverage is overpriced by critics' standards. If you report lost cards quickly or keep your cards in a safe place there is conceivably little reason to purchase stolen credit card coverage.

3-Car rental insurance coverage is questionable especially if your credit card or your own auto policy covers you in rental cars.

4-Flight insurance may be unnecessary if you have good term-life insurance as well as comprehensive health insurance.

5-Cancer insurance may be costly and not even cover outpatient care. It may also be unnecessary if you have comprehensive health insurance which will cover you for cancer.

6-Credit-life insurance pays off the home mortgage if the family's breadwinner dies but a term-life insurance policy on the breadwinner's life if that person dies may be your best value when it comes to how much you pay in premiums over the life of the policy.

7-Credit disability insurance pays off any outstanding loans you may have if you are unable to work but it may not be necessary if you have comprehensive disability coverage.

8-Involuntary unemployment insurance makes the minimum payments on your credit cards and auto loan but if you have a good emergency fund the cost of this coverage is unnecessary.

9-Accidental death insurance only covers you if you die in an accident but only around 5% of deaths each year are due to accidents so consider getting good term-life insurance which covers you no matter how you die.

10-Identity theft insurance typically does not cover unauthorized charges using your name or funds siphoned from your bank account so with or without this type coverage it may not be a bad idea to check your credit report regularly.

When buying any kind of insurance or supplemental insurance beware of restrictions, the less restrictions possibly the better the coverage. A low priced policy may be the worst policy due to unforeseen rate increases in the future. Supplemental coverage may be best for people who can afford to pay premiums year after year.

Beware of insurance salespeople who misrepresent the policies they sell. They may not explain in detail the benefits, restrictions and limitations and their sales pitch may be too brief. They may also leave out potentially very important points that policyholders should know BEFORE signing up for coverage if consumers are to make an educated buying decision.

On the other hand, sales pitches may go on forever grinding down your resistance. Beware of scare tactics, arm-twisting sales tactics or when few written materials are made available during or after a sales pitch.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 2004

### **Vanishing Insurance Premiums**

Insurance policies sold by insurance salespeople and "pitched" as having "vanishing" premiums, or premiums that will go decrease over the years instead of rising in cost, too often these type premiums may sound enticing but may result in some of the most overrated and costly coverage, but most profitable for the insurance company, that a salesperson can possibly try and talk you into purchasing!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/28/96

### **Viatical Insurance**

If you have a terminal disease you can actually sell your life insurance policy and use the cash for any reason BEFORE you die. However, you should make sure you are dealing with a reputable insurance company or risk losing all the policy's benefits. Always check out the company with the state in which you live.

If the buyer of your policy states that the company purchasing the policy will put your money in escrow for you do not believe it unless proof of it is put in writing! If you simply take the purchaser's word for it you may risk losing all the viatical policy's benefits and all its cash value!

If necessary always get an attorney or competent legal aide to help you in matters like these. Any costs or precautions may be well worth it in the long run.

# **Law and Politics**



## **Arbitration Clauses In Contracts**

These days many contracts you unknowingly sign-off on, everything from cellular phone contracts to home remodeling contracts, may have arbitration clauses hidden in the small, fine print somewhere on the contract. Beware of arbitration because the arbitrator may not be an independent party like you would like to think and he may actually have business dealings with the company you signed the contract with.

Unfortunately, arbitration may be your only hope to mediate a complaint between two parties because a corporation and many individuals with money can outlast and/or hire high-powered attorneys to fight you in court until you give up and go away, at which time they then may likely turn around and take you to court with a counter-lawsuit costing you even more time and money!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 9/19/03

## **Assault Weapons Ban**

This ban did more to increase the sale of assault weapons than any ad campaign for them could ever dream of doing! Manufacturers began stockpiling their weapons BEFORE the ban officially took place because they expected that citizens who never dreamed of purchasing an assault weapon would begin purchasing them and they did! This created an outrageous demand for them! Consequently, there are now more of them on the streets than ever before and all because of "do-gooder" politicians pandering to the public for votes and sympathy from shortsighted anti-gun voters! Remember, to date, the ban also does not do anything about the manufacture and sale of "copycat" assault weapons. The U.S. Congress only passed a "cosmetic" ban which does not work and is typical of congressional politics in America.

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 8/1/99

## **Asset Forfeiture**

Critics charge this is asset theft! If a law enforcement officer even suspects that something of yours was acquired illegally, he can take it from you WITHOUT having to prove anything! In a sense, you are guilty under these circumstances until you can prove yourself innocent!

For example, if the police seize your car, if your car is only worth a few hundred dollars, can you afford to pay an attorney thousands of dollars in fees just to get your car back?

In this type case you may likely just "roll-over" and not even attempt to fight for your rights and property even if you are innocent. If you do fight back in a court of law and you are found innocent, by law, you still cannot sue the government for any damages! Also, to even contest a forfeiture takes a 10% deposit of what the property is valued at which must be made with the state within 10 days of the seizure or kiss your assets goodbye!

Law enforcement officers may take advantage of this law possibly because they know they may be able to get away with it. Whenever government sticks its nose into your business unnecessarily, your right to privacy is being eroded and taken away. "Big Brother", the U.S. government, is slowly taking away your rights. Such a slow, gradual undertaking makes it so much easier for the citizenry to swallow.

Even if you are breaking no laws, the police can pull you over in your car, search it for cash and drugs and even have you thoroughly strip-searched all under the guise of drug enforcement and interdiction! This also gives any "crooked" cops ample opportunity to take whatever they want from you, similar to a military dictatorship according to the asset forfeiture law's staunchest critics.

The worst problem potentially arises when the police are allowed to keep large portions of the "booty" they questionably seize and your state's Governor, elected to protect the people, may even allow the practice to continue claiming there may be a few "bad seeds" in any police department. One cop that wished to remain anonymous claimed that "bad cops" may possibly be breaking more laws than the citizenry they are supposed to be serving!

Is this where they coined the phrase "license to steal"? Also uncovered, some of the money "interdicted", some critics call it "stolen", in so-called drug busts has purportedly even been used to fund and pay for exotic trips for some cops, all expenses paid, complete with shopping sprees all disguised as "training" seminars. The police caught doing this will not even open up their accounting books to public scrutiny to determine if the expenditures are legitimately going toward these so-called training missions!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 1/3/97

### **Attorney Theft And Lawsuit Guidelines**

In negligence cases an attorney's fees may be 1/3 of the monetary settlement you win in the case but since an attorney's expenses are trimmed "off the top", before they give you your 2/3 split of the money, these expenses off the top may be inflated due to hard-to-prove expenses like the amount of time and costs the attorney spent researching your case.

Additionally, some attorneys may even collect money YOU are due and not put the funds into an escrow account for you but instead may put the funds into the attorney's own account just to be able to draw interest on the money 30, 60, 90 days or longer before giving you your own money later!

Furthermore, your attorney may "cozy up" to the insurance adjuster. For example, let us say you are entitled to an insurance settlement of \$7500 but your attorney tells the insurance adjuster that you will accept \$7000 if the insurance adjuster will turn around and tell you the settlement will be for \$6500, meaning the attorney gets to pocket the difference between \$7000 and \$6500 or \$500.

Also, beware of an attorney who says he can "fix" your case for you for a fee which actually is more or less a "bribe". In reality maybe no fix is even needed and the attorney knows this because your case is "solid" in your favor and the attorney here just ends up pocketing the bribe!

When it comes to lawsuit guidelines there are exceptions but as a rule do not sue for less than \$25,000. Typically a lawsuit may cost so much money that even if you win you may only break even unless you sue and win at least \$25,000.

Remember too that bringing a lawsuit against someone or some other company can cripple you and your business with legal expenses. Unfortunately, what too often matters most is which party in the case has the most money to spend seeking justice because the legal help you get depends on the size of your bankroll. The facts in the case may too often be merely incidental to what it takes to win the case, which is wrong, but this may be the reality you need to face in an American system of justice!

Also, consider not being the first to be "reasonable" and suggest a settlement in a case because when this happens too often the "unreasonable" party usually wins the case!

SUPPLEMENTAL SOURCE: the book: THE BEST REVENGE, LIVING TWICE AS WELL ON THE SAME INCOME BY BOARDROOM (2002)

## **Class Action Lawsuits**

This is when lots of people band together to bring a lawsuit, typically, against a big corporation, for example, suing for money damages due to a faulty product which allegedly has caused a lot of people pain, injury and/or suffering. Too often the group of people bringing the lawsuit and winning the lawsuit may not tend to receive a lot of money for each individual person in the class action! However, the lawyers may earn hefty fees WITHOUT ever even really having to get the accused business in the lawsuit to have change the way it does business in the future to ensure people do not get hurt anymore!

Seemingly, too many times no one really wins EXCEPT the attorneys. Critics charge that "class action abuse" serves the attorneys' interest possibly at the expense of the group being harmed and bringing the lawsuit.

Remember, it may be the attorneys actually thinking up and creating class action lawsuits! They are the ones filing the lawsuits, financing them and getting them through court. The injured folks suing, seemingly, may function more like possible "pawns in a chess game"!

## **Congressional "Gag Rule"**

In the U.S. Congress the "gag rule" allows a legislator to "look good" to voters back home by letting the legislator introduce a "popular" bill KNOWING that the Congressional committee leaders will kill it and never let the bill come to the floor for a vote! The identities of those who kill the bill in committee will always remain a secret, BY LAW!

Consequently, if any legislator violates this secrecy he or she may be kicked out and expelled from Congress forever! If the owners and operators of a publicly held company operated this way they could be imprisoned!

## **Cops And Collars For Dollars**

Police departments may cheat taxpayers out of "overtime" pay by signing on to D.U.I. and other cases as "witnesses", cases which the cops may not have even been involved in! However, all witnesses must show up in court, thereby resulting in overtime pay for too many police officers unnecessarily!

The city's prosecutors even seem to let cops get away with listing fellow cops as witnesses. This dirty little courthouse secret is call "piling on", "piggybacking", or "waves" as officers may simply drive by a crime scene investigation, "wave" to fellow officers and automatically get added as a witness in an arrest report! Each officer can then get a minimum 3 hours of overtime even though most of these type cases are settled without calling these so-called cop witnesses!

## **Court Rulings**

Is there corruption in high places? Or is it mere coincidence that certain rulings turn out the way they do? It just so happens that some court judges may have ruled in favor of certain court cases and then possibly received large campaign contributions within days or weeks of the favorable ruling!

Are certain people or groups just exercising their legal right to contribute to any political candidate they so choose, like judges, or are they possibly trying to buy a favorable ruling? Never underestimate the "good ole' boy" system of doing business and getting things done in America.

Are there corrupt judges? Can a favorable ruling be bought and paid for in some cases? You be the judge!

SUPPLEMENTAL SOURCE: ABC-TV NEWS 10/9/95

## **Diplomatic Immunity**

Diplomats from foreign nations, visiting or stationed in the U.S., can commit a crime in America against American citizens, even cause the death of American citizens, and never face an American court of law or even be punished in any way, except to get sent back to their homeland country!

In essence, these foreigners are above U.S. law and can simply declare "diplomatic immunity" and get away with murder! Even these foreign diplomats' limo drivers, their babysitters and other foreign nationals they employ from their homeland country are also allowed the same diplomatic immunity and can simply leave the U.S. without having to face any kind of punishment or prosecution in U.S. courts of law.

Is this fair that diplomats are completely protected under U.S. law from prosecution, generally, no matter how serious the crime? Many diplomats do not even have to respect or uphold U.S. laws and have been known to resist arrest and balk at getting traffic tickets claiming diplomatic immunity without fearing U.S. law or law enforcement officers.

In fact, foreign diplomats, and their "hired help", can get away with not paying their traffic and parking

tickets. They are considered to be the ultimate "scofflaws" in American society. Of course, no one ever compares how many law violations and criminal acts are committed by diplomats in the U.S. compared to those committed by U.S. diplomats in other countries. The numbers are staggering as U.S. diplomats tend to be less criminally inclined

## **Diplomatic Immunity And Foreign Aid**

A foreign diplomat from a country outside the U.S. visiting or stationed in the U.S. can commit a crime and cause the death of American citizens and may never face an American court of law or even be punished in any way! He may just be sent home to his native country.

In essence, foreign diplomats are above U.S. law and they can simply declare their "diplomatic immunity" and get away with murder! Even the foreign diplomats' limousine drivers, babysitters and other foreign nationals the diplomats bring with them from their native land are also allowed the same diplomatic immunity and can simply leave the U.S. without having to face any kind of punishment or prosecution whatsoever in the USA!

Is this fair that diplomats are completely protected under U.S. law from prosecution? Too many foreign diplomats have actually got away with murder in the U.S. because of this longstanding policy. Also, too many diplomats do not have to even respect or uphold U.S. laws and have been known to resist arrest as well as balk at even paying for traffic citations and parking tickets claiming diplomatic immunity without fear of U.S. law enforcement!

In fact, foreign diplomats and their "hired help" may not ever pay the traffic citations and parking tickets they receive. These diplomats are considered to be the ultimate "scofflaws" in American society. Of course, no one ever compares how many legal violations and criminal acts are committed by foreign diplomats in the U.S. compared to those committed by U.S. diplomats stationed in other countries. The numbers are staggering as U.S. diplomats tend to be much less criminally inclined when sent on diplomatic missions representing the U.S.

Concerning foreign aid up to 80% of all U.S. taxpayer funded foreign aid may end up in Swiss bank accounts and not go to aid those for whom it is intended! Of course, American taxpayers are led to believe their tax dollars do reach its intended destination.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/17/97

## **Divorce Attorneys**

These professionals have been accused of stirring the pot to keep the clock running, so to speak, which contributes to windfall profits for the attorneys representing BOTH sides in divorce cases. This means the attorneys may analyze just how much their clients are worth then possibly milk their clients for as much as they feel they can get away with. This includes double, even triple billing for work that possibly maybe should have cost much less to complete!

Crafty, cunning attorneys representing BOTH sides in a case may have every opportunity to even get

together and conceivably make deals with each other to try and keep a case going, resulting in even more windfall profits for their services, with little if any effort actually being made to try and finalize the divorce!

SUPPLEMENTAL SOURCE: ABC TV 20/20 5/24/00

## **Expert Trial Witnesses In Court Cases**

Expert witnesses in legal circles have been called liars for hire, yet jurors do tend to trust and want to believe in their testimony because the expert witness comes into the courtroom and is promoted by convincing attorneys, for both sides, that the expert witness is a highly credible source of information even though this may not always be the case!

Remember, an attorneys job may be to do whatever it takes to win a case and influence a jury, including possibly hiring not-so-ethical expert witnesses and it is up to the jurors to determine the value of the expert witness testimony. Expert witness testimony can be wrong! The expert witness may be using nothing more than his gut feeling! A juror should possibly be as interested in an experts background and training as he is interested in the experts testimony. For example, one day an expert witness may be in front of a jury being presented as an expert and the next day he could be a motorcycle cop in a funeral procession.

Also, never count on the attorneys for either side to always be sharp enough to figure out or even care enough about a particular case to strongly or adequately challenge the expert witness testimony or the experts professional background! These are all sobering propositions for prospective jurors who may be asked to make life and death decisions.

Furthermore, expert witnesses have every opportunity to falsify and fabricate evidence to try and make the jury believe the evidence presented for or against a defendant is conclusive enough to send him to jail for life or help him beat a murder rap!

SUPPLEMENTAL SOURCE: CBS-TV 48 HOURS 1/28/99

## **Federal Disabilities Act Shakedown**

Unfortunately, greedy citizens and their attorneys can make a living taking business owners to court for not complying with this federal law. Business owners these days have to pay damages on everything from topless dancers not wanting to give certain customers a "satisfactory" lap or table dance, to soap dispensers being installed in restrooms 1/2 inch too high over the legal limit mandated by federal law!

Of course, no one can profit if they were to simply ask business owners to fix a problem, but there are thousands of dollars of profit involved if you threaten a business owner with a lawsuit. The business owner will likely automatically settle out of court because even if he wins in court it will likely cost more to win the case in time lost and attorneys' fees than by settling the claim, out of court!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/8/02

## **Federal, Public And City Prosecutors**

Federal prosecutors have been known to try and win a case at any cost, apparently no matter if it destroys your career and reputation as well as bankrupt you in legal fees! In the past the government seemingly may have backed down from taking you to court if it felt you were not involved in a criminal enterprise.

Today, however, supposedly a federal prosecutors mindset may be to take down anyone and everyone that may possibly be connected to a case. Granted, it may not be intentional, but critics contend officers of the federal government may too often be overzealous.

Federal prosecutors have been accused of withholding crucial evidence from defense attorneys in a case, evidence which could show you are innocent! They also have been accused of withholding evidence from grand juries just so they are ensured that they get an indictment! Judges have thrown many cases out of court even before the defense has presented its case because federal prosecutors do not present enough evidence of wrongdoing. The Federal Bureau Of Investigation (FBI) may possibly even be used against you by the government to try and get you to accept or pay a bribe even though you thought the money was going to a lobbyist group, so always beware of the governments so-called good guy intentions. The government can turn on your when you least expect it and become your biggest enemy even if you are innocent. With its unlimited resources the government can turn your life upside down no matter if it is right or wrong!

City prosecutors have been accused of being in cahoots with local police and possibly falsifying or withholding evidence just to strengthen their case against someone they feel should be behind bars! Certain prosecutors and local police who worked on certain trial cases that ended in convictions and subsequent death sentences for the defendant, some cases are now being overturned on appeal leading to new trials and all at the taxpayers expense!

Critics charge that prosecutors at any level of government may too often decide not to release information or withhold evidence from a defense attorney in a case! Why? Prosecutors need convictions and if they feel a suspect is guilty, then this may possibly be all the more reason to conceal evidence!

If a prosecutor feels a suspect is absolutely, positively guilty then it is conceivable to critics that he may possibly build a case on evidence that brings in a conviction! Furthermore, a defendant is not even permitted to bring a lawsuit against a seemingly corrupt prosecutor if an innocent defendant is found guilty!

SUPPLEMENTAL SOURCES: NBC TV NEWS 3/10/99 NBC TV DATELINE 3/26/99 CBS TV NEWS 6/1/99

## **Filing A Complaint Against A Cop**

Try walking into a police station and saying you want to file a complaint against a law enforcement officer. About half the time you possibly may not find the cops volunteering much help or following all

the state's mandated procedures in this type matter.

Simply trying to exercise your rights as a U.S. citizen, like asking for a complaint form to fill out concerning police abuse, and it seems that too many cops may not always be so ready, willing and able to assist you in such matters.

Police departments often have a standard operating procedure to go through when citizens want to file complaints against cops. Are all cops always eager to help you out when it comes to filing complaints against their own co-workers?

If you meet with resistance, do not give up! Just figure that you got in front of an incompetent, careless or derelict cop at that particular moment, or maybe the cop you talked to was just having a bad day. This is no excuse, so go elsewhere or try again at some other time of day when more responsible or higher-ranking officers may be on duty.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 8/11/98

## **Free Speech**

There may be none left, at least in the IDEAL sense of the idea of free speech! It may primarily only be available to those who have money, influence and power or control.

For example, just try and buy an advertisement on network TV or in some mainstream magazine that is anti-commercial culture, anti-capitalism, anti-fur or for anything that may upset the media's biggest advertisers or the media management's consumer oriented value structure.

Your idea for an anti-establishment advertisement may likely never see the light of day. Today, free speech, in essence, may only be for the privileged few! Is this what our forefathers had in mind when they concocted Freedom Of Speech in the U.S. Constitution?

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE WINTER 1995

## **Frivolous Lawsuits**

These may do more to intimidate and silence the opposition instead of seek to get a court hearing and subsequent judgment. The U.S. justice system openly invites this kind of legal extortion!

Big spending, "deep pocket" corporations sue people into submission, not necessarily because they feel they are always legally or morally "right", but possibly because they have more time and money to get what they want. The only potential remedy against frivolous lawsuits is if the loser has to pay all attorney and court costs for BOTH parties in the dispute. This remedy is not perfect but other countries do this.... but not in America! In the U.S. money talks and wins!

Under the present U.S. system of justice, even if you win your case in court you may go broke paying attorney fees. Regardless, all legal costs incurred by big companies are just passed on to the consumer



anyway, adding unnecessary costs to most all of the goods and services you buy.

For example, frivolous lawsuits increase the cost of each new car you buy by about \$500 per car. Pacemakers for heart patients cost \$300 more per patient. Football helmets cost \$100 more per helmet. Even haircuts may cost you more due to lawsuits against hairdressers for "bad haircuts". Of course, people are entitled to compensation if they have been wronged but much too much of the money may be going to pay-off high attorney legal fees.

Just the threat of a possible lawsuit hinders advances in technology and medicine! No company likes to take chances on new products or medications if they have to worry about potentially bankrupting lawsuits. Products for sale are sometimes even taken off the shelves out of fear of potential frivolous lawsuits.

Many if not most Girl Scout camps have eliminated horseback riding due to potential lawsuits. Parents have sued little league coaches over a "pop fly" in a baseball game that accidentally hit their precious child in the face because he could not put his glove on the ball. Someone who cooks food for a charity or gives food away to the homeless can get sued for possibly giving upset stomachs to those being fed!

The field is fertile for raping the U.S. legal system. Some folks can even make a good living frivolously suing others. Remember, the attorneys for BOTH sides always win while the citizenry ends up paying for all the costs incurred.

Outside the USA, the U.S. legal system is the "laughing stock"! Oftentimes, it even discourages people from doing business in the U.S. at all. Attorneys run the system and attorneys are even elected to run half of the government. Typically, most elected Democrats tend to have been attorneys before they ever decided to run for political office. This may be one reason why it has spun out of control and stays out of control.

The U.S. courts of law may be more about "who gets what" with the end result being less about true justice! Ask anyone ever sued in a frivolous lawsuit. Truth may just be a by-product of the process. The U.S. justice system may end up more or less about legal combat, distortion and trickery all to "shade" the available facts to be more favorable to YOUR side of the cause or case, instead of seeking absolute truth. Truth may become more or less of secondary importance compared to doing WHATEVER it takes to win which, of course, seems to be too often of primary importance in America.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/2/96

## **Frivolous Class-action Lawsuits**

Too often consumers involved in a class-action lawsuit may receive a store coupon or be reimbursed a few dollars as a result of a favorable judgment in a class-action lawsuit while the attorneys may reap millions in profits! The class-action lawsuit process is abused and is spinning out of control essentially costing each and every U.S. consumer the justice system is designed to protect about \$1200 a year in higher costs for goods and services!

The only possible reform initiative, to date, is to try and get more class-actions into federal court where they could possibly get closer scrutiny.

SUPPLEMENTAL SOURCE: KIPLINGERS PERSONAL FINANCE MAGAZINE JANUARY 2002

### **Good Policy Or Smart Politics**

Too often a policy or idea may be called "good" by politicians just to try and ward off free inquiry or investigation which could possibly prove it false! For example, a respected politician may say something like this: "This policy I'm recommending is good for the country", meaning he is claiming to know better than YOU what is good for the country!

Should you accept this use of the word "good"? If the idea is appealing.... lazy, careless thinkers will likely accept it as gospel rather than scrutinize it as part of the politician's rhetoric or persuasive tactics.

### **Gun Laws And Sniper Terrorists**

In the U.S. there are around 22,000 gun laws on the books while in Maryland and the Washington D.C. area they have some of the strictest gun laws already in place, yet in these areas of the country they still have some of the highest gun-related murder rates in the USA, and most of these crimes are committed with hand guns!

If all the commercial airline passengers were carrying guns on the planes that crashed into the World Trade Center could the terrorists still get away with flying the planes into the buildings?

Stricter gun laws may do too little unless you control the manufacture and possession of ammunition with strict laws and harsh penalties because too often guns used to commit crimes are obtained illegally. Calls for fingerprinting gun buyers or using a computer database to identify every weapon newly manufactured and weapon purchases may be relatively ineffective because it does nothing to stop the illegal sale and possession of illegal weapons! Furthermore, weapons can be changed and altered with something as simple as a nail file!

Critics charge that, unfortunately, gun laws are used to garner votes in irrational, emotionally-charged political campaigns by "do-gooder", know-nothing politicians elected by a reactionary, clueless voting public.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/20/02

### **Gun Legislation**

If any type of "proposed" gun legislation by those in Congress does NOT include strict controls on ALL ammunition, including a mandatory 25 years to life for the importation and/or manufacture of "ammo", then nothing else is REALISTICALLY likely going to be enough to deter gun-related crime!

Contrary to popular opinion, assault weapons' destructiveness is nothing compared to small caliber ammo like that used in most handguns. Small caliber ammo is not as powerful as large caliber bullets but smaller bullets are more unpredictable, bouncing off bones and nobody knows where they will end up..

After entry and once inside the body, small caliber ammo may burrow, chop, even split into fragments, like schrapnel, before possibly resting close to some vital organ.

Large caliber bullets, on the other hand, may provide a quicker, somewhat more humane kill while small caliber ammo may result in a more painful, more crippling gunshot wound requiring a longer recovery period.

## **Hiring An Attorney**

Up to 1/3 of us who hire one may not always be very satisfied with the services provided or the costs incurred. Most problems seem to occur in adversarial situations like fighting someone in court.

In court battles around 25% of us may feel the attorney overcharged us, lacked communication and failed to protect us or act quickly enough. Also ranking high in complaints against attorneys is failure to return phone calls and paying too little attention to our case. Overall, you may be happier finding an attorney through word of mouth instead of through advertisements.

Attorneys' clients may feel they get "nickel and dimed" for every little thing an attorney does for them. You may even get charged when they place phone calls to other attorneys, their secretaries and to other attorneys' answering machines concerning your case.

Furthermore, you may never know how an attorney may manipulate you just to make his own job easier! One "red flag" is when your case is turned over to a "junior" member of the law firm. You could end up paying for the junior lawyer's on-the-job training! Instead of getting an experienced attorney to handle your case you may end up paying for the junior lawyer to research what a more seasoned lawyer may, more or less, already know right off the bat!

The legal profession is so shrewd that a typical client may hardly be aware that he is being led down a potentially wasteful, costly path.

Some safeguards are, always ask about the experience of the attorney you are considering using concerning your case. Ask about possible outcomes, how long will the case take, who else will be working on your case, how often and how will you be billed, and can any unforeseen costs be expected or possible?

Ask for an estimate **IN WRITING** "before" you take on their services and get a "ballpark figure" of what the total cost should be! Fees may add up faster than you can imagine.

Ask about paying a "flat fee" for services or even a "per job" pay scale. This way there may be less

surprises unless the flat fee is way over what it would normally take to do the job if the attorney was being paid by the hour.

If you do not ask about fees "up front" you risk high-priced surprises later on when it may be too late and you are "tapped out" of funds to be able to even go to another attorney for help!

Legal representation is a money-making business! Shop around. You will learn more this way when it comes to finding the exact kind of attorney you need for your specific problems.

Moreover, by asking the attorney lots of questions concerning his experience, billing procedures, costs and so forth lets him know you do know something about the legal profession and he may be less likely to try and "railroad" you concerning costs and other matters!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE FEBRUARY 1996 MIAMI HERALD NEWSPAPER 10/16/95

### **Hypocrite Politicians And Public Schools**

Politicians are hypocrites when they vote NOT to allow parents vouchers to let parents pull their children from poor performing, unsafe public schools and put their children into better private schools. Yet the same politicians rarely, if ever, allow their children to go to public schools in undesirable neighborhoods!

Presidents of the U.S., legislators even nationally known, so-called religious leaders will not send their children to local public schools but choose costly private schools instead. These same politicians will stand up in front of you in speeches and declare that school vouchers are bad for public schools and the public school problems should be fixed.

However, the problems with public schools may likely never be fixed because all politicians know how to do is throw taxpayer dollars at problems and we all know from experience this too often does not solve the significant problems facing us

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/28/05

### **Iraq Immigrant Re-location Service**

After the Gulf War during the 1990's the U.S. government agreed to take thousands of Iraqi immigrants in the United States from Iraq's army! However, countries which were SAVED from Saddam Hussein, Saudi Arabia and Kuwait, practically refuse to take any of Iraq's immigrants supposedly due to overwhelming cultural differences between the people of all those countries involved.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 4/19/97

## **Lawsuits And Risk Assessment Policies**

When a corporation gets slapped with a lawsuit for a faulty product or service they assess the risk of continuing business as usual against the cost of actually fixing the problem. If it costs more to fix a problem compared to paying out a few million dollars in damage awards and judgment claims against the corporation for a few deaths or injuries associated with the consumers' use of the company's product or service, then no one really cares if people continue getting hurt or that their lives may be in jeopardy or if they die! The risk is assessed that it is cheaper to pay the penalty for letting a few people get injured or die compared to the cost of actually fixing the problem.

For example, a company may claim that its chemicals are safe for human consumption just so the chemicals kill no more than one person in one million who consume the product. Consequently, the risk of a few possible deaths or injuries is assessed to be little compared to the huge profits earned when millions of people consume the product containing the chemical ingredient.

Additionally, the U.S. government's own risk assessment policy deems that agricultural pesticides manufactured in the U.S. are safe to be used on products for human consumption just so their use kills no more than one person in one million for each crop the pesticide is used on in one season's harvest.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1996

## **Lawsuit Settlements Against Big Tobacco**

When private citizens sued tobacco companies for billions of dollars and WON, the states going after the tobacco companies promised that settlement dollars would go to help protect children, as well as educate them, concerning the hazards of smoking. Unfortunately, only around 7% of all the money collected from the tobacco industry has gone into Stop Smoking Programs!

So, where has the other 93% of the funds gone? Of course, up to 33% of it goes into the pockets of trial lawyers who represented the defendants in the lawsuits against tobacco companies, with the rest going to questionable special interests like tobacco farmers and the tobacco industry who claim they have suffered losses and lost revenues due to the damage done to them brought on by the lawsuit settlements!

Politicians, and trial lawyers representing the tobacco industry, cut a deal promising to fund programs to help children stop smoking, yet all that really seems to have happened is that trial lawyers got richer, the tobacco industry got subsidies (free money) to produce more tobacco, and guess who essentially pays for it all? The unsuspecting cigarette smokers who continue paying higher and higher prices for cigarettes!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/18/02

## **Losing Your Legal Rights In Arbitration**

If you and a company cannot resolve a dispute a third party arbitrator may be brought in to decide who

is right. This process can be cheaper and quicker than a lawsuit. However, in arbitration BOTH sides MUST abide by the arbitrator's decision!

Unfortunately, too many agreements you sign today may have a "mandatory" arbitration clause built-in the agreement, thus forcing you into arbitration even if you do not want it! This means that, no matter what, no judge or jury will EVER hear your case and you have NO right to appeal the arbitrator's decision even if he incorrectly interprets the law or is corrupted by the company you are in the dispute with, which is also the same company that hires the arbitrator!

Moreover, in mandatory arbitration you will also give up certain benefits that you would normally get in a trial or in small-claims court, like "full disclosure" of all available evidence which could strengthen your case against the company you are having the dispute with!

Also, you must select an arbitrator from a list of so-called "neutral" arbitration organizations which is SUPPLIED BY the company you are fighting against! The problem here is the list they give you to choose an arbitrator from may be loaded with arbitration organizations that may tend to give "friendly" decisions to the company you are fighting against! In effect, the arbitrator here is earning income from the company you are fighting against which could possibly compromise the arbitrator's decision to go against you! Making matters worse, you may even be required to pay part of the arbitrator's fees!

Additionally, mandatory arbitration may typically bar you from joining any class-action lawsuits against the company you are fighting with! Remember, a class-action, made up of possibly hundreds of unsatisfied consumers, sometimes may be the most effective way to get companies to fix their products and services or to stop unfair trade practices!

The current system is what is in place today and only lawmakers can change it! Ideally, arbitration should be voluntary, not mandatory and fees charged to individuals for arbitration should be limited. Results of arbitration should also be made public and there should also be conflict-of-interest guidelines set for arbitration providers.

The list of companies that may take away your legal rights and force you into mandatory arbitration are: Credit card companies, HMO's, employment contracts, product purchase agreements and service contracts, just to name a few.

The best alternative to mandatory arbitration, to date, may be "mediation". This is when both parties involved in a dispute choose an "outside" mediator "independent" of both parties, and EITHER party is free to reject the mediator's recommended solution to the dispute and proceed to have the matter decided in a court of law. Few consumers understand the RESTRICTIONS of the mandatory arbitration system and how it may affect their legal rights.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JUNE 2002

## **Mandatory Release Law**

This law allows hardened criminals and even serial killers to be released from prison early for so-called

"good behavior" after serving only 20% to 30% of their sentence! However, the law is virtually automatically letting criminals, murderers included, get out of jail no matter if their behavior has been particularly good or not without regard to rehabilitation! This very liberal law does not differentiate between types of crimes committed and applies to every type of criminal imaginable!

Consequently, criminals doing the crime, in essence, are not always doing the time! Making matters worse, the only way to ever get the law changed is by an amendment to the U.S. Constitution which may be impossible because of too many liberals fighting for the rights of criminals while thousands of crooks and murderers are being released back into your neighborhoods nationwide, some of which will kill many more innocent people before getting caught and sent back to prison!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/21/97

### **Marriage Pre-nuptial Agreements**

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SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/21/97

### **N.A.F.T.A. Chapter 11 Provision**

The North American Free Trade Agreement (NAFTA) that the U.S. Congress made with corporations of the world has a little known deceiving provision in it that undercuts and can heavily penalize U.S. taxpayers as well as undermine democratic laws in the U.S.! For example, the Chapter 11 Provision states that if we allow a corporation from outside the country to sell a product in the U.S. but then if we pass a U.S. law saying that particular product, chemical or whatever is subsequently deemed harmful to the environment or people in the U.S., then the offshore corporation can legally take the U.S. to court for NOT allowing it to compete or sell its potentially harmful product under the free trade agreement!

Worse than this is the fact that the case will be decided in secrecy by a tribunal of government and corporate leaders from around the world who participate in NAFTA, most of whom are typically from Third World or not-so-democratic countries! Moreover, the American people who passed the law creating the financial predicament for the offshore corporation will not even have any representation in the case before the tribunal of government and corporate leaders!

So, for example, if U.S. citizens decide U.S. waters are being overfished and depleted by offshore corporations or foreign governments, U.S. taxpayers may have to pay a billion dollars to some offshore corporation or foreign government because of the loss of income the foreigners suffer under the Chapter 11 Provision of the free trade agreement! California has already been sued in court for a billion dollars by a Canadian corporation for no longer allowing Canada to sell an automobile gasoline additive that has been deemed harmful and may cause cancer in people when it gets into underground water sources and wells used for drinking water.

Who do you think the majority of the poorer government and corporate leaders who make up the NAFTA tribunal are going to side with in these issues-- the rich Americans or the poorer countries and corporations who know the U.S. taxpayers have deep pockets which can be easily tapped and drained by Congressional legislators?

Furthermore, this Chapter 11 Provision of NAFTA has no exclusions as any and everything is fair game, even if Americans do not want to continue to sell products from countries which manufacture goods using underage, overworked sweatshop child labor, the U.S. can be taken before the tribunal under the Chapter 11 Provision!

SUPPLEMENTAL SOURCE: PBS-TV FRONTLINE 2/1/02

### **New Lows in Congressional "PORK BARREL" Lobbying**

During the 1990's the President promised to fight against the political power of lobbyists in Washington D.C. but the number of lobbyists tripled under this two-term President's Administration. Consequently, since then lobbyists have tripled the amount of taxpayer dollars being spent on potentially wasteful spending "pork barrel" projects. Today, thirty billion taxpayer dollars a year are being spent on around 16,000 questionable projects that, generally, the U.S. Congress can keep secret as to who sponsored the project in Congress as well as which companies will get the money to complete the project and it is all legal because, remember, who writes the laws.....the U.S. Congress!

Lobbyists are high-paid former legislators, their former Congressional staff members and, low and behold, the relatives of former legislators and former staff members! Relatives make good lobbyists because who has better access to Congressional Senate and House members than the "in-laws" of legislators and staff members?

Of course, too often all voters care about is how much federal money their legislators are able to bring home to build, repair, improve and study things in their district even though critics argue that why should federal tax dollars go to states to fund projects the states should be funding? For example, should federal tax dollars be used on city and state museums, ski resorts or beach restoration for affluent communities? The list is



endless. Remember, in the last year alone 16,000 pork barrel projects were funded for thirty billion taxpayer dollars!

What taxpayers should demand is TRANSPARENCY of who sponsors a particular Congressional appropriations bill for federal dollars and which companies will be hired to spend the money and complete the project. To date, transparency does not exist and, again, it is all legal.

The corporations, universities and others that get the money to spend from these projects seems too often to go to those that may contribute heavily to certain legislators' political campaigns and it is legal! There is NO COMPETITIVE BIDDING that goes out for these pork barrel funds either! These federal funds, as far as most taxpayers are concerned, are essentially doled out SECRETLY to corporations, universities and others possibly to pay back those who contribute heavily in helping legislators get elected in the first place and it is all legal! The biggest contributors to political campaigns are labor unions and corporations. Most non-profit groups have very little political clout because they oftentimes do not have the money to hire high-paid lobbyists.

When federal funds are "earmarked" to be spent on pork barrel projects all you can easily find out is which states get how much money and what it will be spent on.

Oftentimes no one in Congress will admit to which legislators sponsored the pork barrel projects or which corporations, universities and others will benefit from being allowed to spend these federal taxpayer dollars. What you can safely summarize though is most every legislator elected to Congress, if not all, take advantage of this "transparency loophole" that voters and taxpayers have allowed to get out of control.

SUPPLEMENTAL SOURCES: TAXPAYERS FOR COMMON SENSE, WASHINGTON, D.C. and HARPERS MAGAZINE JULY 2005 and C-SPAN TV JUNE 24, 2005

### **Patent Pending For Inventors**

Just because you have a patent registered with the U.S. government is no guarantee that your invention will be protected from "knock-off" manufacturers who essentially may copy your invention, mass merchandise it worldwide and pay you, the inventor, little or absolutely nothing!

It is up to the inventor to defend his patent against any big, high-powered "knock-off" companies. These companies live for legal skullduggery and/or court battles, then it is like "taking candy from a baby", so to speak. For example, the "knock-off" manufacturer can legally take seemingly forever to settle your charge against it accusing them of stealing then marketing your patented invention without paying you a dime!

The legal process can wear down most any small "mom and pop" inventor so that he will eventually possibly accept most anything the "knock-off" company offers as royalties against the sales made from the inventor's patented invention.

Take one of these "knock-off" companies to court and it can deplete most any typical inventor's bank account in legal fees! The whole process is not fair but Big Business in America operates ruthlessly. How do you think it got to be Big Business?

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 3/23/97

### **Pedophiles And Sexual Predator Laws**

Pedophiles may typically be the nicest, friendliest neighbors you will ever have or meet. This is how they operate, gain control and gain confidence in their surroundings and your community. Moreover, pedophiles teach each other what to say if they ever get caught and one of the oldest lines in the book is to say they are doing so-called "research" to help protect children!

Sexual predator laws may not work as well as intended since states cannot easily keep up with how often the convicted predators move around from address to address or from state to state. Also, those that plea bargain their way out of stiffer jail sentences, and into lesser sentences on less serious offenses, may be kept off the sexual offender registry with the state! This way some of the most dangerous pedophiles may not even have to be listed or kept track of.

Critics feel these type laws cannot work. The laws presently on the books merely work as an opiate for society so it is supposed to feel that something is being done to protect children. Such laws may be just that, an emotional response coming out of a political outcry because the masses are mad and scared.

Remember, politicians do not tend to cure society's ills, they typically do better at getting re-elected!

SUPPLEMENTAL SOURCES: FOX TV NEWS 1/18/03 and MIAMI HERALD NEWSPAPER 12/15/96

### **Personal Injury Attorneys**

According to some high-powered attorneys, too many personal injury attorneys who advertise on TV and elsewhere may possibly not be that good as trial lawyers! This means that too many attorneys who advertise may rely mostly on settling their cases out of court so they may actually rarely ever even go to trial!

If they do have to go to trial to fight for their clients rights and money damages, they may call on one of their high-powered attorney friends or associates to take over the case. Many high-powered attorneys may not even have to advertise!

So, how would the attorney who advertises for cases get paid if he turns a trial case over to another

attorney? Since kickbacks are illegal, the high-powered attorney could possibly contribute money to the advertising attorneys advertising fund.

Remember, the attorney who advertises only means he knows how to make an ad and place it on TV or some other advertising medium, and it says nothing about his level of experience or competence in the legal field.

SUPPLEMENTAL SOURCE: A HIGH-POWERED MIAMI ATTORNEY 7/2/99

## **Personal Injury Trial Lawyers**

Trial lawyers may be the most powerful profession in the U.S. especially since many congressional lawmakers also happen to be attorneys who may consciously or unconsciously be sympathetic to other attorneys, especially when it comes to legislating what attorneys can and cannot get away with in a court of law. We often hear about how attorneys fight for your rights and how much money they win for you but we may not often hear about the unintended consequences of lawsuits on society. Incidentally, lawyers may donate more money to the Democratic Party to help win elections than any other group including labor unions.

Personal injury attorneys do help protect your rights and help you collect money damages but understand that eventually the money actually comes from you, the consumer! Today, it seems most every product or service has built-in costs for lawsuits.

For example, a pacemaker for heart patients may each cost thousands of dollars more for built-in protection against lawsuits. The fear alone of lawsuits forces companies these days to add costs to the price you pay for goods and services.

Many vaccine manufacturers have stopped researching and developing vaccines because of the fear of lawsuits which puts everyone in the world at risk! Hospitals and doctors are so afraid of lawsuits that they may put patients through more pain and unnecessary tests, treatment and surgery just so, hopefully, an attorney will not try and bring a lawsuit against the doctors and hospitals involved.

Due to all of the lawsuits against doctors who deliver newborn babies many of these doctors are giving up their practice, not going into obstetrics in the first place or moving to states with friendlier obstetrician personal injury laws. Up to 75% of all obstetricians in the U.S. have been sued in court even though lawyers contend that only doctors who make negligent mistakes ever get sued.

Consequently, some doctors carry malpractice insurance but again it is the American consumer who ends up paying these costs which are always passed down to the consumer in the way of higher insurance premiums and medical costs!

Doctors and hospitals are in constant fear of how their actions with patients may be interpreted in a court of law so possibly unnecessary treatment and surgery may be performed on patients simply out of fear of lawsuits! C-sections are now performed on women now more than ever possibly to prevent lawyers from claiming a baby's cerebral palsy was caused due to lack of oxygen during delivery so

doctors may unnecessarily be opening up women's bellies to get the baby out quick even though there are C-section health risks to the mother that could lead to death, like with infection and uncontrolled bleeding to name just two, but at least the doctor may not get sued for performing a C-section!

Moreover, teachers are told not to touch students for fear of getting sued, preachers should not touch those who attend their churches, even employers may give a former employee a good job recommendation for fear of getting sued! For example, hospitals have given favorable job recommendatons to former hospital workers who have eventually been exposed as hospital patient "serial killers!" Remember, the truth may get you sued! Hospitals may feel inhibited from telling other hospitals what they may know of former employees for fear of getting sued!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/23/04

### **Police "Anonymous Tip" Hotline**

Be careful giving so-called anonymous tips to police because cops may carelessly show up at your residence and then the whole neighborhood will know who the "squealer" or tipster may be, and once the cops leave, you may suffer reprisals from the thugs in your "hood"! No tip to help the cops catch a criminal or stop criminal behavior is worth giving up your life for!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/20/02

### **Police Dirty Tricks**

Local cops have been accused of knowing how to use a stun gun so it does not leave visible marks on the skin.

Cops may have ample opportunity to help start "gang wars" in order to try and "thin out" the street thug population. This can be done by simply scrawling opposing gang graffiti on the walls in neighborhoods which challenges other gangs on who controls the turf in that area. It is even conceivable that vigilante cops may know how to murder someone so it looks like a gang-style or mob-style execution!

Crooked cops may plant drugs on a suspect so they can legally automatically seize all the suspect's property and then possibly use the suspect's property for the cops' own personal use. The seizure can legally be carried out under the asset forfeiture law.

Bad cops may know how to turn a suspect's misdemeanor crime into a felony crime and how to get search warrants without probable cause! Cops may even keep their own "stash" of drugs, guns and cash to pay-off informants or anyone else they feel they may need to pay-off.

The police may know how to turn an illegal interrogation into a legal one. They have even been accused of stooping so low as to spray mace on a suspect's car seat knowing that in just a few minutes after the suspect drives off the suspect's genitals and buttocks will start to burn so badly that he will feel like he is on fire!

Use-of-force reports are supposed to be filed by jail guards when prisoners are injured in jail by officers. However, when a report does get filed it may possibly be mishandled (lost) or misinterpreted. For example, a report may claim "inmate accidentally hits cell door with his head". Another report may state that an inmate that gets beaten may actually be accused of mutilating himself.

In the use-of-force reports that do get filed officers may forget to mention the instruments used to subdue a prisoner like flashlights, padlocks and/or two-way radios. Officers are also supposed to take pictures of the injuries suffered by prisoners after the use of force by cops but the photos may turn out to be of poor quality or of parts of the prisoner's body that went uninjured in the confrontation!

Inmates cite that "goon squads", meaning a swarm of officers, may rush into cells of so-called rebellious prisoners and "beat down" any rebellious, unruly inmates.

Furthermore, some inmates claim that other prisoners may seemingly be "in charge" of inmate security at times! Inmates accuse jailhouse officers and guards of allowing or "setting up" other inmates to "take care of" some of the more troublemaking prisoners! Favored inmates or "housemen" are essentially cellblock representatives accused of using force to help keep order in some jails. Inmate-on-inmate assaults may go unreported because of fear and intimidation among prisoners!

Jail guards have been accused of escorting juveniles through the jail then separating a so-called troublemaking juvenile from the rest of the group then locking this juvenile in with a group of 20 or more prisoners supposedly to possibly allow the big group to "jump" the troublemaker!

The public typically does not feel sorry for jailed inmates but it is ironic that our local and national leaders and politicians go around the world criticizing human rights violations and abuses of other countries while American citizens may unjustly and unnecessarily be getting beaten up in our own American jails!

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 9/15/96 and the book: DIRTY TRICKS COPS USE BY B. ROMMEL 1993

## **Police High-speed Chases And Helicopters**

Approximately 1/3 of those injured or killed during a chase are innocent bystanders while only about 5% of those suspects being chased are even considered to be violent criminals!

Also, depending upon your state's laws, if you are injured or killed as an innocent victim in a cop chase you may not even be allowed to bring a lawsuit for money damages against the city or state police departments involved!

Police helicopters may just be "toys for the boys" and may too often do little to deter crime or catch suspected criminals compared to the cost to taxpayers in many cash-strapped city governments, unless the "choppers" can also be used for rescue work for which they are best suited.

SUPPLEMENTAL SOURCES: ABC-TV PRIMETIME LIVE 5/6/98 and CBS-TV NEWS 12/9/97

## **Police Officer Domestic Violence**

Domestic violence allegations against cops may seemingly be "brushed off" and virtually go unpunished compared to the rest of the citizenry accused and/or convicted of domestic violence!

Domestic violence committed by police officers seems to be kept almost secret by police departments. Does this create a possible "double standard"?

SUPPLEMENTAL SOURCE: NBC-TV NEWS 7/22/97

## **Police Officer Job Applications**

If you want to become a police officer in some parts of the U.S., when you take the entrance exam, if you score too high of a score on the tests measuring your cognitive skills or intelligence (IQ) then you may be considered too smart for the job meaning the department may feel if hired you may get bored with the job and quit. Consequently, you may not even be considered to be a worthy candidate to become a cop!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/14/98

## **Political Polls And "Push" Polls**

"Loaded" questions put to the voting public render potentially "slanted" desirable results which ideally are to be channeled to their comrades in the media or to be used for other self-serving interests. However, like statistical research, poll results today may be obsolete tomorrow due to the public's ever-evolving mind-set that may tend to change day to day depending on who is asking the questions and how they are asked. What people SAY they believe in response to some question may not always be what they ACTUALLY believe.

Deceitful political pollsters conduct biased polls and surveys of voter attitudes then use the "phony" poll results to feed false information to the media about opposition candidates and/or their campaign proposals.

Whoever sponsors a "push" poll purposely twists the poll's questioning procedures and its subsequent results to try and PUSH voters away from the opposition and PUSH voters toward candidates or ideas favored by those paying for or sponsoring the poll. Of course, the poll's sponsor is usually some "do-gooder" sounding organization, a name that may be totally misleading; similar to so-called conservation groups that go out and hunt the animals they say they intend to protect!

"Phony" polling tactics can also be used to fill voters' heads full of negative information on opposing candidates under the guise of conducting a legitimate non-political research poll or public service.

## **Political TV Airtime Purchasing**

Our legislators' good intentions cost businesses and eventually consumers "big bucks" all in the name

of trying to make things fair. Congress enacted lots of broadcasting rules and regulations but there is only one "law" for radio and TV broadcast station owners and operators.

This one law GUARANTEES that politicians running for elected office will get the absolute lowest rates for radio and TV airtime during election time. Unfortunately, every time an election rolls around for President and Congress, rather than giving the politicians the lowest commercial advertising airtime prices or rates, the stations simply raise all advertisers' rates up to 25% or more since the politicians had the nerve to legislate themselves the lowest possible airtime prices!

Usually between elections prices for airtime go up and down based on supply and demand as well as how good you are at negotiating your best deal with each and every radio and TV station. Congress cannot handle simple day to day negotiations so they tried to "rig" the airtime buying game in their favor by legislating themselves the lowest airtime prices. Unfortunately, during election periods every advertiser, including politicians, end up paying higher prices for airtime that typically costs much much less at any other time during the year!

Who ends up paying the tab? Consumers pay it with higher prices on goods and services because politicians are apparently incapable of negotiating their own low cost commercial airtime deals with each and every broadcast station.

Apparently politicians are either unaware or just do not care that broadcast station managers artificially inflate their prices for commercial airtime right before an election. If you think about it, it is not the politicians' money being spent anyway, it is the campaign contributors' money being wasted! If it was the politicians' OWN money maybe they would care! As usual though, politicians spend carelessly and foolishly that which they never had to work and earn for themselves! !

As soon as the election is over the prices for commercial airtime invariably and automatically go down to the normal buying and selling levels, again based on supply and demand. If the demand is low then prices for airtime will go very low. If the demand for airtime is high and lots of advertisers are seeking to advertise their products and services, like at Christmas time for example, then prices for airtime will be high because the demand will be high on the supply of available airtime spots to sell to advertisers.

Abusing the politicians' wallet may be the broadcasters' way of punishing the politicians for creating such an anti-capitalistic, "politicians get the lowest rates for airtime" law in the first place then cramming down the broadcasters' throats in the typical politicians' take-it-or-leave-it, cavalier attitude that big government is so famous for!

Raising every advertisers' rates for airtime, including the politicians, helps no one except the broadcasters who are laughing all the way to the bank around election time. Laws of supply and demand need to work FREELY and need not be legislated here. NEVER underestimate the will of Big Business, private enterprise and the citizenry to find ways around flawed governmental regulations, especially when we feel something is abusive or just plain senseless.

## **Political TV Public Service Announcement (PSA)**

Elected officials, like city mayors, state governors and legislators, spend your hard earned tax dollars producing and airing slick, fancy TV ads to promote some favorite cause of theirs and all in the name of charity or for some state or city promotion. Even though the ads may be for a good cause, critics contend, elected officials are also promoting themselves in the process to get re-elected for another term using these free tax dollars!

SUPPLEMENTAL SOURCE: ABC TV 20/20 1/15/01

## **Politician Travel Junkets & Perks**

Elected politicians travel first class and FREE worldwide on taxpayer dollars to exotic destinations with the legislators' families, friends and political campaign contributors! At the taxpayers' expense elected officials receive this "red carpet" treatment without shame, guilt or punishment until they get exposed! The same legislators may even be so bold as to claim that it could cost taxpayers even more if the legislators were sent on trips via regular coach fare instead of first class!

Federal, state and local elected officials may issue themselves free airport parking passes while the rest of us taxpayers have to pay for airport parking even though these officials are supposed to agree to use the passes for official business only. Unfortunately, upon examination of official records have found that the passes are being used for pleasure trips too!

The free parking passes are used for short-term parking in "covered" parking areas meaning the rest of us may be forced to use the "uncovered", long-term parking areas further away from the terminal then wait for a shuttle bus to pick us up when the "covered" short-term parking lots are full.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/8/96

## **Politicians And American Politics**

Politicians spend money they do not have and in many cases money they have never earned, then they claim savings you may never see! Lawmakers exaggerate, double count and project unrealistic savings to far off dates hoping to fool the electorate into letting them spend the "estimated" savings or surplus to pay for new spending programs. The worse thing a politician can have is a budget surplus. They should always be forced to feel like they have to spend as if there is a government budget deficit. Remember, like the banking and insurance industries, over the centuries, politicians have perfected all the legal ways to rob, steal and cheat you out of your wealth!

Politics offers politicians indoor work with no heavy lifting. They will tend to react with yesterday's answers to today's problems. The electorate's only defense is to learn to think for themselves, not merely accept things at face value. Simply parroting popular opinion as fact is the politician's easy way out when it may not be factual at all. Remember, historical truth essentially is all about who controls the power and the politics!



It is not politics or religion but "force" which governs the world. Power is "just" and "natural" and may never be changed by idealists. Power propagandizes, manipulates and may oppose all political, religious, philosophical, ethical and moral authority. Power can deny or question all. Those in charge of power currently may be wary of and try to fight off the electorate's desires for idealism even though deep down they may agree that idealistic ways and means may be best for the long term future. One who must operate in the "here and now", more importantly to a politician than idealism is "might is right".

If you accomplish little or nothing in Congress you will be ignored, but if you try to get things done now instead of later, or if you have ideas that are not considered mainstream, the media and your political rivals will persecute you and brand you an insane radical and maybe even find a way to imprison you on some trumped up charges! Your foes will feel it is their duty to get rid of you, drive you out or drive you underground and to brand your contradictory points of view and ideas as crazy, unpatriotic, disreputable, unworkable or conspiratorial.

Unfortunately, biased-by-nature media reports have transformed the living room into a voting booth. Today, politics is theatre and the best actor often wins the hearts of the voters. If our first President, George Washington, ran for office today, he would likely lose because he has bad teeth and does not look "Presidential", as the media pundits and reporters put it. Even England's greatest Prime Minister, Winston Churchill, would likely be chastised for being too short, fat, bald and for smoking big fat cigars!

Repetitive propaganda is plentiful and does sway the typically weak-minded voting public. For example, the media and many politicians have already convinced American voters that a 3rd political party cannot win!

Talk is cheap but deeds are precious! To destroy your opponent with negative attacks and advertisements, as well as with "dirty tricks", like "push polling" and "scare calls", does nothing to solve the nation's problems which, by the way, never seem to get solved. If there were long term solutions to our nation's problems, in effect, many government agencies and employees would be out of work! Remember, everyone, no matter who you are or what business you are in, EVERYONE instinctively does anything and everything possible, even lie, cheat, steal and kill, in order to preserve one's own security and "put bread on the table".! Self-preservation drives American politics and our current form of democratic government.

## **Politics As A Blood Sport**

In American politics it becomes a "sport" of sorts to try and destroy each others' reputations. It is not even politically correct to tell the truth. Speak your mind and risk NOT getting re-elected or re-appointed to a committee. This means that covering up and non-disclosure to protect and insulate oneself is the norm in American politics.

SUPPLEMENTAL SOURCE: CBS-TV NEWS 3/15/96

## **Presidential Debates**

The ONLY way you can win a seat to debate against the Democrats and Republicans in a Presidential race is to gain 15% of the votes in at least six different independent polls, for example, like those conducted by major metropolitan newspapers, well-respected national news magazines or national network TV news organizations. Critics complain that this is like Pepsi or Coke saying you need to demonstrate that you have a 15% market share before you can stand alongside them on grocery shelves.

Restricting participation is canny logic designed to protect the status quo in politics. Critics charge, the game is fixed! The deck is stacked against political insurgents and may never change because it is almost impossible for a candidate to win broad support without privileged exposure on national network TV, in major metropolitan newspapers and national magazines, exposure that the media could and should provide!

How much third party candidacy coverage do you ever see on national network TV nightly newscasts? Virtually none but remember who owns the largest TV news, newspaper and news magazine organizations these days...corporate conglomerates which have little if any interest whatsoever in seeing third party candidates take hold in U.S. politics, unless of course it can make them more powerful or more profitable!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE NOVEMBER 2000

## **Presidential Debates, Trust And Sin**

A good argument does not mean it will make for good policy if implemented so why place too much emphasis on the debates in the first place? Do you want a President who takes the time to think things through or do you want an eloquent speaker who possesses a gift of gab? Be careful what you wish for you may get it!

In the debates or in any argument or discussion, especially if you are talking to an attorney or attorney-type individual, remember, I know you know what you THINK I said but what you do not realize is that what you heard me say may not be what I meant!

At the end of the day odds are there is too much complex information to compute so you have to have faith and put your trust in someone or something. The problem is we tend to only see what we WANT to see and believe only what we WANT to believe. It is the path of least resistance when thinking things through. Nothing anybody can do or say can ever change this character flaw of human nature.

These days when it comes to trust only one in fifty Americans trust doctors, lawyers or politicians. Only 1/3 of us trust real estate people and only one in 100 of us trust car dealers and advertising people. So, with what you know today, who can you trust? Government? The news media? Judges? Preachers? Teachers? Police?

Today, most anything goes! Everything that used to be a sin can now be turned inside out by an

attorney who can talk you, or as some would say, confuse you into considering it as a "temporary affliction" or disease!

There are no good excuses but there are people who BELIEVE they may have a good excuse, yet they fool only a few folks. The best excuses are, "I don't know" or "I don't remember" or "That wasn't me." All excuses may work temporarily.

In more formal situations people use excuses like, "Not to my knowledge", or "I don't recall" or "To the best of my recollection". Remember, God forgives but many people do not forgive.

Life may only be half as good as the movie would be so humor may be the best medicine for your mental health. Just lighten up! Do not take yourself too seriously. Life is a laugh. Anything less misses the point of our very existence.

### **Psychological Competency Hearings**

Psychiatrists and attorneys may get paid 3 times as much by the state if the court finds that you or your loved one is incompetent to handle your own affairs. Often an elderly or disabled person faces court appointed experts to determine if he is competent and should retain all his rights under the law. If the person is found incompetent and incapacitated he will likely be placed under the care and control of a professional guardian.

To be fair and just, experts and attorneys should receive the same pay no matter what the outcome is of a competency hearing. However, under this potentially "lopsided" system of justice, nearly everyone who is forced to undergo a competency hearing loses! The doctors and lawyers automatically make more money if you are ruled incompetent to manage your own affairs which also strips you

### **Public Defenders**

These court-appointed attorneys represent defendants who "claim" they do not have enough money to hire a lawyer on their own. However, they may have plenty of money and still get FREE legal representation paid for by taxpayers! Those getting free legal representation include doctors, stockbrokers, federal and city employees, even other lawyers!

All most anyone has to do is go in front of a judge and say, "No, your Honor, I cannot afford an attorney on my own," and more times than not a seeminlgy impoverished-sounding defendant automatically qualifies for a free public defender!

No one may even investigate to see if you cannot afford to hire an attorney on your own. Does anyone in the justice system really even care to investigate your ability to pay? Taxpayers pay the bill and the judge may not even inquire about detailed financial information before appointing someone free legal representation. Typically, you may not even have to sign anything swearing you cannot afford an attorney!

The state may require, by law, that defendants pay back to the state all defense attorney fees incurred,

but no one may ever really go to the trouble to seek repayment to the state, leaving taxpayers to "pick up the tab"!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 12/17/95

### **Random-assignment Court Case System**

Typically, court cases may be randomly assigned by computer to the presiding network of court judges. However, anyone with political clout, from the President of the U.S. all the way down to local city government politicians, may possibly have ample opportunity to abandon, go around or short-circuit the fair-handed, computerized system of assigning judges to court cases, and enable high-powered politicians to influence which judges preside over which cases!

Remember, many judges may actively contribute to certain politicians political campaigns too! Even the President of the U.S. has been accused of having influence over which judges preside over specific court cases. Off the record, many judges have expressed concern over the possibility of improper influence peddling. Any accusation of this nature shakes public confidence in the judicial system even though the unethical, non-random assignment of court cases judges may NOT violate any set rules or laws.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 8/1/99

### **Restrictive Laws**

These are laws that do more to restrict freedom than they do to preserve freedom in America. For example, many cities may have laws prohibiting small entrepreneurs from conducting small businesses out of their home, like sewing crafts or baking foods to be sold commercially.

Also, inexpensive, privately owned mini-buses are outlawed in many cities forcing people to use costlier, possibly less reliable public transportation.

Critics charge that many laws may do more to protect established businesses and labor unions from competition!

Do restrictive laws possibly do more to restrict freedom than they do in protecting the public? Remember, many corporate conglomerates today got started many years ago due to some enterprising effort by some person operating out of their kitchen, garage, basement or living room.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 2/9/98

### **"Rock" Logic Or Political Bombast**

"Rock" logic is argumentative, sophisticated and destructive by nature. Sophisticated here is not a positive term considering that a sophist is one who will say or do anything to try and convince you he is right no matter what! Also, "rock" logic is NOT just a young adult syndrome as it may sound. Older

people use "rock" logic too, especially politicians out of favor, out of power or those seeking power.

"Rock" logic is based on "one-liner" point scoring and a "pigeonholing" mentality as well as emotional "absolutist" ideas, where opposition ideas are simply labeled with a negative political "spin" or as "all or nothing" or either absolutely black or white when, in fact, many things **MUST** be seen in "gray", relative terms, not absolute. "Rock" logic is not constructive by nature at all and may not even seek to solve problems or create a better world.

The opposite of "rock" logic is "constructive" thinking which requires creativity, perception, intuition and common sense.

### **"Scare Calls" Made By Politicians**

Politicians have been known to try and win votes by playing "dirty tricks" on their opponents. If a politician's "hired hands", his "spin" doctors, advisors, political action committees, etc, feel like they may need extra votes they may place thousands of phone calls to voters to try and scare voters out of voting for the opposing candidate using negative campaign ideas, even outright lies and distorted truths.

For example, if you want to try and swing the elderly vote your way simply call up elderly voters and first misrepresent who you really are then declare that if so-and-so gets elected, "He will take away or cut your government sponsored programs and guaranteed benefits!"

### **Sealed Secret Court Settlements**

When you settle a case out of court against a company, corporation or individual, typically, the money damages awarded you become secret and you are not allowed to discuss the case publicly. This protects individuals and companies from getting "bad press" which could possibly drive them out of business costing the economy potentially thousands of jobs! Unfortunately, many more lives may be lost or damaged forever when the public is not allowed to know why companies get sued and why they may end up settling out of court for huge sums of money.

Judges may feel they are getting used by this system because attorneys know that they can too often settle out of court for more money than if the case goes to trial since the company oftentimes will pay a lot more just to keep the case out of the newspapers and away from the TV news media!

When the details of an out of court settlement case is ruled to be kept secret from the public it is a judge that has to rule on this which haunts a judge's conscience, since it is the judge that is guaranteeing that the public will never know how many times a company, doctor, hospital or anyone else keeps endangering the public's safety, health and welfare. Many professionals and corporations have been sued over and over again, year after year, for the same or similar infractions and the public never knows their safety may be at stake when they use the services or products of certain companies!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 1/15/03

## **Selective Enforcement**

This is when city and county code enforcement officers may seemingly ignore violations on property owned by "politically influential" business leaders in your community, essentially selectively enforcing rules and regulations for the privileged few, while "sticking it" to other business owners who may not be so influential.

Those business owners with deep political connections may have "ways" to hinder or even halt code investigations, hence getting their property inspections called off or postponed while other less influential business owners may have to follow code rules and regulations to the "letter of the law", so to speak. You could say the "good ole' boy" system of politics in America is still very much alive and well.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 7/2/96

## **Sexual Harassment Lawsuits**

Before 1980 there were not even any laws on the books dealing with discrimination or sexual harassment. Today, up to 1/3 of all federal lawsuits may involve sexual harassment.

Not that all of these lawsuits are not based on legitimate accusations but frivolous lawsuits are fleecing America while taxpayers end up paying for it in higher costs for goods and services. Meanwhile, the trial attorneys are laughing all the way to the bank. Critics charge that two of the greediest professions in America may be attorneys and physicians.

## **S.L.A.P.P. Lawsuits**

Ever been "slapped" with lawsuit? "Slapp" stands for "strategic limitation against private parties". If a big corporation slaps you with a lawsuit, it is very intimidating and downright frightening and all the parties involved in suing you KNOW this! This is why so many of us will be shocked enough to stop immediately whatever our actions are that brought on the lawsuit against us.

If we cease and desist, then those bringing the lawsuit against us will likely drop the issue because they usually are not looking for any type of court battle. They just simply "slap" someone with a lawsuit primarily to scare the other party into retreat....and it works!

No small party or one person typically has the time or resources to fight the "big boys" like land developers, the city, the federal government or big corporations. Big business and government, as well as rich and/or powerful individuals, most often win any type of legal "shootout" or battle against the "little guys" in America primarily because the little guys fear the fight and can be wiped out financially in court costs and attorney fees!

People also fear legal retributions which keep them from fighting back for their legal rights. To fight back, try incorporating your particular cause. If you "incorporate" your cause, thereby making your "cause" into a legal corporation, then you can at least look into purchasing INSURANCE that helps to

protect yourself PERSONALLY against any type of S.L.A.P.P. suits.

No lawsuit, remember, is won or lost until the judge or jury decides who is right and who is wrong. We, the people, could possibly win many s.l.a.p.p. suits IF we just had the time, guts and resources to fight back.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 12/14/95

### **Small Claims Court**

Even though you may win your case in court, payment is NOT guaranteed! Winning in court is not by any means like money in your pocket. Collecting may take years and there are thousands upon thousands of UNCOLLECTED judgments! The best advice may be to try and settle your case out of court, preferably without incurring the cost of an overpriced attorney.

### **Small Town Police Radar Speed Traps**

Small towns all along America's highways may derive significant revenues from radar speed traps catching unwary, speeding motorists driving through small town America.

Pulling you over for improper lane changes is another potential "dirty trick" used by some small town cops just to conduct a conceivably very profitable "search and seizure". So-called suspicious-looking minorities, foreigners and "out-of-towners" riding in rental cars may also be "targeted"!

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 8/25/95 and NBC-TV DATELINE 1/7/97

### **Soft Money For Political Campaigns**

Soft money is corruption at the highest levels of government! For example, the Hollywood entertainment industry are usually big donors to the Democratic Party and hence got a new law passed that gave TV broadcasters the new digital spectrum for FREE! Also, the alcohol industry give millions of dollars to both the Democrats and Republicans in order to try and get legislation passed to stop a vote on a new national standard for drunk driving. Big tobacco companies contributed to both parties to get a 50 billion dollar tax break and succeeded.

The links are everywhere and obvious between soft money campaign contributions and achieving favorable votes in Congress and/or government handouts (subsidies). However, they are hard to prove. Money buys the ear of power. For example, the Lincoln Bedroom in the White House has even been known to be for sale, so-to-speak, to the biggest political campaign contributors of soft money!

Become a big spender seeking some tax break or a nod or go-ahead from a governmental regulatory agency, and you may be invited to a White House State dinner which used to only be for those who had earned a dinner at the White House like Pulitzer Prize winners or highly respected scientists and scholars. Today, however, White House state dinners seem too often to be for fat cat political campaign

contributors looking for favorable votes, a wink and a nod.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE NOVEMBER 2000

## **SPERM DONORS HAVING TO PAY CHILD SUPPORT**

In around 15 states there is no protection under state law for sperm donors meaning if a sperm donor recipient gets pregnant from the donated sperm in 15 states nationwide she can go to court, demand child support from the sperm donor and WIN because in these 15 states there are no laws protecting against this questionable practice!

If you are planning on making what you think are a few quick dollars donating sperm to a sperm bank, play it safe and get some good legal advice from someone who knows how the state laws deal or do not deal with this issue or possibly pay child support in the future!

In the most recent case a Pennsylvania judge ruled in favor of a lesbian mother who asked for child support to be paid from the anonymous sperm donor. This donor was possibly just some college boy trying to make a few dollars at the time of the sperm donation.

SUPPLEMENTAL SOURCE: HEADLINE NEWS, A DIVISION OF CNN-TV  
NEWS 5/12/07

## **Stealing The Votes**

Some say why vote, you may only encourage them, meaning the politicians. Our job as voters seems to be one of picking between the liars.

However, it may be worse than we thought, something that is unheard of! The vote may be stolen. American voters cannot even begin to believe that their votes could be stolen. This suggests the unthinkable....the stealing of America!

The computers used to count the votes can be programmed to select certain candidates and leave no paper trail just like casino slot machines are programmed to win or lose with no luck required. For years the American vote has been subject to possible electronic theft. The media may be nothing more than pawns in the process, duped into believing the so-called vote count, the vote counters as well as how the results are tabulated and verified!

The News Election Service (NES), an unofficial private corporation, has physical control of vote counting, yet does not demonstrate how it is done in any detail.



This is similar to broadcast TV ratings services which refuse to give in-depth details to the public on how they collect and compute data concerning just who is watching what on TV. To uncover and expose any corruption could undermine the public's trust and the ratings system's credibility. The NES, like the TV ratings services, may never voluntarily open themselves up to inspection in any great detail or for any length of time fearing the possible loss of their almighty "believability" that their business is based upon!

The NES remains tight-lipped about operating procedures which, as far as anyone knows, may be allowing Establishment thieves to steal votes for their own vested interests. If there are or have been any "votescams" the NES cannot even publicize the mere possibility....fearing chaos. In this respect, chaos must be controlled and is forbidden.

The public deserves to know exactly how the vote gathering process works inside and out IF it is to be upheld as truly credible, valid and reliable!

### **"Tax The Wealthy" Political Ploy**

Voters forget that the top 50% of all taxpayers pay up to 95% of all tax revenues collected by the federal government with the bottom 50% paying around 5% of all taxes collected, while the top 2% pay 30% of these tax revenues collected by the politicians . Taxing the success of those who are industrious enough to succeed in America also taxes those who create the jobs. Higher taxes do not create jobs but may only inhibits job creation.

Seventy per cent of the jobs in America today are created by small businesses many of which earn over \$200,000 a year. Tax these businesses more and you may see LESS jobs created by small businesses.

Incidentally, when taxes are raised by "taxing the wealthy" this most always also includes taxing more of the profits earned in the stock market and 70% of the U.S. population, including the middle class, owns stocks today so taxing the wealthy ends up taxing the middle class too!!

Remember, when joblessness in America is measured by the federal government it only surveys the hiring going on at big corporations but may not survey small business job creation which controls 70% of the job market so we may never really know how many jobs are actually being filled or eliminated! Of course, this federal government deception on measuring joblessness works in favor of those who would use the "tax the wealthy" political ploy to get elected since small business job creation may never even get surveyed.

Government regulations tend to punish small businesses far more than businesses with 500 or more workers. Regulatory and tax burdens for small businesses may be up to twice the amount that big businesses have to take on, thousands of dollars per worker on average!

The costs of complying with government regulations are excessive for small businesses compared to big corporations. These burdens impose a disproportionate amount of costs on small businesses and entrepreneurs.

SUPPLEMENTAL SOURCE: FOX TV NEWS 10/9/04

## **The Death Of Politics**

The death of politics as we know it is inevitable, some say, because counterproductive economic policies are built into the democratic representative political system. Distorted incentives face the very people who are in charge of creating political and economic policy. Democracy has become a masquerade for individual and lobbying interests of corporations and the U.S. Congress. Special interests groups pressure Congress to pass laws to reward those they are paid to represent at the public's expense!

Foreign nations are hungry for U.S. capital. The Swiss may only charge wealthy individuals a 5% income tax if they become Swiss citizens! Other nations are abolishing taxes on all capital just to get the wealth into their economy! This way "the wealthy" get government services at a fair price.

Today, we are looking at worldwide income redistribution. The period of political domination of economies is ending slowly but surely. The U.S. will eventually get stuck with enormous unfunded bills for promises made by our shortsighted politicians!

## **The Farm Bureau Of The United States**

This Bureau is supposed to fight for the smaller family farmers who have belonged to it and paid dues to the Farm Bureau year after year for decades. However, small family owned farms have found that too often the Farm Bureau lobbyists in Washington, D.C. seem to lobby less for them and more to promote their own agenda. This includes pressuring politicians for favorable rulings that support the investments made by the Farm Bureau, like commuter airlines going bankrupt. The Bureau also stands accused of seeking to gain votes in Congress to promote agri-business conglomerates which are slowly but surely strangling and thus eliminating the smaller, family owned farms!

In fact, if you attack or do something to publicly criticize Farm Bureau policy or practices critics charge your employer may terminate your employment. Or, critics contend, you may possibly find yourself being investigated by the IRS or FBI, this even though the Farm Bureau actively advocates the elimination of the Department Of Education and Energy, the Voting Rights Act of 1965, some selected environmental issues, as well as the weakening of the IRS itself.

The Farm Bureau is classified as a non-profit association but has investments worth one billion dollars in the stock market so is it any wonder why their political and financial agendas may seem to favor the ruthless endeavors of corporate conglomerates and Big Business. Furthermore, when the Farm Bureau was asked to pay its fair share of taxes, and relinquish its tax exempt status, the Bureau's lobbyists successfully defeated this proposed legislation in Congress!

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 4/9/00

## **Traffic Ticket Attorneys**

If you get a traffic ticket and want to fight it in court to keep from getting points on your license which raises your insurance rates, beware of attorneys or the attorneys office workers and or assistants who tell you there may be some court costs to fight your ticket. These costs could add up to be more than you would have had to pay if you were to just pay the traffic ticket and avoided a court battle.

Some attorneys and their officer workers and or assistants may not adequately explain or warn you of how costly court costs may add up to beat a traffic ticket in court. Too many drivers have felt duped into believing the court costs in their particular case would not be so costly.

However, once you get hit with the bill for the costly court costs from your attorney, about all you can do is politely threaten to take your case to your states Bar Association which regulates all the attorneys in your state. Attorneys usually hate for clients to go to the Bar Association because the state could reprimand and even impose sanctions or monetary fines against the attorney for not adequately disclosing all his fees to you, the attorneys client!

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 3/4/02

## **U.S. Mining Laws**

Mining laws on the books for over 100 years FORCE the U.S. government to sell the citizenry's public lands to mining companies for just a few dollars an acre! This land is rich in gold, silver and other minerals.

If a mining company feels there is "gold in them thar' hills" it can pick up the whole mineral-rich territory for just a few thousand dollars, mine it and reap millions in profits, all because of conceivably archaic mining laws on the books which mining companies take advantage of.

The problem is that the influential legislators in the western states of the U.S. may not readily vote to change the current laws, especially if these legislators may possibly be in the "back pocket", so to speak, of the mining companies!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 4/9/97

## **Unethical Judges**

Local, state, federal and even Supreme Court Justices have been known to accept free luxury vacations in the name of attending some kind of educational seminar. The problem is these luxury vacations are paid for by major corporations which may have pending court cases. Critics charge that even if the judges cannot be reached, meaning influenced, by free perks, the appearance of the possibility of impropriety looms large in the publics eye. These days, a judge needs all the credibility he can get and needs to appear to be more ethical than just another politician!

Of course, the judges taking the free luxury vacations claim they are not actually cavorting around with

corporate executives, but as long as this type practice continues, in today's climate of distrust and skepticism, do you really know for sure if judges are being influenced or not?

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/6/01

## **Unethical Lobbyists**

About 25% of all former U.S. Congress legislators become lobbyists in Washington, DC. Most recent Presidents have often promised voters to break the stronghold that lobbyists have on government by passing an Ethics Bill, but in reality, as always, the democratic way is to find ways AROUND the laws! The result has been fruitless fact-finding missions, stand-up dinners and campaign fundraisers, just to name a few. These are all legal ways around the laws set down by the Ethics Bill.

Lobbyists buy legislators influence who in turn buy tv commercials to get themselves re-elected. From 1995 to 1999 the number of known registered lobbyists doubled from 7500 to 15,000, not to mention all those not even registered. The money available to buy political influence also skyrocketed into the billions of dollars all of which is unprecedented in the history of U.S. government and politics!

The so-called Ethics Bill is considered by critics to be a joke while even the President may go on countless questionable political campaign fundraisers claiming there is nothing illegal about it. Illegal no, unethical yes, critics contend. It is illegal to give large sums of money directly to a political candidate, so the way around the law is to have a fundraiser and give huge sums of money to them indirectly!

Sit-down dinner campaign fundraisers are also illegal, so these days they have stand-up dinner fundraisers which uses a perfectly legal loophole in the Ethics Bill. Also, what used to be free trips for politicians, paid for by lobbyists, now illegal, the exact same free trips are now called fact finding missions and are perfectly legal, as long as the politician gives a phony speech of some sort to a small group of people sometime, somewhere during the free trip.

High-powered lobbyists admit the Ethics Bill passed by Congress to limit the influence of lobbyists on legislators has done little or nothing to stop the flow of money and influence!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 2/28/99

## **Voter Registration**

In America you may think it is "one man one vote" but most anyone can register to vote under several different names and no one may catch on because to register oftentimes requires virtually little or no personal identification! Consequently, even pet dogs have been registered to vote! Local and state legislators do not even seem to care to try and remedy the problem by requiring positive identification before someone is issued a voter's registration card.

SUPPLEMENTAL SOURCE: CBS 60 MINUTES 11/1/98

## **Your Attorney "In Bed" With The FBI?**

Critics complain that some criminal defense attorneys may possibly be able to be influenced by the federal government to work against the defense attorneys' own clients! This is known as "doing whatever it takes" to get a conviction if the "feds" feel someone is truly guilty. One sheriff was quoted as saying, "Some crooks just gotta go!"

In some cases then it is possible that the criminal defendant may not even be able to trust his OWN attorney paid to represent and defend him.. Can the Central Intelligence Agency (CIA) be accused of the same "do whatever it takes" practice to get certain convictions on some citizens and foreigners?

## **Your Vote Will Never Count!**

Your vote will never count because your vote is controlled by the corporate conglomerate controlled news media and the so-called objective journalists hired by the media, as well as the corporate controlled Democrat and Republican political parties which come across to voters as opposite banks along the same stream! Journalists have too often "sold out" their journalistic ideals just to get a regular pay check from their corporate "bosses". Journalists learn in school to seek out and impart truly, unbiased, non-partisan objective information to the public but once they are hired, to succeed, they quickly learn that they will have to tow the corporate line or risk getting "weeded out"!

Furthermore, the Democratic and Republican Parties will not even allow other party candidates to participate in the so-called Presidential Debates because around six corporate conglomerates COMPLETELY control EVERY DETAIL of the debate process, everything from from what questions and topics will be discussed to the length of response time to every question and beyond!

Voters are consequently deceived by being forced to learn about the candidates through scripted answers to fill up an incredibly short one to two minute time limit followed by 30 second "sound bite" rebuttals followed again by a bombardment of biased political advertisements after the debate. Do the candidates' corporate "handlers" really want voters to be knowledgeable about the REAL issues?

If the corporate conglomerates and their puppet candidates really wanted voters to become knowledgeable and vote for change they would allow the Green Party and Libertarian Party candidates into the debate process, as well as give them coveted news coverage which they "accidentally on purpose" get very little of today.

Here are two interesting "alternative" ideas to shake up the corporate conglomerates and their puppet candidates if voters were ever given enough information to become a truly informed electorate. Libertarians believe in "limited government" and less government regulation meaning they would abolish the Internal Revenue Service (IRS), which we did fine without prior to its inception in 1913, and allow the federal government to spend the money it takes in every year unlike what happens today when legislators spend way more than they take in. This way voters get to keep MOST ALL of their income instead of letting the federal government use the IRS to legally steal their income! If the federal government's spending practices and policies were held accountable like they are in the private sector all the politicians would be in jail for embezzlement!

On the other hand, the Green Party platform totally revamps the voting process so, if you wished to do so, you could vote for three candidates instead of just one and you would rank each of your three choices in the order of your preference. For example, you could vote for a first choice, a second choice and a third choice. Without getting into how you then count these votes, which IS explained clearly and credibly by the Green Party, every vote would then count because, instead of virtually being forced to "hold your nose" and choose one candidate over another, with the Green Party's idea if your first choice for elected office did not garner enough votes to win, maybe your second or third choice would win and voters would not feel so disenfranchised or left out of the overall voting process and its net result. If more voters felt like one of their choices won an election they would have less of a leg to stand on when things did not always go like they wanted after the election and maybe voters would subsequently not feel so divided or pitted against each other after an election.

SUPPLEMENTAL SOURCE: FOX TV NEWS 10/9/04

# **Medical Matters**

## **Abortion Clinics**

Some have been accused of possibly "rigging" test results on patients to allow them to qualify for more potentially risky and costly abortions to be performed, and the patients and the taxpayers who pay for it, may never even know about it!

Also, in the U.S., states rarely criminally penalize abortion clinics for performing abortions at clinics that have no license! This means that clinics with existing deplorable conditions for patient treatment may get away with little more than a "slap on the wrist" from a state medical licensing board "IF" the clinic even gets caught!

Investigators have found dirty, moldy operating rooms and equipment, expired medicines as well as poor controls for stopping infection! No one ever said abortions will be performed safely! To get a license requires little paperwork and the equipment to be used, staff training or operating procedures and practices seems to get little scrutiny by state regulators.

In the worst cases women may have been told they were pregnant when they really were not and abortions may have been performed anyway, especially if the government is paying for it! Vulnerable to this practice are lower income women who may feel they have no choice but to go to the clinic in their neighborhood.

Abortion clinics may only exist because many doctors may refuse to do abortions at their regular practice locations fearing any controversy. Doctors may come and go at the "corner-store"-type clinics and the patient may not even know the doctor's name performing the abortion! Are they even real doctors? No background information may be required from state medical licensing regulators of clinic owners, managers or the doctors! Only checklists from state regulators may be "requested" to be filled out by clinic owners and operators to try and ensure safe operating procedures!

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 2/18/96 WTVJ-TV NEWS 12/10/95

## **Allergy Testing For Arthritis**

Conventional physicians may too often neglect to suggest that the food we eat, as well as possible environmental allergies, may contribute to some health problems, like arthritic pain. Many long time sufferers are reportedly relatively pain free as a result of allergy testing.



An allergy test is inexpensive compared to the benefit of identifying all the foods and chemicals that arthritis sufferers may be potentially allergic too and may need to avoid.

### **Ambulance Chasers And Cappers**

The police, hospital emergency room technicians and even ambulance drivers have been known to refer names of accident victims to attorneys for a finder's fee. Of course, this is unethical and illegal but who will ever know? The attorneys then approach the victims seeking to represent them in a lawsuit against the insurance companies, the government and whoever else may be responsible for the accident, preferably those with "deep pockets" (money)!

A "capper" is someone who actively goes out and solicits business for primarily personal injury attorneys. A capper combs through police records and other public files looking for accident victims.

Cappers may also abuse the legal system too. For example, if a chemical spill happens in an area a capper may go house to house encouraging everyone to go to the doctor or hospital and then make a claim against all parties possibly responsible for the accident no matter if they suffered any injuries or not just so they receive a signed statement from an attending physician stating they received a medical evaluation or treatment.

Typically, lower income ethnic groups are targeted by cappers. When some so-called victims show up for a medical evaluation or treatment they have been known to begin asking if this is the place to get they money they were promised or are entitled to! Doctors treating these type patients claim that 95% of the time those treated had nothing significantly wrong with them! However, thousands of people collect hundreds of millions of dollars every year in questionable personal injury claims and hard working citizens pay the bill with higher and higher insurance rates and higher prices for products and services!

SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 2/9/97 and CNBC-TV STEALS AND DEALS 2/12/97

### **Ambulance Medical Emergencies**

Up to one half of all heart attack victims may be dying needlessly because too many ambulances may not be equipped with defibrillators which can deliver an electrical shock

to jump-start the heart of a cardiac arrest victim. Each defibrillator can cost around \$3000.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/29/97

### **American Medical Association (AMA)**

The AMA promotes itself as supporting universal health coverage for all, however, behind the scenes, it seems to be contributing to the fight against universal or national health care coverage for every American citizen!

The AMA seemingly tends to back the reforms that will not squeeze or punish the 300,000 physicians that make up its membership. For 50 years the AMA has been accused of considering the doctors' income first, in addition to, secretly fighting against reforms that might threaten to lower doctors' fees and income.

### **Are Men's or Woman's Restrooms Free of Germs**

First, where are the germs in many public restrooms? Unlike what you may believe fewer germs may tend to be found on door handles leading to public restrooms and even fewer germs found on women's toilet seats because these surfaces are oftentimes hardly touched at all due to people's preconceived notions about where people believe germs are hiding in these restrooms. Furthermore, the first stall nearest the door leading to the restroom may tend to collect fewer germs because generally people may tend to bypass the first stall and head for others down the line.

However, the air blower for drying hands blows some potentially pretty nasty air because it simply circulates the possibly contaminated air in the public restroom! The knobs on the sinks may carry lots of germs as do the surfaces you touch on the towel dispensers. Maybe this is one reason why up to 25% of the men and up to 10% of the women never even wash their hands before leaving a public restroom.

The biggest germ collector seems to be the public restroom floor so never place your bags, handbags or anything you are carrying around with you on the floor because the fecal matter can attach itself to the things you place on the floor and these items may end up on countertops in your kitchen, on your desk and elsewhere.

Now, whose public restroom seems to be cleaner? Even though the smell and general upkeep of the men's public restrooms are often nastier compared to the women's restrooms, in general, the men's restrooms may be freer of germs because women tend to spend more time here and touch more elements in the bathrooms compared to

men. Women also bring more children into women's public bathrooms than visit the men's and more diapers are changed in women's public bathrooms!

### **Assembly-line Veterans Hospital Care**

An undercover camera investigation exposed that the medical care you or a loved one may receive at a veterans hospital may be performed by unsupervised interns and negligent nurses and nurses' aides! Complaints range from patients going hungry to wounds not getting proper care which may contribute to deadly infections!

If you or a loved one complains, or if a hospital employee becomes a whistleblower, everyone involved may end up suffering and the problem may still not get completely corrected.

This undercover camera investigation was done 10 years ago, and again recently, and deadly problems still exist along with poor medical care. Of course, when Veterans Administration officials or hospital managers are confronted with these glaring problems, like too many government employees, they act surprised and vow to try and correct problems but do not count on it.

You may only want to consider going to a veterans hospital as a last resort or if you have no other choice for medical care! If you do have to use the services of a veterans hospital you should consider having a family member with you at all times to watch and make sure you get the best of care, especially sanitary care.!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 4/8/04

### **Assisted Living Facilities for the Elderly**

The federal government protects nursing home residents, or at least tries to, with strict rules and regulations including state-run on-site inspections but assisted living facilities may only be loosely monitored by the state with varying degrees of licensing, inspection and staff-training standards with no federal government oversight or protection. The state may regulate assisted living facilities but may provide too little oversight or protection for facility residents. Furthermore, no standard for care may be provided to residents and no guidelines may exist for even who belongs in assisted living and who does not.

Choosing an assisted living facility should start before you or a loved one is in the midst of a health crisis so start investigating facilities when you notice some signs of decline. Starting early also helps because many of the better facilities may have a waiting list to get in.

### **"Baker Act" Into A Psychiatric Hospital**

It can happen to you without your family or closest living relatives ever even knowing about it! Being "Baker Acted" can land you in a psychiatric hospital's psycho-ward and it is perfectly legal.

Criminals even get at least one phone call when they land in jail but if you are "Baker Acted" you may not be allowed any such privileges! The elderly especially may be getting unnecessarily funnelled into psychiatric care units possibly to do nothing more than generate much needed revenues by filling empty beds!

The way it works is like this. You or someone you know can be committed by a so-called "independent" social worker who may just happen to work for the psychiatric hospital you get committed to! More or less it may become an issue of private people using private ambulance services to transport private citizens to a private psychiatric hospital under the guise of a federal law known as the Baker Act.

Health care advocates feel the motivation may be money! "Bounty hunters", so to speak, for psychiatric hospitals may be paid to help the income-hungry hospitals fill empty beds.

In some cases nursing homes may even hold unwritten agreements with private psychiatric hospitals agreeing to funnel the nursing homes' most troublesome, or most troublemaking, or most undesirable Medicaid patients to the hospitals' psycho-wards consequently allowing the nursing home to fill empty bed space with a more profitable elderly patient on Medicare or one with private insurance.

Under the Baker Act you can get put away for up to 10 days without any kind of hearing if the psychiatric hospital can make a credible appeal to the court that you, indeed, do need to be committed! If a hospital or nursing home decides that you need help, in all likelihood, you will be committed to psychiatric care and evaluation.

Psychiatric professionals may seem almost complacent about the power they have to easily and simply incarcerate someone if they so desire and possibly not always with absolute regard for the incarcerated patients' civil rights!

Private psychiatric hospital or care unit "patient brokers" have been accused of paying referral fees to phone counselors who work independently or outside, so to speak, for crisis-help hotlines. If a phone counselor refers you to a psychiatric hospital or care unit there may be a fee you will need to pay the hospital that you may not know even existed!

Beware that if are hospitalized you may quickly use up all your health insurance benefits and some doctors have even been accused of exaggerating a patient's problems to possibly increase revenues for the hospital!

The more problems you are diagnosed with the more money they can get away with charging your health insurance company when treating you. Some of the most profitable treatments for psychiatric hospitals are for suicidal tendencies and depression.

SUPPLEMENTAL SOURCES: CBS-TV 48 HOURS 8/31/95 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 11/5/95

### **Blood Banks**

Blood is money! Collecting blood for re-sale is a money-making business like most any other. So even despite newer safeguards to protect the nation's blood supply, and due to money-making competitive forces in the blood banking industry, hundreds of safety violations may still be occurring or possibly even overlooked! Safety procedures may possibly still be lacking just to accommodate the financial bottom line!

Blood donors may not be properly screened and even the equipment used to process the blood may malfunction causing potentially tainted blood to **LEAVE THE BANK!**

The nation's blood supply may be safer than it ever has been but one question still remains. Will the blood transfusion **YOU** need in an emergency be safe enough or as safe from deadly or infectious diseases as it can be?

SUPPLEMENTAL SOURCE: CBS-TV MORNING NEWS 4/23/96

## **Blood Supply Safety**

The biggest suppliers of blood nationwide and worldwide have been fined huge sums of money over the years for careless blood safety practices and procedures including falsifying records and careless handling of blood supplies. When you donate blood you assume it is always properly handled, labeled and screened when, in fact, it may not be.

Consequently, if you get the wrong blood type or tainted blood during a blood transfusion you may die! Making matters worse, if you do get sick and die, no one may ever find out it was due to those who mishandled the blood that was supplied to the hospital which was used in your blood transfusion! No blood supply company or organization worldwide, which supplies blood supplies to the medical establishment, is exempt from possibly supplying questionable blood supplies!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 5/6/04

## **Blood Transfusions**

Even if you store your own blood in advance for upcoming surgery, your odds are still about one in five that when the time comes to give you your stored blood you could still actually end up getting someone else's blood by mistake!

Sometimes it is even possible to get someone else's blood that has not even been screened thoroughly for contaminants like the AIDS virus!

Furthermore, if you had a blood transfusion before 1990 you should possibly have your blood tested for Hepatitis "C" because only until 1990 did the medical community develop a test to detect this deadly, silent killer which tends to attack the liver.

Before 1990 there was no such test. Detect it before it reaches a late stage and your odds of being treated successfully are greatly increased. If you wait it may be too late as symptoms may only occur when the disease has advanced to an incurable, deadly stage!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/5/96

## **Body Parts Harvesting And Tissue Parts**

So, you want to be an organ donor? Some borderline unethical acts, possibly even acts of manslaughter may be taking place in U.S. hospitals! How? If you are injured, put on life-support systems and if the attending physicians believe you are brain dead, your

vital organs may be harvested and potentially sold for huge sums of money as transplants BEFORE you are even dead!

You are legally dead only if your heart stops so what is keeping a team of physicians from injecting you with something that will go ahead and help your heart stop so you can then be legally declared dead which, of course, then allows your organs to be harvested? A particular team of physicians' ethics have already been challenged in this realm of moral decision making.

In some cases, are you worth more dead than alive? If you are considered to be virtually, a "nobody" and you become gravely ill or injured, then what do you think the odds are that your organs may be harvested unethically and/or unscrupulously?

Remember, you may give up your organs for FREE but they are then bought and sold possibly for huge amounts of money by the medical establishment BEFORE they actually ever get used or transplanted.

Concerning body tissue parts if you go in for relatively minor surgery, for example knee or hip surgery, you may need a body tissue transplant to help mend your knee or hip joint. However, the transplant used may possibly be contaminated with everything from hepatitis to AIDS.

Thousands of body tissue parts have been recalled by the Food And Drug Administration (FDA). Organ tissue brokers or salespeople may be collecting and selling organ tissue donor parts from questionable overseas sources without much if any regard for the public health here in the USA.

Even body tissue parts acquired here in America from U.S. citizens could even be risky for possibly being contaminated with AIDS and other diseases. The for-sale body tissue parts businesses simply run a couple of so-called valid and reliable tests on the tissue donated then declare the tissue either good or bad.

However, some of bad body tissue parts may have been "slipping through the cracks", so to speak, and ending up in healthy Americans! Some recipients of these bad parts have even died of AIDS and other diseases. It is possible that hardly anyone is thoroughly scrutinizing the medical histories of all body tissue parts donors.

SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 4/13/97 and CBS-TV NEWS

5/20/96

### **Broken Hips Over Age 65**

Men are twice as likely to die within a year following a hip fracture compared to women. Only one out of three people over age 65 who break a hip ever regain their independence! Around 25% die during the year after a hip fracture and only 50% who do survive typically still cannot walk without aid.

A broken hip is the second leading cause of admission to nursing homes. Also, one out of six women will fracture a hip during their lifetime. This is as high as the risk for women who get breast, uterine and ovarian cancer combined! A man over age 50 is more likely to break a hip than get prostate cancer.

When women nursing home residents were asked, Would you rather die or break a hip than get prostate cancer and end up in a nursing home? 80% of the women respondents age 75 or older said they would prefer to die!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER FEBRUARY 2002

### **Cancer, The Workplace, & Cancer Clinics**

Cancer victims may be 5 times more likely to get fired or laid off from their job by their employer than an employee without cancer! Cancer victims feel employers just do not want the financial burden or strain on the company employees' medical benefits program!

Employers may erroneously think that workers stricken with cancer may not be able to perform their duties or carry the workload as they did before they were diagnosed with cancer.

Cancer clinics may help cure some folks but may neglect to tell you how many people were treated unsuccessfully! The question becomes how many cancer clinic patients are alive to even talk about it?

### **Cataract Prevention**

Cataracts may conceivably be prevented and possibly even reversed by simply adding the right nutrients to your diet. It may not hurt to investigate this more unconventional



way to possibly prevent cataracts but you may not want to waste your time going to an ordinary "conventional" doctor looking for any possible "unconventional" remedies or solutions.

### **Cholesterol Drugs And Home Testing**

High cholesterol may contribute to heart disease but very low cholesterol levels in your blood may possibly contribute to cancer!

A cholesterol home test may be just another marketing gimmick and not be as accurate as those performed by a physician. Moreover, the literature found in the home testing package may not even tell you the difference between good cholesterol and bad cholesterol in your blood.

In addition, the test may not be that easy to administer, meaning when you "prick" your finger for blood, if you "milk" or squeeze your finger to get the blood to ooze out, the fluids released in your blood by the squeezing action may contaminate your blood sample leading to possible false cholesterol readings!

Cholesterol drugs, like some "statins" and "fibrates" consisting of lovastatin and gemfibrozil, are being criticized for possibly causing cancer in laboratory rats. Consequently, maybe these type drugs should only be used sparingly in humans!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/1/96

### **Chronic Fatigue Syndrome**

Some patients may too often not find much help through conventional medical treatments whereas alternative and nutritional remedies have sometimes helped some patients, especially intravenous (IV) therapies..

However, health insurance companies may not cover or insure alternative treatments, some of which may even have potential harmful side effects, even though some patients have felt relief and a boost of energy trying alternative therapies.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/18/97

### **Chronic Fatigue Syndrome Confusion**

Treating this malady with the aggressive use of nutrients may too often be ignored by

the medical profession. Is this possible due to their longstanding ignorance concerning nutrition?

However, to treat chronic fatigue syndrome you may be wasting your money on commercial, unproven alternative therapies or treatments which recommend that you consume megadoses of vitamins and minerals as well as shark cartilage, primrose oil while avoiding whole foods like fruits, milk or wheat. Critics contend that these whole foods are being falsely implicated as potential causes or contributors to chronic fatigue syndrome.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE SEPTEMBER 1996

### **College Campus Meningitis Attacks**

An outbreak of this deadly disease is attacking young people! Vaccines are available to help protect them but, to date, the only people typically given a vaccine are people traveling overseas. This disease, at first, has flu-like symptoms, however, if it is not correctly diagnosed within the first 12 hours, it can be deadly or lead to the amputation of both arms and legs as gangrene sets in once the bacteria takes hold of your body!

The only research available suggests that people who binge drink, patronize bars and those who are exposed to cigarette smoke, as well as maybe exposed to close contact with many different people, may have a significant increased risk of contracting a potentially deadly bacteria, such as meningitis. Unfortunately, many college students are exposed to these social and living conditions which are all part of the student experience.

Cigarette smoke and drinking liquor are known to weaken the immune system. The meningitis bacteria can be spread through one drop of saliva! Consequently, sharing a cigarette, a drink, kiss the wrong person on the mouth or be around someone that sneezes and you could possibly expose yourself to a deadly infection! This is a frightening scenario and it happens!

Making matters worse, up to 20% of the population may even transmit this deadly bacteria without being infected themselves! How? They have developed an immunity to the disease and do not even know it!

Living under crowded living conditions, like that found in college dorms, seems to

possibly increase your chance of getting meningitis 8 to 20 times more often compared to those students not living a college dormitory-type lifestyle.

There were outbreaks of meningitis in the 1980s in the military but the vaccine is now given to all new recruits which has all but eliminated the disease in the military. The armed services know about vaccines to help eliminate infectious bacterial diseases, but too many college students may not. The U.S. governments Center For Disease Control (CDC) may possibly feel a vaccine for college students is too costly for such a rare disease, costing about \$60 per vaccination per student. Parents and students may, however, think differently if made aware.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 9/17/99

### **Compounded Drug Medications**

If your doctor prescribes a medication you automatically assume your pharmacist simply fills the prescription, right? However, what you receive from the druggist may be a "compounded version" of what your doctor prescribed, meaning it may be a concoction the pharmacist feels is close enough to what your doctor prescribed.

One problem is you, the patient, may never know you could be getting a compounded drug concoction instead of exactly what the doctor ordered! The U.S. government regulates drugs but does not regulate pharmacists, meaning druggists cannot be prosecuted by the government and can only be disciplined by the Pharmacy Board.

Another problem is that your particular prescription may require a "finely" compounded mixture of drugs that your pharmacist may not be prepared to handle or be able to breakdown to exactly fit your doctor's prescription!

Compounding drug mixtures accurately is a very specialized, customized business when done correctly, but you never really know if it is being done correctly or even done at all. There is no assurance that the compounding is being done properly either!

Any medical company can contract with pharmacists to compound drugs from cheaper bulk chemicals, yet, to date, Medicare allows unusually high reimbursements for compounded drug therapies. Some pharmacists may be lured to this lucrative practice because of the loss of income to HMO's and the lower wages earned at pharmacy chain stores located nationwide!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/12/97

### **CONTACT LENS SOLUTIONS AND EYE INFECTIONS**

Public health investigators have found little if any evidence that unopened bottles of contact lens solutions contained any fungus! The real problem may possibly be when contact lens users take shortcuts with contact lens eye care.

Do not reuse the lens solution this may be risky with any contact solution. A products' antimicrobial action which help prevent fungus from forming in the lens solution may start to breakdown after only two uses! Of course, any lens solution that has been recalled should never be used.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2007

### **Condom Disease Plus How To Get A Man**

It is rarely mentioned that sexually transmitted diseases may still possibly be able to pass through the microscopic pores of condoms, especially those made of lambskin, despite what condom manufacturers and planned parenthood-type groups may like you to believe about condoms....the so-called "gold standard" in sexual disease protection. Remember too that AIDS may not even show up in the victim for 7 to 10 years after initial exposure to the sexually transmitted virus!

On another note, if a woman wants to get her man and possibly help ensure herself financial security, as well as child support payments well into the future, all she may have to do is "prick" a few tiny holes in the condom she plans to let her man use and she may get pregnant much to the dismay and disbelief of her lover!

Birth control from the American male perspective considers it to be the woman's responsibility and women agree about the too often lack of male involvement in birth control.

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 3/23/96 and the book: THE BIG BLACK BOOK BY M.EDELSTON

### **Critical Care Nurses**

These nurses may sometimes deliberately hasten a patient's death by committing euthanasia! Possibly up to 20% of these nurses may have helped terminally ill patients die! How? They simply provide them with an overdose of painkillers.

However, the patients' families may not even be aware a nurse did "the deed". The families may not even have wanted it done!

A nurse, who is closest to the patient, even more than the family in some cases, may feel the doctors involved are paying too little attention to alleviating a patient's suffering.

Remember, patients suffer due to the physician's oath to keep them alive at all costs, which may prolong misery. There is a huge grey area that these particular nurses get caught in, between providing intensive care and hastening death.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 5/23/96

### **Crooked Chiropractors**

Chiropractors have been arrested for stealing millions from insurance companies using fraudulent claims. Some of these doctors pay up to \$500 in referral fees to most anyone who sends them patients. Patients can be rounded-up by skillful telemarketers who specialize in scouring local police reports on traffic accidents then calling the victims involved in the accidents and offering them a free medical exam just in case the victims may be injured and not even know it! Some phone "pros" have even been accused of trying to talk accident victims into going in for the chiropractor's exam and check-up even if the victims claim they were unhurt in the accident!

Once the accident victim shows up at one of the crooked chiropractors' offices for the free exam, the doctor may just possibly find all kinds of bone "misalignments", that many of us typically walk around with everyday anyway. Of course, the medical recommendation may tend to treat the misalignments.

Each patient may be worth up to \$10,000 in medical insurance claims for the crooked chiropractor. It is the insurance consumer that really ends up paying these costs through higher insurance premiums!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 8/25/95 MIAMI HERALD  
NEWSPAPER 5/10/96

### **Dangerous Doctors**

Doctors may be untrained, unlicensed, incompetent, unethical even criminal, and still be allowed to practice medicine! State government agencies responsible for physician

discipline may be weak. If a bad doctor does get caught doing something criminal or unethical to his patients, it seems that he can too often get away with it by simply moving to another state to practice!

There is hardly any way for the public to find out if a doctor has a lawsuit filed against him. Race horses and stockbrokers are fingerprinted, why not doctors? A doctor is not even required to tell you if he has any communicable diseases!

We should put as much effort into shopping around for our doctor as we do for our cars and stereo systems. Remember, no matter if a doctor graduates first in his class or last, he is still called "doctor"!

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 6/25/96 CNBC-TV STEALS AND DEALS 3/28/96

### **Deadbeat Doctors**

Up to 1/3 of all physicians, eye doctors, chiropractors and others who borrow money from the government to complete their medical training may not even bother to repay or pay-off their loan! Many of them may even go to great lengths NOT to repay by listing their addresses as post office boxes, as well as put their assets in their spouse's name, all in order to protect their assets from the government!

Meanwhile, many of these doctors may be living in luxury, leaving taxpayers to pay-off their delinquent loans. When questioned, some deadbeat doctors have even admitted how easy it is to get away with not paying back the government's loan for the medical training they received. Collection enforcement to make these professional medical doctors pay back Uncle Sam is extremely weak. Why should the government care? It is not the government's money it is the taxpayers' hard earned money!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 9/12/95

### **Deadly Pacemakers**

These implanted devices in the chests of patients to keep their hearts beating regularly may not always be completely safe as you may like to expect. Sometimes the electrical wiring may "snap", puncture the heart and the patient may even bleed to death....slowly!

No one knows which pacemakers will falter and repairing or preventing pacemaker

problems is not easy. In some cases, attempting to fix a faulty pacemaker may possibly be more hazardous to the patient than leaving the faulty unit in the patient's chest!

## **Deadly Superbug Germs In Gyms & Sports**

Health clubs and gyms, where people sweat and workout, are a haven for germs, everything from e-coli to superbugs, like "mirsa", which is one superbug that has been found in gyms and in contact sports and, to date, it is resistant to most known antibiotics! In health clubs, gyms and workout areas it seems that no amount of cleaning may be able to get rid of all the germs! Harmful germs are found not only in showers and in pool areas but may also be found on any equipment that is used frequently by many different people.

Contact sports also are a breeding ground for germs including the superbugs. Remember, a superbug germ can kill you in a matter of days because too often all available antibiotics will not stop a runaway infection caused by a deadly superbug germ.

Germs of all kinds, including e-coli or germs that cause yeast infections, even the deadliest superbugs, may be spread by human contact meaning anything you or someone else touches potentially spreads disease! This includes towels, carpet, a bar of soap, the dirt under your fingernails even walking around barefoot all have this potential.

Any skin infection that does not heal is one possible warning sign of an infection that may be resistant to normal antibiotic treatment which could be a sign of a potential deadly infection! Doctors are seeing more superbug infections than ever before especially in children and in people involved in contact sports. Reported deadly "mirsa" infection cases are up 65% compared to just a few years ago!

The overuse of antibiotics in the food we eat as well as the antibiotics which get prescribed by physicians for every little infection we get may possibly contribute to the creation and/or proliferation of superbug germs.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 1/13/05

## **Dental Implants And Fillings**

Implants can be costly and time consuming compared to the old ways of fixing teeth like using bridges and partial plates. Implants are the latest and greatest way to fix teeth but

beware of dentists who have too little training or rely on implant products and systems that are not proven reliable.

Dentists who take a 2-week course in doing dental implants can then advertise and call themselves qualified dental implant surgeons. Make sure whoever you go to for this procedure has done at least 10 to 15 implants before yours! Also, always absolutely talk to a few of their references who have actually had this type surgery done by the dentist you are considering using.

Moreover, make sure the dental implant system being prescribed is approved by the American Dental Association (ADA), as most of the systems on the market today have not been approved by the ADA!

Mercury and silver fillings, the silver substance used to fill cavities in teeth and for root canals, have been accused of possibly contributing to neurological diseases like multiple sclerosis (MS) and Alzheimer's disease. If fillings are faulty, are they potentially harmful to your health?

Even though no conclusive evidence exists correlating this possibility, the ADA, to date, stands behind silver and mercury fillings as safe. So who really knows?

Critics contend that the small amounts of mercury released when chewing food may possibly contribute to everything from headaches and depression to crippling diseases! Some dentists have even come to the point of refusing to use mercury in dental procedures anymore, just to be safe!

How many lawsuits would there be if some conclusive link was found between neurological disorders and the mercury and silver used in your mouth?

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 11/12/96 and 12/17/96 and CBS-TV 60 MINUTES 5/11/97

### **Dentist Anti-plaque Systems**

Some dentists may try and sell you on this idea. It is something like "waxing" your teeth to fight plaque. Supposedly, the silicone in the product sticks to your teeth like a non-stick coating and keeps plaque from sticking to your teeth. The coating does wear off so you still end up having to brush and floss routinely.



The data used to support the anti-plaque systems' claims is considered by some to appear weak. Your dentist may even make the claim that his anti-plaque system could cut plaque buildup by 30% to 40%. The key here is the word "could" cut plaque which does not mean it "will".

In fact, it is said that one of the studies conducted to even test the dentists' anti-plaque system was performed using dogs that were fed biscuits which contained the so-called anti-plaque silicone ingredient. With such questionable research data and experimentation used to support the dentists' anti-plaque system's claims, is it any wonder why professional dental journals seem to neglect publishing data supporting any anti-plaque systems?

### **Dentist Tooth Sealants**

If your dentist recommends the costly procedure of having your teeth sealed you may want to get a second opinion. Tooth sealants help prevent future tooth decay but if you have a cavity that is too small to be picked up by an x-ray then sealing in the cavity may lead to a worse cavity to have to be filled later on compared to if you had it taken care of when it was smaller before your teeth were sealed.

The problem is too many dentists may not use the laser light which can be used to spot small cavities that regular x-rays cannot detect.

SUPPLEMENTAL SOURCE: WTVJ-TV NEWS 1/28/03

### **Derelict Hospital Nursing Industry**

If a male or female nurse is suspected of negligent patient medical care, unless the nurse is "convicted" of a crime for harming patients, then and only then will the nurse show up as a bad nurse when other hospitals do a personnel background check! If the nurse is only "suspected" of knowingly or unknowingly doing bad things to hospital patients the nurse can literally get away with murder! Nurses have confessed to criminally "putting patients out of their misery!"

Hospitals may not share information with other hospitals doing personnel background checks for fear of lawsuits from former nurse employees! Consequently, a nurse serial killer can and has gone on killing patients for years from hospital to hospital. Once the nurse gets caught performing improper medical practices and procedures on patients and is asked to resign and find work elsewhere, the bad nurse's hospital personnel record will

still show the nurse left the hospital job in good standing and with his or her nursing license still in good standing!

Bad nurses can get away with more than bad doctors because their work, by comparison, receives less scrutiny and there is less accountability for job performance compared to doctors.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 12/17/03

### **Dirty Water At Dentists Offices**

Too often their water systems have been compared to pond scum meaning the water used inside your mouth during dental procedures may not always be of drinking water quality and may possibly even contain more harmful contaminants than toilet water! Critics charge that many dentists, to date, may still be squirting contaminated water into the mouths of their patients. Unfortunately, the water in the dental water tubing system may sit and stagnate which may fester and form colonies of bacteria.

Ninety percent of the dentists office water supplies surveyed contained potentially harmful bacteria! The typical way a dental water system may operate may mean you could possibly be sharing other patients saliva or spit! Water in toilets may tend to be cleaner than some of the water squirted in dental patients mouths.

Consequently, if you have a weak immune system and have surgery performed in a dentists office, you may be at risk. Even cleaning your teeth with an ultrasound scaler may be potentially risky because it gets below your gum line, as some dentists refuse to even use ultrasound scalers.

Medical surgeons would never even think of using water or saline on patients that is not sterile but dentists apparently may not follow such strict standards. Immune compromised patients may possibly be getting sicker and even includes those of you who are tired and stressed out at the time of your dental procedure. Even an American Dental Association (ADA) spokesperson admits that if you are not in good health you may have some risk of getting contaminated during a routine dental procedure at some dentists offices.

When getting your teeth cleaned you may ask if the water used in the ultrasound scaler is sterilized. You may even ask to see the sterilized water source. Maybe even ask what the dentist is doing to clean the dental water supply. If the office staff or dentist gets

offended at these questions maybe it is time to consider going elsewhere to get dental procedures.

Too few dentists may be going to any great lengths to sterilize their dental water supplies so maybe you should only consider going to a dentist that offers to prove to you his water supply is sterilized!

SUPPLEMENTAL SOURCE: ABC TV 20/20 2/18/00

### **Disability Laws**

They are designed to protect the disabled but may routinely be abused by those claiming a disability due to obesity, drug abuse even nymphomania!

The American Disabilities Act (ADA) makes it illegal to discriminate against anyone seeking a job. Many people do benefit from the ADA but this well-intended set of laws has some unintended consequences.

Those conceivably being abused may demand specific rights under the laws in the ADA and get cash from the government for their disability, but too often may be making monetary claims based on being uncontrollably lazy, totally incompetent or as having odd sexual compulsions!

Even employees using the ADA to protect themselves against a sexual harassment lawsuit may try saying they have a sexual disorder just to help them from getting fired from their job. If drug addiction is the problem you can also get protection from the ADA because you can claim it is not anyone's business if you are hooked on drugs or not! Or if you do not want to work the late night "graveyard" shift you can get protection from the ADA by simply saying you have a sleep disorder which prohibits you from working late hours. There are very inventive ways to essentially try and force your employer to accommodate your so-called problems and this way your employer cannot easily fire you from your job Others seeking protection under the ADA have been those that do not like to bathe, those that like to be late to work, and those who feel compelled to fondle women while on the job, as well as those who feel they are too fat to do certain tasks at work!

The ADA is so complicated that attorneys cannot even always figure it out and this causes employers to run scared, feeling that if they hire the disabled they may never be able to fire them!

The ADA considers it discrimination even if you ask a prospective employee if he or she is disabled or addicted to illegal drugs! Employers seemingly end up getting sued in court no matter if they follow the law or not. Hiring the disabled seems to be potentially a "no-win" situation for many employers.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/15/97

### **Disease Via Condom**

You may be vulnerable to all kinds of sexually transmitted disease (STD), including AIDS, even if you use a condom because using a condom may only help prevent STD's up to 50% of the time, unlike what most advertisements for condoms seem to suggest and what most users may like to think!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 10/16/02

### **Disposable Medical Instruments**

Disposables are being re-cycled and re-used even though the instrument manufacturers clearly state that they are not supposed to be re-used in any way, shape or form! Re-processing and re-using medical instruments is NOT illegal! Doctors and hospitals are not even required to tell patients or give patients the opportunity to ask for brand new instruments to be used during their stay at the hospital!

SUPPLEMENTAL SOURCE: NBC TV NEWS 9/20/99

### **DNA Dragnet**

In England, to find a suspected criminal the police can ask whole cities, sometimes affecting thousands of people in an area, to submit to a DNA test! In the U.S. it is against the law even though on a much smaller scale DNA dragnets are being conducted by the police to catch suspected criminals much to the dismay of civil rights advocates.

Ask victims of crime in the U.S. and they tend to applaud any effort made by the police to catch crooks. England's law enforcement officials believe that because of the U.S. Constitution American cops have to fight crime the old fashioned way and conservatives against crime in America may tend to agree.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/19/98

## **Doctor Drug Abuse**

Pilots, truck drivers, even store employees are tested for illegal drug use, yet health care professionals too often are not! It even seems that hospitals may possibly be turning a blind eye to the potential problem of drug abuse among those administering health care to patients!

Making matters worse the American Medical Association (AMA) appears to be opposing proposed mandatory, random drug testing among its members! Some of the best doctors and nurses may be abusing drugs at work but the public may never hear of it!

Some health care professionals admit to substituting their patients' painkiller medications with non-drug, non-painkilling, saline solutions just so they can take their patients' painkilling drugs themselves!

Never blindly trust those in charge of your medications while in the hospital or with home health care providers. Ask questions and investigate. Mistakes can be made. Compromises, illegal and unethical in nature, may occur.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 9/1/96

## **Doctor's Office Gender Bias**

Compared to men, women are 4 times more likely to be told, "Just go home. Take it easy. Get some rest and don't worry about it," when it comes to what their doctor recommends!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 6/11/97

## **Drug Prices And Perks To Doctors**

American consumers get charged up to 60% more for many brand name drugs compared to the prices people pay for the exact same medicine purchased overseas! Americans are overcharged essentially to subsidize the rest of the world's much lower drug prices!

Worldwide pharmaceutical markets are very heavily regulated by most countries' governments. Consequently, whole nations buy their drugs through the buying power of the National Health Service (NHS) which buys drugs in bulk at deep discounted prices. U.S. drug manufacturers promote their industry as being in favor of price controls yet

maybe only around two in ten drug manufacturers actually seem to be keeping drug prices at or below the Consumer Price Index.

Drug companies too often may give gifts or "perks" to doctors if they are willing to prescribe the companies' drugs to patients. Perks may include free vacations, computers, cellular phones, even free education and you, the patient, would likely never even know it. Could perks compromise what brand of drug a doctor may prescribe for you?

### **Drug-free Remedy For Depression**

Depression for some of us may be nothing more than an intermittent, unbalanced, biochemical state in the brain and body which may possibly be relieved by using amino acids, as well as following certain nutritional habits and guidelines.

Simple changes in your diet with the addition of certain vitamins and nutritional supplements may bring about what could be a significant positive change in your mind and body without the need for a doctor's prescription for some costly, mind-altering drug that may have potential unhealthy side effects.

### **Emergency Room Medical Sub-Contractors**

Too many hospitals may be sub-contracting out their emergency room services to outside companies! The sub-contracted management companies have been accused of trying to save money when hiring emergency room physicians and staff. You would think this is where a hospital would want its very best personnel, not the cheapest!

Overall, it may be about a 50/50 chance of getting good, adequate care in hospital emergency rooms using sub-contractor medical staffers!

In addition, medical trainees, who may or may not be sub-contractors, may even be supplementing their modest incomes by "moonlighting" part-time in hospital emergency rooms everywhere! These "part-timers" may lack vital training and experience.

Your odds of getting good treatment may be better with an ambulance paramedic than with the typical "aide" on a hospital emergency staff.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/17/95

## **Emergency Room Trauma Centers**

Up to 50,000 patients a year may be released from hospital emergency rooms and sent home even though they may have had heart attacks which were too mild to even detect with the current technology being used in many emergency rooms' intensive care units!

Furthermore, many trauma centers may not even have insurance coverage for the emergency care patients they treat even though the trauma center IS responsible for the care of all critical care patients treated in the emergency room!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 9/24/96 and 1/8/97

## **Erroneous Hospital Bills**

Up to 90% of all hospital bills may be in error with the average miscalculation being around \$1400. Only about 2% of these bills are ever even audited to find errors so there is no incentive for hospitals to "clean up their act" so to speak.

The problem is that overcharging patients drives up the cost of everyone's health insurance premiums even those folks on Medicare! Then, once you reach your "cap" or limit on certain medical procedures, your insurance provider may somehow figure out a way to cancel your health insurance!

Question your hospital bills before your insurance company pays them or you are out of luck at getting any errors on your hospital bill corrected.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/15/95

## **European Medical Cures And Remedies**

They have oftentimes been kept out of the U.S. by powerful special interest groups. In America could it possibly be as much about money and who profits as much as it is about public health? In other words is it possible that the health and welfare of the people in the USA are secondary to the extraction of profits from consumers by the pharmaceutical industry?

Critics charge that if any drug cure or remedy turns out to be unpatentable, like with all natural supplements, and no profits can be extracted from consumers then consumers may rarely see it promoted by American capitalistic industries!

## **Euthanasia**

When physicians commit the act of "mercy killing" for their terminally ill patients many doctors may not receive much prior training on how to handle their relationship with their deathly ill patients. Even if you are careful and request that you do wish to be kept alive at all costs, your request could possibly be ignored by the attending physician in-charge!

You or someone you love could be euthanized against your will. You could be "unplugged", meaning taken off life support, without you or your family's consent!

Amazingly enough the reason your life may be so matter of factly terminated is that the doctor in charge of your case may simply declare that everything possible has been done and, in his mind, anything more to try and bring you back to life or keep you alive may just waste available resources!

## **Eye Transplants And Theft**

A surgeon may too often feel that if someone desperately needs YOUR corneas or eye balls to transplant into someone else, and if you or your loved one just died, then a surgeon may think it is alright to go ahead and take your or your loved one's eyes and sell them to someone who desperately needs them WITHOUT you or your family even knowing about it! This is theft for cash and a very unethical practice when you or your family is not even notified about it but it may not be illegal in the state you live in!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 11/3/97

## **Experimental Blood Being Used on Unsuspecting Patients**

If you are injured in an accident, severely bleeding and treated by paramedics responding to the emergency you may be given experimental artificial blood that has not yet been proven safe by the U.S. Food and Drug Administration (FDA). Artificial blood has a longer shelf life than real blood which is why the experiment is being conducted.

The problem is patients may neither be aware nor told they have been given the experimental blood and some patients have died or received heart attacks during this FDA experiment due to safety problems after paramedics pumped too much of the artificial blood, called Polyheme, into unsuspecting, severely bleeding patients.

Patients receiving the experimental artificial blood are chosen at random so you really



never even know if you received Polyheme or not. At least one hospital has already refused to even be part of the Polyheme experiment. Critics charge the FDA may have become too lenient with pharmaceutical companies concerning experiments like this one by not putting public safety first and foremost.

The FDA's leading physician conducting the experiment says if he had to get permission from every severely bleeding patient to use the experimental artificial blood at the time of the emergency he would not succeed in being able to conduct the experiment and get the much needed artificial blood on the market.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/7/06

### **Fake Board-Certified Physicians**

There are places where most any doctor can buy for \$500 a fabricated, "fake" or "phony" board certification document that looks completely legitimate and official-looking! Using this "fake" document any doctor is free to promote himself as "board certified"!

The odds of getting caught may be slim unless he gets lots of complaints from dissatisfied patients.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/14/95

### **Fertility Clinics**

They may only have a 25% success rate in getting prospective parents to the delivery room, and there is no way to be sure in advance if the procedure will be successful or not. In addition, there is no way to know just how good a particular clinic performs.

Clinic licensing, inspection and quality control may leave a lot to be desired from state to state. The whole artificial insemination process may be a costly "crapshoot" and most insurance does not cover the gamble.

It is a financially rewarding business because there are more desperate infertile couples willing to try anything to have a baby than there are desperate couples trying to save a dying or critically ill child.

The distress felt by a couple unable to conceive may be an open invitation for the

somewhat less-than-honest clinics to exaggerate, hide or misstate their claims. Some clinics may never have even had a "live" birth!

There is no organization or agency overseeing how these clinics perform. Beware of promotional claims that boasts of "leading edge treatments" or "innovations", or come across as though they are "leaders in the field". Any clinic can advertise these type claims!

The Society For Assisted Reproductive Technology, the so-called industry watchdog, may just take a clinic's word that its statistics concerning its success rate are accurate! The Society's purported "on-site auditing" effort may actually check out too few clinics and even may have little money to do a completely thorough audit of ALL clinics.

Also, there are few regulations concerning just "who can run" these clinics even though some clinics boast of how regulated the industry supposedly is. Regulations seem lacking or less than strict when it comes to screening patients, donors and how much clinics can charge.

There seems to be no real absolute guarantee that sperm donors are NOT infected with viruses, like AIDS, if you are looking into artificial insemination. All sperm donations are supposed to be tested but this is ONLY a recommendation! It is not required! Going into the artificial insemination business requires no license and no special training.

Fertility clinics with excellent reputations may from time to time be accused of poor treatment, falsifying records and letting your eggs and embryos go to other couples! Even if you get pregnant there may still be about a 20% chance for a miscarriage.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 1996

### **Finger-type Blood Pressure Gauges**

These type monitors or gauges may not always give accurate readouts compared to electronic strap-on arm models which may offer better accuracy because the fingers are furthest from the heart which allows for potentially more false readings to occur compared to taking blood pressure readings from the arm.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE 1996 BUYING GUIDE

## **Florida Physicians**

To date, unlike most any other state in the U.S., a law exists in the state of Florida that exempts too many doctors from wrongful death malpractice lawsuits! Consequently, the medical community in Florida may act like a magnet for incompetent doctors to set up shop and practice in Florida on unsuspecting patients!

Moreover, if a patient is severely ill due to medical malpractice and, especially if they are elderly, it may be possible that there is not enough incentive to keep that patient alive since a law protects doctors from a malpractice lawsuit due to wrongful death!

Making matters worse, the medical board overseeing complaints against doctors in Florida seems to rarely punish the doctors it oversees when compared to other states medical watchdog boards.

SUPPLEMENTAL SOURCE: ABC TV 20/20 6/7/99

## **Flyin' Free Medical Care**

The word is out! Medical care is FREE in America to anyone that can afford an airplane ticket to America and cab fare to any hospital emergency room in the USA. Even immigrants with tourist visas are "flying in" for free emergency medical care at hospitals all at U.S. taxpayers expense!

Immigrants are also allowed to fly-in and give birth to their babies in hospital emergency rooms and each newborn baby is automatically now a U.S. citizen entitled to free money from the government, welfare, housing subsidies as well as educational grants!

A complicated delivery of a baby can cost over \$200,000 and rarely does any pregnant immigrant ever get turned down for emergency room hospital care in America due to misguided immigration policies and court decisions.

## **For-profit Hospitals And Double Billing**

Good business these days may mean bad medicine for patients! So-called well respected physicians with large patient loads have been accused of becoming medical directors for hospitals just so they can accept monetary "kickbacks" from hospitals to deliver patients and help the hospitals fill beds! Remember, only doctors are legally allowed to admit a patient to a hospital.

Too many hospital employees, even management, would not recommend that their loved ones go to the hospital they work at for any type of life-threatening treatment, and in some cases, for any kind of treatment whatsoever because of hospital understaffing and potentially incompetent medical care.

Moreover, hospital neo-natal (newborn) baby wards may face some of the deepest budget cuts because essentially babies cannot complain about their medical care! Hospital budget cutting practices may also even lead to more hospital infections in patients.

Hospital doctors have been accused of accepting "production bonuses" which amount to fees for recommending more surgeries than may be necessary, as well as for possibly doing more costly medical procedures like heart surgeries or C-sections when delivering babies when a particular heart surgery or C-section may not always be necessary at all. How do you know if you are victimized by a hospital that may be putting profit ahead of your medical care?

When it comes to hospital billing procedures many hospitals have been warned, even reprimanded, for years concerning double-billing the Medicare payment system. This includes fraudulently billing Medicare TWICE for one procedure performed on a patient. Hospitals have also been accused of fraudulently billing Medicare for procedures never performed, as well as overcharging Medicare for patient medical supplies, drugs and procedures.

SUPPLEMENTAL SOURCES: ABC-TV 20/20 9/26/07 and NBC-TV NEWS 7/15/97

### **General Practitioner (GP) Physicians**

The "cultural elite", or students and professors, at U.S. medical schools may too often NOT hold in very high regard the practice of medical students wanting to become a "family doctor". The practice of primary care is not really valued in medical school circles yet one reason people in other countries may be more overall satisfied with their health care system is because there are so many more primary care or family doctors available, unlike the medical specialists we may tend to breed more here in the USA.

Medical specialists are the real money makers in the U.S. General family practitioners (GP's) may too often be considered to be the "dweebs" (dimwits) by their peers at medical schools. You may be branded with this type label by the medical students in

your class, and maybe even by the medical school teachers, especially if they think you may be wasting your talents on becoming a relatively low paid general practitioner physician instead of becoming a well-paid, highly respected medical specialist!

### **Getting Out Of The Hospital Alive**

"Wrong-sided" surgery medical mistakes are the most common errors committed by a typical hospital staff. Patients have had the wrong leg amputated, the wrong lung removed and the wrong part of their brain operated on!

The first precaution you take prior to surgery when checking into the hospital is see if anyone else has the same last name as you do or any name that is even similar to yours. Next mark in big fat lettering your complete name and tape it right at the head of your bed and/or on the wall at the head of your bed as well as at the foot of your bed so all are in plain sight.

These precautions may also help ensure you get the right medications prescribed for you too. Do not be inhibited or intimidated by the hospital staff. It's your body and your life at stake and you may not get a second chance!

If you are going for surgery, mark the side or area of your body that is supposed to be operated on, hopefully, to help prevent a wrong-sided surgery. Always try and have a friend, family member or medical advocate watching out for you. This person can also help ensure you get all prescribed medications and help make sure they are administered correctly.

All these constructive criticisms come from a doctor who almost lost his life due to a "botched" surgical procedure performed in the hospital he worked in! He decided to go public with this information to help patients "get out of the hospital alive!"

**SUPPLEMENTAL SOURCE: the book: HOW TO GET OUT OF THE HOSPITAL ALIVE BY S. BLAU**

### **Guilty Gynecologists**

These physicians should ALWAYS wear gloves during any physical exams of their female patients. If your gynecologist does not wear gloves this could be a warning sign that your doctor may have more on his or her mind than gynecology!

When a female patient is undressing for a physical exam does the doctor hang around and conceivably watch you undress? Is there ever a female staff member present during the physical exam? Does the doctor ask personal questions not necessarily relevant to the exam? An affirmative answer or "yes" to any one of these questions and you may want to re-evaluate your relationship with your particular gynecologist.

### **Health Maintenance Organization (HMO)**

They pay the primary doctor representing the HMO a flat fee each month no matter if the doctor sees one patient on the HMO plan or 5000 patients. Many doctors have to take on most all HMO's just to cover monthly expenses and be able to meet their payroll.

What may happen with doctors taking on many HMO's is they could get overworked so the patient keeps getting shorter and shorter visits until it may seem the doctors are hardly available at all. Quality care may then noticeably diminish and the risk may rise for a missed diagnosis.

Doctors not affiliated with managed care may possibly start scrambling to fill their appointment books by encouraging unnecessary treatment and surgeries just to maintain their longstanding standard of living or even give up practicing their specialty and go into cash generating practices, like cosmetic surgery or hair transplants. Originally HMO's were expected to help lower health care costs by increasing competition between doctors.

It has been reported that at the end of the year those primary care physicians who may have helped save the HMO money by streamlining costs and cutting expenses to the HMO may possibly qualify for a cash "kickback" from the HMO. The primary doctors may do this by not prescribing unnecessary medical tests and procedures as well as by helping cut back unnecessary patient visits to costly specialists..

If you are on a HMO managed care plan and having a problem getting to see a specialist consider making your specialist your primary care physician. This way you can see the specialist whenever you need to.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
4/27/95

## **Hearing Aids And Hearing Aid Stores**

Some "advertised" low cost hearing aids and hearing enhancer devices, used as "loss leaders" to get you in the door so to speak, may be ineffective for many people's specific hearing problems because the low cost units advertised may be "one-size-fits-all."

Hearing aid centers may have two vastly different price lists for the exact same products with one price list for those covered by health insurance and one for those without insurance. Of course, those with insurance coverage may get charged more than those without coverage which may shrivel, or in some cases completely take away, any advertised discounts used to draw customers into the store.

SUPPLEMENTAL SOURCES: ABC-TV 20/20 3/30/98 and MIAMI HERALD NEWSPAPER 10/16/97

## **Heart Attack Prevention**

Conceivably, too much attention has been put on fat and cholesterol levels in your blood while ignoring the levels of homocysteine in it. Why? Remember, pharmaceutical companies make little if any profit researching "natural" remedies! Only "synthetic" remedies are highly profitable. Synthetic drugs to lower cholesterol is big business and a necessary step to possibly help prevent heart attacks.

However, U.S. drug companies in the past have virtually ignored that which brings down your blood's homocysteine levels, like vitamins B-6, B-12 and folic acid.

Researchers at major medical universities are too often only as good as the amount of money they can raise for the university in the way of research grants from the drug industry. The drug industry, by and large, will not readily fund research into natural remedies and/or vitamins!

Consequently, to date, homocysteine research is still lacking. Independent researchers have found that if you do not smoke, do not have high cholesterol, are not fat and are not be genetically prone to having a heart attack, but you still possibly may have a potentially fatal heart attack! Why?

A possible cause may be high homocysteine levels in your blood. A simply blood test can determine if your homocysteine level is over "10". If it is consider looking into adding higher levels of vitamins B-12, B-6 and folic acid to your diet to possibly help

lower your risk of a heart attack in the future.

Has your doctor ever even mentioned your homocysteine levels in your blood? However, numerous times he has probably mentioned controlling your cholesterol levels, food fat consumption, smoking tobacco and drinking alcohol.

In the past, researchers looking into homocysteine levels have literally been shunned and practically banished from prestigious medical research communities because research into this subject will not bring in significant amounts of research money from the drug industry in a capitalistic society.

If you are not a vitamin consumer or do not believe that commercial vitamin pills are always even absorbed into your bloodstream, making them essentially expensive urine, then try consuming significant amounts of whole grains and green leafy vegetables to get your homocysteine level below "10". This consists of things like wholesome cereals, spinach, and green beans, just to name a few.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 12/18/97

### **Heart Disease And Medical Incompetence**

Too often this disease is considered a male problem yet it is the leading cause of death among American women even though many doctors may not know men and women show different symptoms of the disease! Over 1/2 of all family doctors may actually believe the symptoms of heart disease are the same in men and women when they may not be!

Even up to 75% of all family doctors surveyed may believe there is no difference in the testing done to diagnose and examine men and women for heart disease when, in fact, there is a significant difference!

Furthermore, only about 50% of all family doctors even correctly identified that heart disease is the greatest health risk for women over 50 years of age.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
11/21/96



## **Heart Disease And Vitamins**

It may possibly not always be high cholesterol causing heart disease but instead it may be the lack of certain vitamins in your blood, like vitamin E. Certain vitamins may also help prevent bad cholesterol from "clogging" your heart's arteries. Remember, the pharmaceutical industry makes billions every year promoting overpriced cholesterol-lowering drugs but cannot make a dime on unpatentable, all natural formulas, like vitamins, and the drug industry will likely fight against the acceptance of any so-called scientifically unproven vitamin supplements and remedies.

However, critics question the overuse of vitamin E in pill form because it may possibly be harmful to your health. In pill form vitamin E may not always equate into any great so-called healthy benefits for the pill-taker.

To get vitamin E into your bloodstream it may be best to simply eat all-natural foods like grains, nuts and soybeans. If vitamin E possibly protects the body against heart disease and cancer then vitamin E, in pill form, may not contain the best form of nutrients compared to all-natural foods.

Supposedly 8 out of 10 doctors may be taking vitamin E to help prevent heart disease and cancer yet the Food And Drug Administration (FDA) will not allow manufacturers of vitamin E to claim it may help prevent life threatening diseases because there is not enough irrefutable scientific evidence to support this claim.

The amount of vitamin E in your blood may be a better gauge of your risk of having a heart attack than your cholesterol level yet when was the last time your doctor scrutinized the level of vitamin E in your blood?

Incidentally, taking doses over 10,000 units of vitamin A a day, that is IU or International Units, may cause pregnant women to deliver a child with birth defects! However, supposedly this only applies to vitamin A derived from animal sources, like liver, and not from plant sources like carrots and tomatoes.

Many vitamin A supplements or pills you buy at stores, and even some store-bought cereals, may contain much more than the 10,000 IU per day that is recommended in nutritional guidelines, so pregnant women should be especially careful.

Irreversible damage to the fetus could be done during the first 60 days of pregnancy due to the overuse of vitamin A. Vitamin supplements with the beta carotene form of vitamin

A in them may possibly not be as harmful during pregnancy, at least compared to what is supposedly known at this time but further research may be necessary. However, higher consumption of other forms of vitamin A may contribute to a greater risk of birth defects during pregnancy, birth defects involving the newborn's face, central nervous system and the heart.

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 4/1/97 and 10/7/95

### **Heart Healthy Treatment And Uncommon Signs Of A Heart Attack**

Do NOT use any of the information in this article without the advice of your primary physician and or your heart physician specialist! This is general information to be weighed and considered and NOT meant to be acted upon without the advice of your physician(s)!

Having a high-tech test done like the CT angiography may be a lifesaver but may also possibly expose you to hundreds of times of radiation as a regular chest X-ray. If anyone prescribes this high-tech test make sure you absolutely need to go to the expense and radiation exposure in the first place.

Angioplasty may also be a lifesaver but for a small 1% to 2% of patients it may possibly trigger a heart attack so never hesitate to ask your physician to make sure as much as possible that you are a good candidate for angioplasty if it is prescribed for you.

Most people know that chest pain and shortness of breath are possible symptoms of a heart attack. However, too many people do not know that pain or discomfort in the jaw, neck or back, as well as feeling discomfort in the arms or shoulders or feeling weak, light-headed and or faint may also be possible symptoms of a heart attack.

Ask your physician what he or she thinks about this but if you experience any one of these symptoms getting treatment within one hour may greatly increase your chances of a good recovery if your symptom(s) indeed is a heart attack. Also ask your physician if it is alright to chew or swallow one 325 milligram regular aspirin or four low-dose (81 milligram) aspirin to potentially help prevent blood clots from forming.

### **Hepatitis C**

Anyone getting a blood transfusion before 1992 should possibly have their blood tested for Hepatitis C because the test to even detect this strain of the disease did not exist before 1992.

SUPPLEMENTAL SOURCE: NBC-TV NEWS 8/12/97

## **High Volume Heart Attack Care Hospitals**

Thousands of heart attack victims are picked up by ambulance emergency medical technicians (EMTs) and taken to low volume heart attack care hospitals that are possibly NOT as successful in tending to and saving the lives of heart attack victims compared to high volume heart attack care hospitals that may typically tend to and save many more heart attack victims!

The problem is EMTs may not even be concerned with which hospitals are high volume and possibly better at tending to and saving heart attack victims as EMTs may just end up taking you to the nearest emergency medical care hospital.

SUPPLEMENTAL SOURCE: NBC TV NEWS 5/27/99

## **HMO Mental Health Care**

If you think you are covered for up to \$500,000 worth of HMO mental health care, think again! Some health maintenance organizations (HMO's) may be taking advantage of the mentally ill.

Critics complain that too many HMO's may be more like "managed costs and mangled care" virtually denying treatment, delaying access to managed care and providing too little treatment to apparently to control costs! At least this is the complaint from many of those requesting mental health care treatment from their HMO mental health care plans.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 1/5/97

## **Home Health Care Agencies**

Too many of these agencies in far too many cases may be committing Medicare fraud by overcharging for services and providing substandard care to home health care patients! Most any business can become a "certified" home health care agency with little if any experience in this highly profitable field! Moreover, there may be too few federal inspectors to really be able to crackdown on the "crooked" profiteers.

A home health care agency may get cited for numerous violations repeatedly, yet rarely, if ever, get penalized, terminated or lose its certification! No one really seems to be checking very closely to see if patients being billed for services are even eligible or if services are even being received by patients!!

Up to 1/3 or more of Medicare payments to these agencies may be improper! Also, the medical providers for some agencies may be unlicensed and some doctors' signatures may be forged!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 7/27/97

### **Home Testing Kit For The HIV Virus Or Aids**

This type of do-it-yourself kit you see advertised everywhere may test positive indicating you may have AIDS when you really may not or if it tests negative this could actually give you a false sense of security.

Remember, the HIV virus may lay dormant in your body for up to 10 years before you ever show any signs or symptoms of the virus in your blood. You may want to reconsider putting your total faith and blind trust in any over-the-counter, overpriced home testing kit for AIDS.

### **Hormone Replacement Therapy**

Doctors have often suggested that women take hormone supplements to offset or soften the effects of menopause, like hot flashes. However, what women may not know is that many doctors recommending HRT too often may be taking money from pharmaceutical companies which produce HRT supplements!

One doctor, who actively takes money from these same pharmaceutical companies and continues to recommend HRT to women, does admit that once a doctor takes money from these companies it may be impossible to tell if that doctor is compromising his women patients' health and safety with his own potentially greedy behavior!

This all comes about since recent studies suggest that HRT may cause more harm than good as well as not help prevent heart problems but instead may contribute to heart problems!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 11 /20/02

### **Hospice Care**

You may want to make sure the hospice care facility you decide to use has its own facility or building to house its hospice patients who are bedridden because if and when your loved ones can no longer walk or care for themselves, and the hospice is unable or unwilling to perform the additional tasks,

your loved ones may be automatically sent into the general population of a nursing home which, in all likelihood, will make your loved ones very unhappy! This may happen all the time to patients who are put into a hospice care facility that does NOT own their own building to house its patients.

If the hospice does not own its own care facility at least try and make sure the primary caregiver is willing and physically able to care for a bedridden patient, or that there are sufficient financial resources available to hire the necessary help or place them privately. Otherwise, a hospice that does not have their own care facility when your loved ones become bedridden they WILL go to a nursing home!

## **Hospital And Doctor Errors**

Surgical errors, life-threatening misdiagnoses, fatal injections and killer infections are just a few complaints that may be investigated only up to 50% of the time! Even when accusations are found to be accurate too often no monetary fines and no sanctions may ever be levied against the medical community!

Even if you have a case against medical practitioners attorneys may be unwilling to help you unless they can win at least a \$200,000 judgment which may be nearly impossible when suing a state-run, publicly owned hospital which would virtually take an act by your state legislature.

To save money the federal government may avoid investigating the same hospital twice for the same or similar infractions. Moreover, complaints end up in front of a commission made up of, not government regulators or consumer advocates, but of hospital industry officials who are expected to police themselves! Consequently, punishment may be rare!

No one knows how many complaints are lodged against the medical community or how many are followed up on or how they are eventually handled! Incidentally, hospitals may know more about the whereabouts of their mayonnaise than they do their morphine. Is it any wonder too many patients get the wrong medications or dosages?

Up to 75% of all hospitals may never even report disciplinary actions against their medical staffs! This effectively covers up any potential bad press reports thus hiding conditions, complaints, lawsuits and errors.

Critics charge that up to 150,000 patients die yearly due to medical malpractice! Too many errors happen late at night when fewer supervisory or "back up" personnel are on staff which is why a loved one should never be left alone during a hospital stay,

especially at night.

Up to 30% of all hospital admissions may be due to preventable medical errors and up to 60,000 patients a year die due to infections they contracted during a hospital stay! To see if your physician or surgeon is even board certified try calling 1-800-776-CERT.

Also consider asking your doctors the number of surgeries they performed similar to your prescribed surgery? Ask if they also teach at a medical school? If so, this suggests they may be up on the latest techniques and knowledge.

Ask if taking antibiotics prior to surgery may decrease chances for infection? Bandages should be checked and changed regularly. Ask how soon you can walk around after surgery to avoid blood clots. A catheter left in over 48 hours may contribute to urinary infection, so ask about this too.

Many different doctors may prescribe many medicines for just one patient. Doctors and nurses may misinform each other possibly contributing to the wrong dosages to the wrong patients and/or dangerous allergic reactions, seen or unseen, in patients!

Check your hospital admittance wristband and make sure all information is EXACTLY correct. Ask the necessity of all medical tests performed on you before any tests are administered because of possible complications resulting from a test.

Consider asking, "Is the medical test prescribed absolutely necessary? Will the test help determine treatment?" Too many pre-surgery tests may be unnecessary thus increasing your chances for medical errors. Remember, no one cares like YOU do!

Death-by-medical-mistake may kill hundreds and injure thousands of patients every day in America! Over 50% of cardiac arrests occurring in hospitals may also be preventable!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE NOVEMBER 1995 and CNBC-TV STEALS AND DEALS 7/5/95 also 3/7/97 and WSVN-TV NEWS 5/1/95 and syndicated newspaper columnist, ANN LANDERS 9/25/95

### **Hospital Billing Errors**

Up to 90% of all hospital bills may have errors, huge costly mark-ups and be loaded with confusing terms and medical tests all of which cost you money if you pay part of your medical insurance bills and your health insurance provider pays the rest. Your

insurance company will always likely pay the hospital their 80% portion of your insured medical bills WITHOUT QUESTION, even though they have been known to "negotiate down" the total amount they owe. The 20% of the bill you owe may also be no more than the hospital ends up paying once they "negotiate" with the hospital but these vast savings are never passed on to you the patient-consumer!

Always be prepared to pay some health care provider maybe \$6 PER PILL just to bring you your medication, NOT including what you may be overcharged for each and every pill you take!

Reading your hospital bill may also be like reading a foreign language. For example, "thermal therapy" is an ice bag and a "mucus recovery system" is a box of tissues.

When you try and question the bill it may take years to get the hospital to audit it and get it corrected and there is little you can do about it! The insurance companies essentially trust the hospitals' billing procedures but it is kind of like the "fox guarding the henhouse" when it comes to hospital billing verification and accountability.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/27/02

### **Hospital Errors**

More people die each year due to medical errors than from AIDS, breast cancer or car accidents! However, errors can be kept secret by the medical community despite the 100,000 deaths each year!

SUPPLEMENTAL SOURCE: NBC TV NEWS 11/29/99

### **Hospital Infections Killing 50% of those Infected**

To date, there is no way to know which hospitals have higher infection rates compared to other hospitals because of weak laws and weak lawmakers as well as an overly protective American Medical Association (AMA). Therefore, it is similar to Russian roulette when you are admitted to or visit hospitals! Unlike what some hospital administrators may like you to believe, typically, the causes for such high hospital infection rates does NOT seem due to some "superbugs" going around the hospital but instead may, more times than not, be due to improper care by the hospital staff!

Currently those patients contracting an infection while in the hospital up to 50% of them may be dying due to the infection! However, when a hospital gets control of "how"

hospital caregivers wash their hands, put in catheters and dress wounds the patient infection rate may go down to almost zero! Why? It has been found that too many hospital staffers may have never learned the proper way to wash their hands, insert catheters and dress wounds!

Also by raising the head of bedridden patients by about 30 degrees has been known to decrease the incidents of pneumonia in patients when compared to allowing patients to lie flat in bed.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/14/05

### **Hospital Medication Mistakes**

Children are three to four times more likely to mistakenly be given overdoses of prescribed drugs during a hospital stay compared to adults! Too often these accidental or careless overdoses may contribute to the child's death!

Thousands of patients may be injured every year due to getting the wrong medications or the wrong doses of prescribed medications during a hospital stay! Too many people are even dying as a result of this problem!

If you feel uneasy about the medications you or a loved one is receiving in a hospital do not hesitate to ask exactly what is being given, what is it for, what dosage is being administered by the medical staff and even make sure the right name of the hospital patient is on the medication that is being administered. Never hesitate to ask questions!

If you do not have someone in the hospital with you or a loved one during a hospital stay consider getting assistance from an "on-site health advocate" to help you during a hospital stay.

SUPPLEMENTAL SOURCES: CBS-TV THE EARLY SHOW 11/19/03 and WSVN-TV NEWS 11/13/03

### **Hospital Newborns**

Children are three to four times more likely to mistakenly be given overdoses of prescribed drugs during a hospital stay compared to adults! Too often these accidental or careless overdoses may contribute to the child's death!



Thousands of patients may be injured every year due to getting the wrong medications or the wrong doses of prescribed medications during a hospital stay! Too many people are even dying as a result of this problem!

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If you do not have someone in the hospital with you or a loved one during a hospital stay consider getting assistance from an "on-site health advocate" to help you during a hospital stay.

SUPPLEMENTAL SOURCES: CBS-TV THE EARLY SHOW 11/19/03 and WSVN-TV NEWS 11/13/03

### **Hospital Organ Transplants For Profit**

Thousands of people die each year because they did not receive an organ transplant soon enough. If you need an organ transplant you are placed on a list and depending on how desperately you need the surgical transplant determines where on the list your name is placed. A "level three" patient can work and play and live at home while a "level one" patient on the list cannot even walk and may die in a matter of days if this patient does not receive a transplant soon.

Hospitals, even university "teaching" hospitals, have been accused of putting "level three", not-so-critically-in-need patients high on the list for an organ transplant over those "level one" people who desperately need a transplant!

Critics charge the reason hospitals may deny more critically ill patients a transplant can only be for reason and that is money! Millions of dollars can be made doing organ transplants and hospitals are a big business like any other and it is conceivable that to make big bucks for themselves they may possibly compromise the care and welfare of sicker patients elsewhere in the nation on the organ transplant list!

Patients have been wheeled into hospitals claiming they cannot walk when they could actually walk, work and even play just so the hospital caregivers could claim these particular patients desperately needed a transplant when, in fact, they were not "level one" patients at all. One "level three" patient even felt the hospital was trying to talk him

into a transplant surgery even though he knew other "level one" patients needed it more than he did.

One director of transplant surgery at one hospital blew the whistle on this scandalous profiteering practice at hospitals. The hospital administrator who was in charge of this surgeon's department supposedly told the surgeon that if other hospitals are jumping patients ahead of other more critically in need patients on the organ transplant list then why shouldn't their hospital do it too? Of course, if this is true then it is an admission of putting profit ahead of patient care! The surgeon who blew the whistle on the profiteering practice by hospitals has essentially been drummed out of the business of performing transplant surgery and now teaches transplant surgery for 1/3 the money he used to make as a transplant surgeon while the hospital administrators accused of allowing the profiteering practice to go on actually got job promotions and pay raises!  
SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 10/16/03

### **Hospital Patient Deaths And Illness**

The nation's most powerful health care regulator, in charge of ensuring the quality and safety of hospitals, may be serving the interests of hospitals as much or more than the public's interest it was empowered by Congress to protect! This may have been going on for nearly 20 years!

The role of The Joint Commission On Accreditation Of Healthcare Organizations is to assure the public that hospitals are clean, adequately staffed and provide superior care. Unfortunately, for years the Joint Commission may have been giving its seal of approval to hospitals riddled by life-threatening problems as well as underreporting patient deaths due to infections and hospital errors!

An independent investigation uncovered that less than 1% of hospitals failed to receive accreditation from the Joint Commission in nearly 20 years, yet some received accreditation even though they were in the midst of a public health crisis!

Hospitals are warned of an impending inspection months ahead of time which allows a hospital ample time to hire more staff, reduce overcrowding as well as address any possible unsafe conditions around the hospital BEFORE the inspectors arrive! The hospitals are even allowed to choose which patient files the inspectors are to review!

Making matters worse, hospitals are allowed to voluntarily report how many deaths occur in their own hospital which allows hospitals to vastly underestimate the number of

avoidable patient deaths!

For example, hospitals reported just 12 preventable deaths since 1995 yet independent investigators found 75,000 such deaths in just one year alone!

Hospital accreditation does not always translate into quality care. The Joint Commission does not check to see if surgeons are properly licensed and no audit is ever conducted to track patient safety through infection and mortality rates. The U.S. government's way to check up on patient safety and quality care has been through the use of simple surveys which everyone knows are unlikely to ever detect patterns of substandard care!

**SUPPLEMENTAL SOURCES: CHICAGO TRIBUNE NEWSPAPER AND FT. LAUDERDALE SUN SENTINEL NEWSPAPER 11/10/02**

### **Hospital Secrets That May Hurt You**

Beware of entering a hospital during July. The month of July is when the interns begin their internship and the joke or tale goes like this, ideally no one wants to be left in the hands of a inexperienced intern who has nothing more to operate with than a dull spoon!

Also, most in-hospital medical errors are preventable! In fact, if you add up all the deaths due to in-hospital medical errors it would be equal to nearly 400 commercial jumbo jet airliners crashing every year and killing all the onboard passengers!

Help protect yourself and get a hospital ratings report that rates the safety and effectiveness of all hospitals nationwide. For this report try contacting the U.S. Department Of Health And Human Services or seek out these types reports online.

When a hospital makes a medical mistake and you get sick or injured due to the mistake, legally, you do not have to pay any of the expenses resulting from the hospital error.

Know your anesthesiologist before you have any surgery performed. Too many hospitals may outsource the services of the anesthesiologist and this very important person may be randomly assigned to a patient so you need to ask questions. Ask how many procedures like yours has the anesthesiologist done before? Ask who else will be working with the anesthesiologist on your case before, during and after the surgery, like an assistant for example? Will an assistant to the anesthesiologist perform any duties before, during or after your surgery? Does the anesthesiologist monitor your heart and breathing? Will the anesthesiologist performing your surgery also be available to respond to the recovery room?

Information about your time in the hospital is supposed to be private and confidential but do not count on it. Look how many times a movie star or celebrity's information becomes public.

Despite federal privacy laws any information you give to a hospital as well as your case files may be leaked to who knows who and there is really not much you can do to prevent it.

### **Hospital Serial Killers**

Medical care workers too often may kill the patients they are in charge of and the REAL reason most often given is medical care workers feel they are overworked, or feel those patients who require too much attention or are abusive toward medical care workers must go so they are "weeded out", so to speak!

When patients are killed they may actually be given a drug that paralyzes the victim and when other doctors and nurses come to the patient's aid, the patient seems dead but the patient actually may hear everything going on but cannot respond as he is pronounced dead and sent to the morgue for funeral processing and preparation!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 2/5/03

### **Hot Tubs in Hot Water & Laden with Bacteria**

A teaspoon of typical tap water from your home has about 138 bacteria. A teaspoon of typical hot tub water may have over 2 million bacteria! Of the 43 public and private hot tubs tested 95% of them had fecal (human manure) bacteria while 81% had fungi. Thirty four per cent contained staphylococcus which can cause deadly infections.

The nastiest bacteria can be found growing in the lining of the whirlpool pipes and when the jets are turned on the bacteria gets blown into the hot tub water. Making matters worse typical cleaning provides little protection!

### **Incontinence Products**

These products' advertising messages may have you feeling that incontinence may be a normal part of growing older even though it may not be even at 85 years of age! Up to 60% of all incontinent sufferers may possibly be cured if only they would go see a doctor yet too many sufferers simply endure the embarrassing condition....in silence.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 1997

### **Infections And The Antibiotic Meltdown**

To date, there is only one antibiotic left in existence that may likely stop a "superbug"

from killing you or a loved one and in too many cases of severe infection it may not even be able to save you because the "superbugs" are developing a resistance to the "superbug" antibiotics!

Even though the "superbug" problem may be an overriding act of nature which possibly cannot be solved by mankind, the pharmaceutical industry is not helping matters much by steadily decreasing the amount of time and research money that goes into finding new antibiotics, and the reasons are simple! It takes nearly one billion dollars to develop and research a new drug these days as well as up to 15 years to get a new drug to market and many drug companies do not have the funds it takes to follow it through especially in light of their mandatory obligations to stockholders and the pay-off at the end of the line if and when they are successful in creating a new antibiotic.

Remember, a "superbug" antibiotic would only be taken for a very short time so the profit made off this dosage is not all that profitable for drug companies which tend to make most of their profits from drugs that people have to take every day, like cholesteral lowering drugs for example.

It would help if doctors decreased the amount of antibiotics they prescribe for every little pain and infection patients are afflicted with, especially children, who are possibly more vulnerable to "superbug" infections because of their weaker immune systems. However, just try and tell a mother this when her child is suffering from an ear ache or some other painful condition, an infection which could possibly get better on its own without the use of antibiotics.

Also, 70% of the antibiotics produced in America go into farm animals consumed by meat-eaters to produce fatter animals quicker. The use of antibiotics in farm animals also helps control infections in the animals because they are too often "factory farmed" or warehoused in deplorably unsanitary conditons packed together like sardines for no other reason than to increase profits totally unlike the ways they were once raised on farms in the past!

The only hope for getting new "superbug" antibiotics to market to possibly save the human race, if and when "superbug" infections get out of control, is to get the governments of the world involved in financing the pharmaceutical industry in the research and development of new antibiotics which has, in fact, been prooposed but not yet acted upon.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 5/2/04

### **Internet Medical Information**

Even the best, most credible mainstream websites operated by university hospitals, medical professionals, health news services, health departments, HMO's and others which offer medical data to the public, more times than not, these websites may contain erroneous, inaccurate, outdated and even obsolete information so do not always take the so-called experts' advice as gospel.

Too often the know-it-alls in a particular field of medical science may allow other "non-experts" to post items on the medical experts' web pages possibly without thoroughly checking it out or updating it! A few incidents like this lead skeptics to wonder, "Does anyone really care to always try and get it right?"

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
6/4/98

### **Killer Hospitals**

The 4th leading cause of death in America is due to hospital infections which reportedly kill 100,000 people yearly, and critics charge, 50,000 of these deaths could possibly be prevented if only doctors, nurses and other hospital medical personnel would only wash their hands between patients. It would also help if the hospitals' medical equipment, food handling and serving stations, and the overall hospital environment was kept cleaner including everything from patient rooms to medical staff clothing even stethoscopes!

Fifty years ago, before physicians began to rely so much on antibiotics to fight infection, hospitals were said to be kept cleaner as medical staff personnel hygiene was seemingly taken much more seriously compared to nowadays. Today, hospitals may fight ideas concerning the improvement of hospital staff hygiene, for example, by citing it may be too costly or that there just is not enough evidence suggesting stricter hygiene standards would do any more to reduce hospital infections!

Remember, hospitals do not have to report hospital errors to the public and state medical regulatory boards do not release information to the public concerning which hospitals have infection problems. In fact, the so-called best hospitals may possibly have some of the worst patient infection rates and it is up to the hospitals to report their patient infection rate! It is feared that hospitals may routinely underreport how many patients

actually come down with deadly infections during hospital stays for routine treatment.

When a patient dies from a hospital infection the patient may endure months of excruciating pain as the infection eats the body alive from the inside out and the patient literally wastes away essentially becoming unrecognizable in the process! The only other things which kill Americans more often than hospital infections are cancer, strokes and heart attacks!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 10/23/03

### **Killer Nurses**

Nurses who kill their patients typically do not kill out of mercy for a dying or sickly patient but may do it for the adrenalin rush! The way this works is a patient who stops breathing is rushed into emergency care and the nurse is also likely to be called in to assist in the emergency. Nurses who kill patients feel they need this type of excitement! Unfortunately, most patients who are victimized by nurse killers do not survive but the "thrill" of trying to save a dying patient is all nurse killers need to satisfy their deviant needs!

Most nurse killers work shifts which allow them to be virtually unsupervised, like on night shifts and weekends. Nurse killers may also tend to work at various medical facilities like a "travelling" nurse so-to-speak as well as at doctors' offices. They also do not always pick on just elderly patients but victimize young people too, even children!

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 7/23/02

### **Laser Hair Removal**

States differ on how laser hair removal is regulated. Some states only allow licensed physicians to perform laser hair removal while other states allow other types of medical professionals to perform the procedure.

Some laser hair removal patients have been badly burned during the procedure but more often than not it may be licensed physicians making this medical mistake instead of medical professionals! This may be because laser hair removal is a lucrative "cash up front" industry with no price controls, unlike the health insurance industry, so many physicians, from all fields of medicine, are getting into the act to make money "on the side", so to speak, outside their regular practice.

Consequently, by an up to three to one margin, physicians taking up the practice of laser hair removal tend to make more medical mistakes, and thus harm many more patients, than medical professionals!

Medical professionals, like those practicing electrolysis, may train hundreds of hours in the field of laser hair removal.

Licensed physicians may not be required by a state to have much training to be able to perform laser hair removal since they are already licensed medical professionals to begin with. Too many states may only require licensed physicians to attend a few seminars to be able to perform laser hair removal.

## **Latex Allergies**

Balloons, many types of rubber gloves, a variety of medical appliances, paint, pencil erasers, rubber cement, even condoms, car tires and anything else made from rubber that you may come in contact with may cause an allergic reaction from a skin rash to potentially deadly brain damaging breathing problems!

There are rubber "substitutes" available but product manufacturers, as well as those who use latex products, especially those in the medical community, are reluctant to change their longstanding habits. Latex allergies were not common until the late 1980's when more and more latex rubber gloves started being used in the medical community due to the AIDS epidemic.

Incidentally, toy balloons contribute to up to 30% of all choking deaths in children. Round objects contribute to up to 20% of all choking deaths among children.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/14/97

## **Liver Detox & Living Cell Therapy**

Much of the world is said to use the herb "silymarin" for liver detoxification and to rejuvenate the liver. However, the U.S. medical community offers little in the way of revitalizing the liver which, next to your heart and brain, may be the most important organ in your body.

Silymarin is believed, by some, that it successfully enhances the liver's function as well as potentially restores and adds years to your life.

Concerning living cell therapy commercial products that offer up ingestibles made up of "living animal cells" may possibly be contaminated, not to mention, maybe of little or no benefit to the user. Animal cell therapy supposedly may possibly help slow down the aging process and inhibit disease.



## **Long Term Disability Health Care**

Typically this means in-home companion care for the elderly or disabled. Beware signing a contract with a service provider until you get a list of references to call. If the company fails to supply many references--watch out!

Another problem is if you are planning ahead for this type service to be activated later on in your life, what happens to the large amount of money you give the service provider initially and over the years?

In addition the service provider may make a strong sales pitch for "early-signup savings" if you sign up right now for the pre-need care plan. If you sign up for this type plan will the company even be there years later when you need their services? There is no protection of your investment so know everything possible about the company BEFORE you sign. It may even be worth it to seek outside legal advice when considering these types of services.

## **Mad Cow Disease**

This disease is neither a virus nor a bacterial disease but is caused by prions which actually enter the brain and destroy it and, to date, anyone contracting this disease has died! In addition, no amount of cooking the diseased meat will destroy the prions in it!

The disease is apparently possibly caused by feeding healthy farm animals animal feed that has been processed from ground-up unhealthy animals. Critics charge that the only conceivable reason that the meat industry would possibly consider feeding its livestock low quality animal feed is to save money! This means that when UNHEALTHY animals go to slaughter and cannot be processed, instead of discarding the animals carcass completely, it is ground up and fed back to healthy animals in the form of animal feed.

The disease is now a significant problem in Europe, but, critics contend, that one reason there may be fewer reports of it in the U.S. may possibly be because there may be more government intervention and more thorough meat inspection in Europe compared to the U.S., as U.S. meat processors may be allowed to police themselves, more so than European meat processors!

The first cases of this type of brain destroying disease was documented in Africa when, as a spiritual ritual, some native tribes would eat their grandparents brains after the grandparents died! This is a form of cannibalism and what is even more shocking is that

some members of these tribes who ate the brains did not contract the brain destroying disease until up to 40 years later!

Currently, researchers are afraid of the possibility that mad cow disease could lay dormant in the meat-eating population the same way and affect us many years after eating some diseased farm animal meat!

SUPPLEMENTAL SOURCE: CBS TV NEWS 1/31/01

### **Magnetic Resonance Imaging (MRI)**

The powerful magnetism involved in this piece of medical equipment has 20,000 times greater pull than planet Earth! An MRI machine has been known to stop a mans pacemaker implanted in his chest which regulates his heartbeat, as well as pull out or undo pins surgically implanted in a persons body!

It pulls everything metal toward it and has also been known to even pull a gun out of a cops holster who was standing near the MRI machine! A boy was even killed when someone accidentally left a can on a shelf in the same room with the MRI. The MRI sucked the can into the MRI machine like a rifle shot, the can hit the child in the head and killed him!

SUPPLEMENTAL SOURCE: CBS-TV NEWS AND NBC-TV NEWS 7/31/01

### **Mammograms And Breast Cancer**

A woman could have regular breast exams and mammograms showing no breast cancer and still have breast cancer! If you have any doubt whatsoever or notice anything unusual during a breast examination you may want to persist and get further more extensive testing done using more definitive testing procedures available just to make sure!

Too often the mammogram may not show up breast cancer, or unfortunately, the medical staff reading the mammogram may not even be reading it correctly!

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 11/13/03

### **Mammography Doctors**

Up to 90% of the doctors in charge of detecting breast cancer in women may possibly

not even be consistent in being able to recognize a cancerous growth on the body or on an X-ray! Unfortunately, up to 70% of all mammography X-rays may be mis-read!

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 7/29/97

### **Marijuana Medicine**

Marijuana for sale on the illegal, underground black market is many states' largest cash crop while the U.S. government refuses to figure out a way to control it and/or make money on it.

The easy-to-grow weed has some medicinal properties for some users like relieving the pain and nausea experienced by those suffering from eye disease and cancer. Also, AIDS patients or those suffering a terminal disease seem to receive benefits from smoking "pot" that far outweigh the risks of using the drug.

Marijuana is also considered an all natural relaxant and chemical-free laxative. It is said to relieve arthritis, labor and menstrual pain too. Some even claim that the legal use of marijuana for medicinal purposes could possibly replace up to 50% of all of the over-the-counter drugs on shelves today, yet keeping it illegal keeps the synthetic-producing pharmaceutical industry from any undue competition from the all natural "weed" which is unpatentable therefore unprofitable to the synthetic drug industry. All natural ingredients cannot be protected by patent laws so the drug industry cannot make a dime off all natural herbs or drugs. Patent laws provide exclusivity, without exclusivity anyone can come along and profit on YOUR particular formula or invention.

Remember, 99% of all drug-related deaths are alcohol and tobacco-related! In all of the years of unregulated use of hemp products there has never been a recorded death due to a pure marijuana overdose!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE MAY 1997 and MIAMI HERALD NEWSPAPER 1/6/96

### **Medical Cat Scans**

These tests are commonly used by physicians to see if tumors may be re-appearing in patients after surgery or radiation treatments. However, cat scans may be of little use! Like magnetic resonance imaging (MRI), cat scans may be costly and of little clinical value when checking to see if a disease is recurring.

Symptoms that the patient may be experiencing could possibly be a better test to determine if disease is re-appearing. High-tech, overpriced tests may not pick up a re-appearing disease compared to closely checking a patient's symptoms which could possibly uncover a recurring disease better.

### **Medical Clinics**

Clinics may knowingly or unknowingly employ unlicensed, unqualified doctors that have no bonafide medical credentials! The problem is the state you reside in regulates doctors but may not regulate the medical clinics the doctors are practicing in!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 7/3/97

### **Medical Code-of-silence**

Like with law enforcement officers, think about what surgeons and those in the medical community only admit to each other! Think of everything that hospitals, labs, drug companies and others in the medical establishment may be intentionally keeping from the public. You could even possibly be exploited for your medical insurance money by doctors and hospitals and never even know it.

Unfortunately, the financial bottom line may possibly too often determine the medicine, treatment or therapy that is to be researched, tested and finally approved by the pharmaceutical industry!

The whole medical industry's bottom line depends on generating revenues. Critics contend that the medical community cannot maintain their higher standard of living if you stay healthy and need less and less services of a doctor, surgeon or need less drug therapies. There seems to be no real incentive in a capitalistic economy to "steamroll" the public with vast amounts of unceasing information to try and change America's eating habits and unhealthy lifestyles. Critics charge that all of the above is equivalent to medical racketeering!

The news media does not even seem to know where to turn on this one and apparently just ends up confusing the issue out of ignorance or possibly even greed to sustain and maintain the media's advertising profits instead of too often or for too long a time biting the hands that feed them their advertising revenues, like the food, meat, dairy and drug industries.

## **Medical Consent Treatment Forms**

They may rarely reveal what the patient may need to know most. For example, signing one protects and releases the physicians, hospital, as well as the pharmaceutical companies, from every possible type of lawsuit. Often these consent forms and some doctors may not alert us to the odds of potentially disastrous medical procedures and treatments.

Some doctors may even withhold vital information from you if they think it is to your benefit NOT to know something concerning your health or medical treatment! Some of us would rather know so we can, at least, feel somewhat armed with all available information, not just with what the doctors want us to know!

Tell a surgeon you feel bad and conceivably, in the doctors mind at least, they may automatically start sharpening their scalpel or surgical knife. On a typical surgical consent form it may suggest that if complications arise from the surgery the physicians will likely try and save your life at all costs.

If you are an elderly person and you just had a heart attack requiring surgery, would you want to be saved or brought back to life if you knew you had only a one in six chance to survive? Or worse yet, if you knew you had hardly any chance at complete recovery?

Would all patients dying of cancer agree to painful and costly chemotherapy and radiation treatment if they knew they may have only a one in ten chance of survival? These are the tough questions you must decide and not just leave them up to some physicians.

However, you may not even receive from your doctors and their staff all the necessary information to make fully informed evaluations, decisions and plans! Is the withholding of patient test results and general information by medical practitioners even ethical? Remember, in a capitalistic economy, the longer you are kept alive in the hospital the more money that may be earned by all those in the medical community involved in you case.

## **Medical Credential Kickbacks**

"Medical bill mills" use doctors as figureheads paying them for the use of their medical licenses and their signatures instead of their medical skills!

Here is how this medical rip-off works. A medical treatment clinic employs doctors to simply show up at the clinic and sign off on medical charts. These doctors or "medical provider prostitutes" may never even have to see patients!

The medical clinic then bills the U.S. government (Medicaid) insurance program. A doctor here can earn a \$1000 a week "per clinic" they are associated with but, on the other hand, the clinic can easily make \$1000 per Medicare or Medicaid patient! The medical clinic orders a multitude of costly medical tests for each patient and the unscrupulous doctors simply "OK" each test with their signatures and the U.S. taxpayer pays for it all.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 10/14/96

### **Medical Emergency Alert Devices**

Those devices advertised on TV and elsewhere, typically worn by the elderly, may be overpriced because of all the advertising the marketers may have to do just to sell them when you can possibly lease this type device from your local hospital for just a few dollars a month!

Also, some medical emergency alert device marketers have been known to promise their elderly customers one thing and end up delivering something else entirely much to the dissatisfaction of the paying customers!

### **Medical Equipment Recycling**

Recycling "used" medical equipment raises fears among critics who discovered that medical and surgical practitioners may be re-using "disposable" instruments and devices! For example, specialized arthroscopic cutting blades, used in knee surgery and meant to be used only once then thrown away, may be re-sterilized and used again to save medical practitioners money!

The problem is this type practice may be becoming more and more common. Furthermore, undetected pieces of a previous patients' tissue may still be stuck inside of these disposable devices! Even catheters threaded into a patient's heart are being recycled!

Refurbished medical devices, designed to work just once, could possibly lead to infection, chemical injury, mechanical failures or worse! Those in charge of re-

sterilizing tissue-tainted instruments and equipment are not even supervised by government overseers to ensure they are doing a safe job!

A used catheter sells for \$50. A new one costs up to \$400. Balloon catheters, used to clear clogged heart arteries, are being re-sterilized for re-sale! Sterilizing machines are sold overseas because the clinical trials necessary to meet the U.S. government's standard for approval costs too much.

Remember, the government does not regulate hospitals. Hospitals may be quietly re-sterilizing disposable medical equipment "in-house". The plastic and delicate parts of disposable devices may not hold up being sterilized more than once which is why they are originally sold to only be used as disposables in the first place!

Recycling "single-use" devices is a big business and even prohibited in France. Re-using medical equipment saves millions of dollars yearly. Today, even kidney dialysis filters that patients use over and over again are also being recycled in America.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
1/12/97

### **Medical Interns**

Interns "practicing" to be doctors and working at hospitals on real patients may be working 36 hour shifts! How many mistakes or mishaps possibly occur during these long hours of on-the-job-training? Conceivably, how many deaths have occurred due to overworked interns? NOBODY KNOWS and few will even talk about it or admit it, but interns have admitted accidents DO happen possibly due to being overworked!

The public expects quality care but is it always possible if the hospital staff intern is working with little or no sleep? Working for more than 12 hours at a time does not even legally qualify you to be able to drive a truck!

SUPPLEMENTAL SOURCE: ABC-TV NITELINE 9/18/96

### **Medical Labs Owned By Physicians**

Physicians who perform their patients' lab tests at medical labs that they personally own or operate may just be another way to overcharge health insurance companies for unnecessary medical tests if these physicians order more tests performed than are

necessary! This is just another reason, in the long list of possible reasons, why insurance premiums continue to increase for patients.

Profiteering doctors referring patients' lab work to their own labs is considered by critics as a direct conflict of interest. Incidentally, if you are a patient in a hospital and the doctors briefly stick their head in your room you may likely be billed for a doctor's consultation!

Along with overpriced medical supplies and medicine that you are billed for while you are in a hospital, the billing for brief questionable consultations in your hospital room may just be another way to overcharge health insurance companies.

### **Medical Malpractice Lawsuits**

Around 5% of the doctors account for up to 50% of all the billions of dollars awarded to patients victimized in personal injury lawsuits and settlements!! Once a bad or incompetent doctor is rooted out in one state he may simply go to another state and start all over again, similar to how churches allowed sexual predator priests and preachers to go on with their deviant lives! How bad doctors practice medicine gets more privacy protection than patients' right to know!

Furthermore, Congressional legislators, many of whom are lawyers themselves, continue to fight to protect the many thousands who are awarded billions of dollars in personal injury lawsuits over the many millions who essentially pay these costly settlements through higher and higher medical insurance costs. Now we are finding that many doctors are not willing to perform risky surgical procedures anymore for fear of getting sued! Consequently, schools of medicine are graduating fewer and fewer doctors who are willing to go into risky medical practices, like pediatrics and major surgery, for fear of getting sued by trial lawyers!

Even today doctors perform potentially needless tests on patients for fear of getting sued if it comes back that something was not done and a patient's lawyer claims the patient suffered pain and injury because of some test that was not performed on the patient. Patients, in too many cases, are becoming the enemy in doctors' eyes!

Nowadays many doctors cannot afford to practice medicine anymore due to costly medical malpractice insurance. Like they do now in California, many feel if pain and suffering jury awards were limited to \$250,000 per personal injury case, instead of the millions of dollars like gets awarded in most states, this could possibly contribute to



fixing the problem of rising health care costs.

Both the doctors and the lawyers have valid points but if it comes down to who should benefit most, many agree that if it means the majority of people gets health care at more reasonable costs compared to the few who get awarded huge settlements in personal injury cases, the few, therefore, should possibly be forced to settle for less compensation, like in California, where this problem no longer seems to exist, and where today there are less frivolous medical malpractice lawsuits going to court than possibly in any other state in the U.S.

What personal injury attorneys may like to keep secret is that just because you may eventually only be able to collect no more than \$250,000 for pain and suffering, if conservative legislators get their way, this does NOT mean you will not be able to still collect millions for lost wages and not being able to work in your chosen profession. What it really may mean is the attorneys will simply make less money on potentially frivolous lawsuits when trying to win money damages for "non-economic" related pain and injury cases. You would still be able to win millions if the injury affects your ability to earn a living, you just could not collect over \$250,000 for pain and suffering which is often hard to disprove anyway and is why insurance companies often simply roll-over and give up the money damages attorneys ask for without a costly court fight because it is easier and less costly to simply raise insurance premiums on hard working middle class Americans!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 3/9/03

### **Medical Mistakes**

Each year up to 120,000 Americans die due to 1,000,000 medical mistakes and there is not a whole lot that can be done about it because doctors and medical staffers will continue to make deadly mistakes and prescribe and/or administer the wrong medications.

The other problem is, when doctors and hospitals receive patient complaints, the state medical boards, which oversee the medical community in your area, can keep secret from the public the names of the potentially incompetent and/or accident prone medical personnel!

SUPPLEMENTAL SOURCE: NBC TV NEWS 11/6/98

## **Medical Practitioner Sexual Misconduct**

Around one in ten medical practitioners may have had sexual relations with their patients and possibly even more than 10%. Up to 50% of the guilty medical practitioners may have had sex with their patients more than once!

Making matters worse, even after medical doctors lose their license to practice medicine for sexual misconduct with their patients they may easily find ways to continue practicing medicine in other states where their record is not known since states' medical licensing boards do not regularly talk to each other. Anyway, it is very hard to prove medical practitioner sexual misconduct with patients in the first place. Less than 3% of all doctors charged with sexual misconduct even lose their medical license!

Tough state laws already on the books against sexual misconduct with patients will not stop a convicted medical practitioner from practicing medicine unless someone finds out where the tarnished doctor has set up a new practice or office. Most states do not even have tough laws on the books to deal with convicted medical practitioners!

Many states do not even require a medical license for some types of medical practitioners, like psycho-therapists, so the public at large must be aware because no one else may really be watching out for you even though you may think otherwise.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/21/97

## **Medical Tests**

They may possibly lead to more harm than good especially concerning prostate cancer screenings and mammography for women under 50 years of age. More may not always be necessarily better when it comes to medical tests.

Do not ever believe that testing is without risk. Improper testing may lead to unnecessary surgery and cost you a small fortune as well as be potentially dangerous to your health.

Testing that is proven effective is not what is in question. Doctors could maybe spend a little more time talking to patients and conceivably less time testing them.

Medical tests such as blood pressure tests or cholesterol screenings conducted in mobile units or vans set up around town may be staffed by poorly trained people unable to give you totally reliable test results and those in-charge may even have questionable motives for providing medical tests in the first place.

In fact, the mobile van unit may possibly be nothing more than a marketing gimmick to promote

something else entirely, all in order to get you to sign up for something you really may not need or to get at your Medicare or Medicaid information. In this case you may not know who will end up with all your personal information!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 12/14/95

## **Menopause Products And Treatments**

This affliction in women is treated like it is a sickness or disease instead of treating it like what it is....a natural occurrence as women get older. The manufacturers of hormone replacement therapy estrogen products may use scare tactics to get women to believe menopause needs to be treated by a physician with prescription drugs as well as the need for frequent mammography and cervical screenings.

The unfortunate rationale behind requiring these type therapies and tests may be based on studies of symptomatic, unhealthy menopausal women instead of healthy, non-symptomatic menopausal women! The menopausal syndrome that women are said to go through or experience may possibly be based as much on prejudice and fallacy as it is based on fact!

Remember, the industry in question can sell more menopausal related products by persuading women to feel anxious, weak and like victims of menopause compared to making women feel confident and positive about their natural passage into menopause.

Are drug companies pushing estrogen supplements needlessly as products to help stave off dreaded heart disease and osteoporosis? The problem is, critics charge, is that no one really knows if the doctor-prescribed estrogen supplements may or may not contribute to breast cancer in women or stave off heart disease and osteoporosis!

Every woman must decide on her own if she needs to be adding estrogen to her metabolism during her menopausal years. If you take estrogen to help contain the possibility that you may slow down the encroachment of heart disease and osteoporosis, remember, that these two diseases may not typically afflict women until they reach the ages of 75 to 85, while breast cancer typically attacks women around the age of 65.

Is taking estrogen worth the risk of possibly bringing on breast cancer at a relatively younger age of a woman's life just to possibly help prevent diseases that may not affect them until they are 75 to 85?

Moreover, estrogen for women after menopause may not be necessary to help maintain their sexual libido like those selling synthetic hormone replacements may like women to believe. Some women feel they do not feel sexy unless they take estrogen. Critics contend this is a myth.

Users of synthetic estrogen may even experience serious side effects like greater risk of getting breast cancer, as well as inhibit the disease-fighting part of their immune system!

**SUPPLEMENTAL SOURCES: NBC-TV NEWS 4/9/97 and the book: HEALTH WISDOM FOR WOMEN BY DR. C NORTHROP**

### **Military Physicians**

Incompetent physicians may be drawn to the U.S. military to practice! Doctors who repeatedly fail state medical board exams or have had their licenses revoked, suspended and/or have lost their malpractice insurance, as well as have even been convicted of crimes against patients, they can still practice medicine in the U.S. military!

This means military doctors may not have the same restrictions and liabilities as civilian doctors and may not be required to have malpractice insurance. If you are in the military you may not even be able to sue in court a military physician for medical mistakes! Military physicians also may not have to be licensed by the state they end up practicing in when employed by the military.

Military medical centers rarely, if ever, report cases of medical malpractice even though they do exist! The military does not warn the public or other military personnel about doctors that may make medical mistakes contributing to injury or death. Is the military even following guidelines set forth for reporting doctors linked to medical malpractice and/or misconduct?

Hundreds of military doctors have histories and/or records of incompetence and malpractice, both in and out of the military, not to mention those that cannot even pass state medical licensing exams or have not even even taken a state medical licensing and competency exam!

**SUPPLEMENTAL SOURCES: ABC-TV 20/20 10/5/97 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 10/5/97**

## **Misdiagnosed Cancer And Pregnancy Tests**

If you take a typical pregnancy test and it shows you are not pregnant but have a high "hcg" level, your doctor may keep testing you to confirm you indeed do have a high hcg level because if you do, you may have cancer which needs to be treated with chemotherapy and possibly hysterectomy surgery. Many women have had the "chemo" and the surgery, but unfortunately, needlessly!

For some women the pregnancy test may show what they call a "false-positive level of hcg. This means the test shows the women are a potential cancer risk, but really they are NOT, even after test after test, and after doctor after doctor may indicate that they may have a deadly cancer that needs to be immediately treated! Some women have had the surgery and even after no cancer was found they could still be considered to possibly still have cancer somewhere else in their body, and after more surgery, still no cancer! However, in the end, these particular women were found to have been misdiagnosed all along!

Why? Up to 10% of women taking pregnancy tests through their physician may have a high level of hcg that shows up on the test, but these women may NOT be at risk of having cancer, they just simply test with high levels of hcg!

First, the testing lab's pregnancy test should not always be used to possibly indicate a cancer risk, yet too many doctors may not even know this! So what can you do to help prevent being misdiagnosed with cancer due to high levels of hcg? A simple urine test may show that you are one of the 10% of women with extraordinary high levels of hcg, but not a cancer risk. A simple urine test may not have been performed on too many of the women who had hysterectomies, subsequently ruining their child-bearing lives!

The only other thing to possibly do to help prevent a misdiagnosis is to try and find the top specialists or medical researchers in the U.S. who may be aware of the "false-positive" testing problems with pregnancy tests, like researchers at major universities. For example, Dr. Lawrence Cole at Yale University, is an expert witness and has even testified for many women in court against the pregnancy test labs, doctors and hospitals which produced results that led to women having unnecessary cancer surgery and hysterectomies.

**SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 4/19/01**

## **Misdiagnosed Melanoma**

When you go to a doctor to inspect, remove or have a biopsy taken of a suspicious mole, if a lab person interprets the test results and not a dermatopathologist, the results could be misinterpreted, possibly leading your doctor to believe your suspicious mole is benign and consequently give you a clean bill of health, when, in fact, you may have a deadly cancer! Critics charge that, to save money, too many pathologists are being hired, especially by HMOs, to interpret biopsies and this simply is not their specialty and could possibly lead to deadly misdiagnoses!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/18/99

## **Negotiating Hospital Bills**

If you do not have adequate health insurance coverage or if you expect to have to pay significant amounts of money for services rendered for a hospital stay, before you leave the hospital talk to someone in the billing department, one on one, not over the phone, and ask for a deep discounted bill. Hospitals would rather get some money compared to getting very little money if they end up having to send bill collectors after you.

Of course, ask to see an "itemized" bill of all your hospital charges to make sure you did not get double-billed or billed for things you did not receive which is a very common error made by hospitals! Then once you are ok with the bill you can begin negotiating for a deep discount. The discount will likely only be made available to you if you are willing to pay the bill right then and there though.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
3/16/03

## **Neighborhood Mental Patients**

Mental patients, institutionalized for committing heinous acts of violence, are routinely and regularly allowed into minimum security half-way houses in your neighborhood! The law states that when someone is convicted of a violent crime and declared mentally unstable or ill that person will be locked up but, by law, with as few restraints as necessary!

So what happens? Convicted mentally ill criminals may end up held in a minimum security facility fortified in a neighborhood by nothing more than a four foot high fence and an "open" front gate!

SUPPLEMENTAL SOURCE: WFOR TV NEWS 5/4/97

### **Non-smoking Men Who Give Blood Donations**

Men who do not smoke may possibly be better off if they DID donate a pint of blood at least once every 3 years! Why? Donating blood may help reduce iron in your body and too much iron in your blood may possibly contribute to heart disease.

Consequently, donating blood may help cut down a non-smoking mans chances of needing heart surgery, heart medication and maybe even from having a heart attack or stroke!

SUPPLEMENTAL SOURCE: BOTTOMLINE PERSONAL NEWSLETTER  
JANUARY 2000

### **Non-surgical Hair Replacement**

What some of these type service providers may not always tell their customers is that because a completely bald head that gets covered up with a foreign substance, like a hair piece, your particular scalp may possibly get pretty cheesy underneath the hair piece, due to the accumulation of dirt and moisture. This is because it must be secured to your head very tightly, especially if you are to be able to jump in and out of water or experience windy conditions like some advertisements seem to suggest.

### **Nurses Aides And Surgical Assistants**

Just because you have a good doctor and happen to be in a good hospital does NOT automatically mean you always get good nursing care. In some of the better hospitals nurses have been known to mix up patients' care and medications which possibly can contribute to injury and death!

Patients dying of cancer may request more painkillers than usual and they may even be approved by the patients' physicians but nurses have too often refused or neglected to administer the painkillers because the nurse either forgot to do so, or was not sure extra painkillers had indeed been approved! Consequently, cancer patients have suffered needlessly!

Making matters worse, nurses have even neglected to ask patients' doctors if more painkillers were alright to give to patients who request more painkillers. Why? Some

nurses may simply feel that too many painkillers are going to just one patient! Consider never leaving a critically ill loved one alone in a hospital to fend for themselves, especially overnight when things may tend to go wrong more often.

Many nurses aides may or may not be qualified medical personnel. "For-profit" medical personnel employment agencies, which send out nurses aides to hospitals, nursing homes and as home care specialists, some of these agencies have been accused of falsifying records and test scores for its nurses aides just to be able to fill positions of employment because not enough qualified aides may exist in certain parts of the U.S.

Concerning surgical assistants too many of them may get their certification and diplomas from phony diploma mills. Some surgical assistants may also even call themselves a "doctor" and bill patients as if they are doctors but may not even be licensed to practice as surgical assistants anywhere in the USA.

These same surgical assistants or "frauds" can hold themselves out as physicians and may get employed in hospital operating rooms.

To cut hospital costs surgical assistants, paid \$40 per hour or more, have all but replaced many \$400 per hour licensed physicians in many hospital operating rooms across America. Unfortunately, too many surgical assistants may have nothing more than a high school diploma yet these same assistants may actually be listed in hospitals' personnel files as bonified physicians!

No license may even be required to be a surgeon's assistant so it is left up to the hospital to determine if its surgical assistants are even qualified to assist in surgery! Oftentimes, surgical assistants are even left to finish a particular surgery on their own after the primary physician has left the operating room! Always inquire if a surgical assistant will be assisting in your surgery or that of a loved one, or if any will even be in attendance in the operating room during the surgery?

Certificates for qualified surgical assistants may even be phony! A so-called complete and thorough review of a surgical assistant's work history and background may be lacking and not-so-thorough! As managed care (HMO's) grows the pressure is to cut costs and surgical assistants work much cheaper, up to 10 times cheaper than more highly qualified, well-trained medical practitioners!

**SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 3/2/97 and DISCOVERY TV**



NETWORK'S "JUSTICE FILES" 7/1/95

## **NURSING HOME CONTRACTS**

First, do not sign a personal guarantee. Federal law prohibits a nursing home from making you sign a personal guarantee as a condition to admit yourself or a loved one as a patient into a nursing home. However, nursing homes may routinely try to get you or your family members to “voluntarily” sign a personal guarantee!

Second, if you are not the patient be sure to sign any nursing home documents in your representative capacity for the patient. For example, if you are the agent pursuant to a durable power of attorney, or guardian pursuant to guardianship or as health care surrogate pursuant to health care surrogate.

Be sure to note next to your signature everywhere you sign on any nursing home contract or paperwork of any kind your representative capacity in which you are signing. If you simply just sign your name individually without also listing your representative capacity for the patient then you may become personally liable if there is ever any kind of lawsuit involved between the patient and the nursing home. Currently, nursing homes are suing individuals who sign nursing home contracts as individuals and did not sign the contracts as representatives for the patients.

Third, if there is a mandatory arbitration clause in the nursing home contract ask that it be taken out of the contract before you sign off on it because by agreeing to arbitration if there is ever legal problems, and too often there are, the arbitration clause takes away your right to get a hearing in a court of law. Remember, too the arbitrator is hired by the nursing home, so you could say the arbitrator works for the nursing home not you in any kind of arbitration.

Fourth, if the nursing home staff asks you to sell the patient's home to help pay for nursing home care you may likely not have to because to qualify for Medicaid you may not have to sell the patient's home. The homestead does not count against you in Medicaid qualification. However, once the home IS sold the cash from the sale of the home may be taken and used by the nursing home!

Fifth, you do not have to go to the first nursing home the hospital suggests. Consider looking into getting a geriatric case manager who is a person who works for you to ensure the needs of the patient are met.

SUPPLEMENTAL SOURCE: LONG LIFE MAGAZINE BY THE IMMORTALIST SOCIETY JUNE 2007

## **Nursing Home Costs & Protecting Wealth**

Before you or a loved one ever goes into a nursing home consider consulting your tax accountant or an attorney concerning putting your money into a trust that pays you an income but does not allow you to touch the principle. This way no one, not even the government, can take the principle away from you to pay for things like nursing home costs!

Beware, however, that most states may not allow this financial strategy if you have set up this type of trust within 2 years of going into a nursing home so set the trust up sooner than later.

## **Nursing Home Drugs And Malnutrition**

Up to 50% of nursing homes may be inappropriately dispensing drugs to resident patients possibly contributing to serious health problems.

Too many residents seem to be experiencing numerous adverse reactions to drugs being given out by nursing home staffers. Since drug dispensing is a matter of opinion on a case by case basis, the problems may possibly be blamed on poor communication and poor record-keeping, as well as the lackluster training of nursing home staffs to help them better recognize adverse drug reactions.

It seems that too many drugs may be given out for illnesses they are NOT designed to treat or NOT given out according to how they are prescribed by the physician who writes the prescription.

Malnutrition may result, not because the residents refuse to eat, but possibly because nursing home staff members may be rushing residents through meals. Too many residents may be going to bed hungry. There are documented cases of residents becoming severely malnourished and dehydrated because they may not have been given enough to eat and drink. No one may be taking enough time to feed some nursing home residents.

If your loved ones eat too slow, nursing home aides may simply mix all the residents' food into a puree form or mush then force them to essentially drink their meals quickly!

Too many nursing home deaths may possibly be attributable or partly due to neglect, including lack of food and water.

Is the nursing home your loved one is in have a pleasant or chaotic dining room? Are the aides well supervised by a professional nursing staff at mealtime? Consider placing a hidden camera in your loved one's room if meals are provided in the room. See if your loved one is being forced, neglected or "talked down to" in any way. You may not be able to let the nursing home staff know about the camera because they may make you take it out citing some legal language about the right to privacy. If hidden cameras are NOT allowed in your nursing home do you think they possibly may have something to hide? Remember, even the best nursing homes may have something to hide at times!

SUPPLEMENTAL SOURCES: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
11/18/07 and 10/23/97

### **Nursing Homes**

Hidden cameras have shown that crimes against the elderly may happen more often than we would like to think. The so-called nurses' aides may even be ex-convicts!

At times, drugs used to restrain nursing home residents may be used for convenience instead of as part of a resident's medical treatment! Some residents may be strapped to their wheelchairs and their families told this is for the resident's own safety, yet it could also be an easy, one-size-fits-all solution to managing unruly behavior!

Missing money and valuables are the most common complaints and nursing home employees may possibly be part of the problem! Physical abuse, unnecessary roughness, even rape, murder and intimidation may occur against residents. Some nursing home aides have even been caught on camera tossing residents around like baggage!

Few states even require background checks on nursing home aides, unlike the scrutinizing child care workers go through today. Moreover, nursing homes seemingly report few crimes against their residents because police rarely report ever being called to nursing homes to investigate a problem or complaint.

Too many nursing homes may be allowed to operate with little scrutiny from public or state regulatory agencies and some may not even be licensed! Avoid unlicensed homes especially if they advertise or promote themselves as offering high level care. You may get good care but if something does go wrong you may have little protection under the law.

If the home is licensed, check out exactly what services it is licensed to provide. If the state requires inspections, check out its inspection reports carefully. If the home does not have any "recent" inspection reports, consider looking into a home somewhere else.

Any contract you sign with a nursing home **MUST** be gone over thoroughly. You cannot always simply trust the word of some nursing home salesperson, manager or supervisor. Remember, you always have a right to amend, change or modify all contracts before you sign one!

Look for an easy to read contract, one that is easily understood which comes across as "resident friendly". Beware of contracts that do not mention rights to privacy, fee increases, choice of doctors and exactly who will be dispensing medications. Also take note of who decides about transferring a resident to another facility and who can kick you out of the facility and with how much notice. A "good" contract provides you with 30 days notice before kicking you out. Furthermore, do the residents have any say in such matters? Or is it out of their control?

If the home's physician is part of an HMO, residents may get hit with out-of-pocket expenses! Carefully check out who is **ACTUALLY** in charge at **ALL** times. Residents have been known to get outdated medicines and medicine that does not match up with what their doctor ordered! Many contracts puts all these type decisions in the hands of the facility without allowing for the resident's input, which is always risky.

Remember, overall cost may not be relative to quality care. All-inclusive prices may cost more than homes charging separately for services. A "daily rate" quote may be misleading when compared to costs for extra services. Like hospitals, expect high cost drug and medical supplies. You always have a right to demand to buy these things "outside" the nursing home. You may find it hard to comparison shop nursing homes by phone, but a stay at the wrong home could be devastating.

**SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 1995**

### **Nursing Shortage**

Too many hospital nurses may be getting replaced at 1/3 the cost by patient care associates (PCA) which is a nice sounding name for **UNLICENSED** aides, assistants and technicians, who may typically have little or no training compared to highly skilled registered nurses (RN).

To cut costs hospitals are even training janitorial help and prisoners from work release programs to become a PCA and patients may not even be aware of it! Hospitals may not like to admit that a PCA is being given too many patient care responsibilities, but just ask a PCA what he or she may think? Many who work in hospitals may readily admit to all of their inadequacies! Making matters worse, the nurses or RNs who do still work in hospitals may be clocked to see how much time they are spending with each patient and may be encouraged by their supervisors to try and spend only a certain amount of time on each patient regardless of what the patient may require!

Registered nurses may only be hired by hospitals according to how many beds are filled and not in regard to how sick the patients are who are in the beds! Sicker patients typically may require more time and more RNs, but possibly not according to a hospital's financial bottom line!

Maybe all a patient can do is try and make sure the person caring for you or a loved one is actually a registered nurse (RN). If not, do not hesitate to speak out and ask for your patient rights.

SUPPLEMENTAL SOURCE: ABC TV 20/20 11/26/99

### **Organ Donors**

Your vital organs may likely be worth thousands of dollars and may get bought and sold by the hospitals, doctors and all the middlemen in between, yet you, the misguided, unsuspecting donor or your family, get no money!

Everyone involved in the "body parts" business may profit from your donated organ except you. Before donating your organs consider looking into selling them at least so you could financially help out your family or your favorite charity. A kidney may bring \$50,000. Your body could even hold the cure for cancer and you, your family or your favorite charity still would gain no financial benefits!

Body parts can also be sold while you are still alive. Renting out or selling your body parts is not necessarily immoral if it can help everyone involved, especially since everyone else may likely profit from YOUR body parts!

### **Organ Transplant Sales**

Over 4000 people die every year waiting for an organ transplant because not enough

people are willing to donate their organs at the time of their death or donate the organs of their loved ones who just died. Doctors, hospitals and even those who hunt down organs for transplantation, as well as most everyone else involved in organ transplantation, makes money on organ transplant surgery, everyone except the donor!

If potential donors were astute enough to try and pre-sell their vital organs before they die, the grieving families would not have to make such hard, heart wrenching decisions concerning organ donation, and possibly many of the 4000 people who die each year may not have to die if the decision had already been made by you to donate your organs for cash when you die. The money can always be donated to charity if you, the donor, does not wish to have anyone profit from the donation.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 6/1/97

### **Pain Management For The Terminally Ill**

Too many physicians appear to be relatively untrained when it comes to prescribing the correct and/or ample medications and narcotics to terminally ill patients. You cannot count on or assume the doctor assigned to your, or your loved ones, case is even properly trained or tuned into your needs for pain! Too many patients are needlessly suffering excruciating levels of pain!

If you are in pain you do not have to stand for it. Go over your doctors head if necessary and do not take No for an answer. Not all doctors are competent in pain management, even those with sterling reputations that have been practicing medicine for decades. These doctors too may possibly allow too many cases fall through the cracks so-to-speak, Even one case is too many if it happens to you or a loved one! Incompetent and/or careless or inadequately trained doctors and nurses can be devastating to patients and may turn good patients into violent criminals!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 1/17/99

### **Pain Treatment For The Terminally Ill**

Nursing homes and possibly even some oncology wards in hospitals may not always be providing enough pain medication for the elderly who are dying of cancer, especially minorities as well as the oldest or the old folks!

Are nursing home workers too often too poorly trained to even recognize pain that needs

treatment? Also, can there be prejudicial treatment or less than satisfactory pain treatment? Whatever the reasons, it seems that too many terminally ill nursing home patients may possibly have their pain underestimated and undertreated.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
6/17/98

### **Pap Smears**

They may detect only cervical cancer but not ovarian or uterine cancer and may even miss detecting cervical cancer up to 20% of the time!

### **Patients vs. Clinical Research Patents**

What patients do NOT know is the doctors and universities offering to help you with your medical problems, if you participate in their research programs, may have a huge "financial stake in the success of their patients." If you see this "financial success" angle in their consent forms you have to sign to participate in their program you may want to possibly consider running for the nearest exit!

This means the doctors and universities can earn huge sums of money if they can successfully treat your illness. The problem arises when those in charge of treating your illness as part of the research program may not tell you of all the problems they have already had with other patients going through the same program or with animal research clinical trials. These potential problems are LEGALLY kept secret so you may not know other people and animals have died or suffered terrible side effects in this research program.

Critics charge that in their zeal to find successful, money making medical treatments doctors and universities may possibly be compromising their patients' health and well-being, too often ignoring possible life threatening side effects to keep the research project going hoping to eventually maybe succeed, protect what they already have invested in the research and gain a money making patent.

Critics charge that money and fame may possibly cloud a doctor's and university's judgment in favor of making money over their patients' well-being!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 9/20/02

## **Pedicle Screws For Back Pain**

These orthopedic steel screws are surgically implanted to help fight chronic back pain. However, they are not medically approved for use in the U.S. and may cause more harm than good!

These screws are approved for use in arms and legs but were never intended to be used in or around the spine. Some surgeons have even been accused of buying stock in the pedicle screw companies then recommending and using pedicle screws in surgery which may be an unethical trade-off, so-to-speak. Around 1/3 of all patients with pedicle screws in their back may suffer complications and may not even know they were being used as guinea pigs or know the screws were unapproved for use to begin with.

## **Personal Medical Records**

The medical records you have on file with any medical doctor you seek treatment from can be used against you by your employer to possibly demote, hold you back or even fire you if you are using your employer's health insurance plan.

Remember, the doctors providing treatment for your employer's health insurance actually work for your employer not you! The notes your doctor takes during your medical exams may come back to haunt you.

Tell your doctor you are feeling a little depressed and if he notes this in your medical file, in the future, this could be used against you by your employer. Even a life insurance company or another health insurance provider could then deny you coverage if they feel you may be a potential health risk when they check out your personal medical files!

Moreover, someone even working in your doctor's office or at the hospital, who just so happens to need a little extra cash, could end up selling patients' medical information to whoever may request them! Privacy is virtually dead today, especially in the age of rapid electronic information transfer.

Today, you do not even have the right to see, copy or correct your own medical records! Health care conglomerates may well be on their way to developing data networks that will open up access to anyone's medical records without them even knowing about it!

## **PHARMACISTS' DEADLY ERRORS**

[Pharmacists are too often helped by teenagers in white coats acting as pharmacist](#)



assistants or technicians to fill your prescriptions and the errors these youngsters have made seemingly have killed and maimed drug store customer patients. Teenagers who have no prior experience handling prescriptions may be filling your prescriptions!

Drug stores, especially the national drug store chains, may too often drive their pharmacists to fill too many prescriptions during their work shifts! If a pharmacist does not work fast enough he may possibly be terminated or reprimanded! Pharmacists making deadly errors too often may get transferred but still may end up working for the same drug store chain in another nearby location!

When a pharmacist or pharmacist's assistant is asked to fill too many prescriptions it may be impossible to make sure errors do not occur. Errors in filling prescriptions have contributed to deadly reactions in patients and the drug store industry does not even keep count of how many errors pharmacists make when filling prescriptions, the industry does not know how many errors occur each year and spokespersons for the industry may not even feel pharmacy errors should be publicized, and while all this is going on many national drug store chains are opening up hundreds of new stores every year!

When a pharmacist or pharmacist's assistant asks you to sign a little stick-on label when you pick up your prescription you are NOT signing to show that you simply picked up your prescription, you are actually signing away your legal rights to have a consultation with the pharmacist concerning the prescription! A simple consultation with the pharmacist could possibly uncover any errors in your prescription and save your life or that of a loved one! So, when in doubt, ask the pharmacist to double check how your prescription was filled and do NOT nonchalantly sign the label the pharmacist's assistant asks you to sign when picking up your prescription.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/30/07

## **Physician Care**

Too many doctors may too often be concerned with what kind of health insurance you have BEFORE treating you! Doctors, off the record, may admit that patients get what they pay for!

For example, if a surgeon knows one patient is covered by Medicare and another is covered by Medicaid or by an HMO, then the Medicare patient may possibly get more immediate care if it is not a life or death case. Why? If the doctor can collect higher fees quicker for his services when he treats Medicare patients compared to less profitable Medicaid or HMO patients, then it may not be surprising to find out that the Medicare

patient may possibly get surgery quicker than the Medicaid or HMO patient.

Medicare patients, as well as regular insurance patients, are considered to be paying patients, while HMO and Medicaid patients in many cases may not be!

SUPPLEMENTAL SOURCE: A SURGICAL NURSE 10/23/99

### **Physician Competency & Resident Doctors**

About 10% of all doctors may be incompetent yet only about 10% of the bad ones are ever even charged with medical malpractice! The American Medical Association (AMA), the one and only medical watchdog group, claims it is getting tougher on physician incompetency but critics are quick to point out that it is not the AMA that is getting tougher on its member physicians.

Doctor incompetence is being exposed by the media and the public. Incompetent physicians, today, are losing their "cover", so to speak, and unable in many cases to hide their incompetent practices and procedures from scrutiny and public view unlike in the past!

Concerning resident physicians, remember, they are not really doctors but are doctors "in training" and practicing on you! Teaching hospitals make the most use of resident physicians or student doctors. Also, they may be overworked and lack complete and total supervision by some critic's health and safety standards.

You may get a so-called doctor here who has never even written a prescription before. The results could possibly be deadly! Most patients may not know that they are being cared for by student doctors who are just weeks out of medical school when they get admitted to or seek treatment at a so-called teaching hospital.

Student doctors are said to be plugged into a teaching hospital environment to "sink or swim" as the old saying goes. The "egos" of "junior" doctors may lead them to try and hide what they lack in medical knowledge and experience but with potentially deadly results! Many resident physicians said anonymously in one study that 1/3 of their medical mistakes lead to the death of their patients and 25% said they even tried to cover up their mistakes!

Only one state in the U.S., New York, has a law that is supposed to keep student doctors from being overworked and undersupervised! Remember, all student doctors are still

allowed to wear the doctor emblem on their jacket so you never really know what expertise is behind the emblem when you are admitted to a teaching hospital.

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 1/7/97 and CNN HEADLINE NEWS 4/5/95

### **Physician Fees**

Doctors can charge you almost any amount they want yet your health insurance company may not cover all the costs involved potentially leaving you to have to pay the difference! Before setting an appointment with doctors, see if they will accept what your health insurance coverage offers to pay toward the physicians' services. If not, and you like your particular doctors, ask them to split the difference between how much they want to charge for services rendered and what your health insurance coverage will pay toward the physicians' service fees.

However, you will likely have to negotiate this kind of financial arrangement BEFORE doctors render services and NOT after they have seen you, or already done something in the way of services rendered, or risk that the doctors may not want to negotiate at all any fees for their services rendered.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 4/4/95

### **Physician Stethoscope Skill**

This medical tool symbolizes the medical profession, yet the ability to use it by recent medical doctor graduates may be in doubt. Of the hundreds of new doctors and resident doctors tested all across the U.S. in internal medicine and family practice training programs, only about 20% even correctly identified common heart abnormalities when listening to recordings of patients' heartbeats! Critics charge the scores should have been at least 70% to 80% correct, not 20%!

Are newer doctors becoming less and less skilled at traditional tasks than they used to be when it comes to basic patient exams and making diagnoses based on physical findings? Critics believe so.

It seems that older physicians, those graduating before 1970, may be somewhat better at identifying heart murmurs when compared to younger doctors.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
9/3/97

### **Physician of the Year Awards**

If you see one of these awards adorning your physician's office wall it may likely be as bogus as a three-dollar bill no matter how good your doctor is especially if the award was given out by some legislator in the U.S. Congress! Legislators in Washington, D.C. routinely call up physicians and tell them they have been awarded the Physician Of The Year Award and for a fee, typically around \$1200, the doctor can come pick up his award at the Awards Show and even get his or her picture taken with legislators from their state.

The problem is Congress sends out these Award letters to most every physician in every state and the \$1200 fee is used to help re-elect legislators during the next election! No other qualifications are necessary to receive this so-called prestigious award. All you need is money to pay the fee and the award is yours!

And yes, many physicians will take the award home and put it on their wall at the office so patients can believe their physician has been named "Physician Of The Year!"

SUPPLEMENTAL SOURCE: ABC-TV NEWS 4/5/05

### **Podiatrists**

They are doctors and surgeons that are not required to go through 5 years of medical residency at a hospital like most doctors have to go through when becoming a licensed medical practitioner. In performing ankle and foot surgery a podiatrist may not even have to go to medical school, they go to podiatry school instead.

Some podiatrists have even been accused of "buying" their medical credentials as well as doing some unnecessary surgeries. Podiatry is said to receive more lawsuits in the health care industry than any other specialty! Some say up to 70% to 90% of some podiatrists' billings may be questionable!

Some patients may even get more treatment than they need and sometimes even receive the wrong therapy which could lead to more pain or possibly even painful crippling. Remember, careful investigation and consideration is mandatory when seeking the services of a podiatrist!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/14/95

## **Presumed Organ Donation Upon Your Death**

Your state legislators may be seeking to pass a law allowing doctors and surgeons to remove your organs for transplantation four hours after you are legally pronounced dead UNLESS you are able to make it clear you do NOT want your organs removed, no matter if you ever signed an organ donor card or not! If the doctors do not know you do not want your organs to be donated and if a family member or guardian is not present at the time of your death to object, within the four hour window after you are pronounced dead, you may lose your organs!

Harvested organs are oftentimes taken from someone who is pronounced dead according to being considered brain dead, even though at brain death, all your vital organs may be unimpaired and may be functioning alright when surgeons begin removing them! Remember, not everyone agrees that brain death is the same thing as death, but once your vital organs are removed you will die!

If you had planned on being cryopreserved upon your death to possibly be reanimated sometime in the future, a bill passed into law presuming your organs will be donated upon death will ruin your chances for cryopreservation!

SUPPLEMENTAL SOURCE: IMMORTALIST MAGAZINE AUGUST 2001

## **Problem Doctors**

The only way to find out if your doctors or surgeons have malpractice lawsuits held against them is to comb through the justice systems' court records of every county of every state in the U.S. that they have ever practiced medicine in because the medical community will not allow the public to have access to the U.S. government run National Practitioner Bank located in Fairfax, Virginia which has all doctors' lawsuits listed!

This Bank, established and maintained by taxpayer dollars, is not listed anywhere so the citizenry may not even know it exists. Even the building it is located in is not listed anywhere and has no sign or shingle hanging out in front of it conceivably so disgruntled patients and inquisitive consumer advocates and/or the media cannot converge on the offices and demand to see doctors' medical practicing records!

This U.S. government operation will not even allow citizens to find out information that may help them make informed decisions which could possibly help save their lives! Too many doctors today are still practicing medicine that have had numerous malpractice

lawsuits filed against them and guess what? When a state determines that a particular doctor IS incompetent and should lose his license all the "problem doctor" has to do is move to another state and start all over again!

The fact that the U.S. government will not allow consumers access to information about physician misconduct simply does not pass the "smell test" and it is the American Medical Association (AMA) that seemingly is leading the fight to keep this vital information from consumers.

Remember, the AMA has a very powerful lobbying group in Washington, D.C. and, of course, claims that the information being held at the Bank in Fairfax may not be relevant to consumers. However, critics charge they should be able to decide for themselves. Instead, only medical doctors on the Board of the Bank get to decide what information is to be released to the public. Remember, state medical licensing boards and committees seem notoriously slow to react and punish "problem doctors".

It may take many years for any state medical licensing board to even attempt to bring a "problem doctor" to justice and in the meantime that doctor can continue practicing medicine possibly endangering the lives of many patients in the process!

The AMA is even trying to get the National Practitioner Bank closed so the public may never be able to get at malpractice information. Critics charge that 3 settled lawsuits against a doctor in 5 years should constitute a warning that a particular doctor may have problems IF you can ever even find out this information!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/3/98

### **Product Purchases And Cancer**

"Think before you buy pink" is the slogan of one critic who charges that too many companies are labeling their products with "pink labels" to signify that if you buy this pink labeled product then some of the purchase price will go to cancer research! This is a noble idea but what consumers may not know is that only maybe one cent to ten cents of the product purchase price may go to cancer charities! Is this cashing-in on Americans' goodwill?

Instead of buying pink labeled products or any product claiming to donate proceeds from the purchase price to a charitable cause, maybe consider sending a check directly to the charity. This way ALL your hard earned dollars will unmistakably go to the

charitable cause instead of only maybe a few pennies!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 10/17/02

## **Psychiatric Hospitals**

Critics have accused them of making an effort sometimes of possibly trying to keep patients in the hospital as long as the patients' insurance benefits are still available! However, checking into or admitting oneself into one of these hospitals or care units does not mean you have surrendered all your legal rights.

To prevent possible abuse find out how confidential your hospital records will be and who will have access to them, for example, like present and future employers! If they have access these records they could be used against you!

Also, if you are checking into one of these hospitals voluntarily or if you are admitting a friend or loved one, ask what kind of specific treatment you will get, how much of it will be in groups and how much will be individualized or one-on-one care. Even find out the training, background and experience of each individual you will be dealing with. If they are vague on any of this information run for the nearest exit!

Even armed with all kinds of information it may still be hard to know if the staff is overworked, undertrained or understaffed. Critics contend that these hospitals or care units may possibly even try and create ways to keep you in against your will if they turn out to be unscrupulous even if you admitted yourself voluntarily!

Moreover, every potential psychiatric patient should know about the mental hospital "bait and switch" so the program you are put in to receive psychiatric help make sure it is directly related to helping solve your particular problem.

Above all do not let your insurance company pay the bill until you are completely satisfied. Once the company pays your claim you may never get complete satisfaction. Furthermore, you may have in the process used up the entire mental health coverage of your particular insurance plan.

Private psychiatric hospitals have also at times been accused of paying private companies to "deliver patients" to the hospital! This is a questionable practice of whisking people away from their homes and committing them to a care unit for profit essentially wrongfully taking folks from their homes against their will. There are few if

any checks and balances against this practice.

When there are two "for-profit" psychiatric care operations or businesses involved there is little accountability and little guaranteed protection of the patient's civil rights. Some "prospects" or potential patients have even been told they were just "going for a little ride", or "going to a spa or health club retreat" then they end up in a psycho-ward!

Although everyone has a right to a court hearing you can be put away up to 10 days before getting one! Meanwhile, a big bill is being run up that you will owe! You could possibly be humiliated, discredited and not even really be sick!

### **Psychoanalysts**

Psychoanalysts, like attorneys, make more money the longer your treatment takes, unlike many typical medical physicians who make more money on volume or on the number of patients they see, unless, of course, the physician succumbs to HMO's forcing the physicians to work for a flat fee no matter how many patients they see.

Patients may tend to be more satisfied from the results they get from social workers, family doctors, psychologists and psychiatrists compared to marriage counselors. With patients surveyed marriage counselors do not rank very high in customer satisfaction. Maybe this is because most anyone can advertise and call themselves a "marriage counselor" in most states without much training or qualifications.

The longer you stay in therapy the more likely you may feel you are getting the help you need. However, mental health insurance coverage today is pushing for short-term therapeutic treatments which could possibly be a misguided policy.

Remember, family doctors tend to spend less time with patients who seek mental health advice or help yet may prescribe psychiatric drugs four times more often for shorter intervals at doses conceivably too low to work effectively compared to doses prescribed by mental health specialists!

Critics complain that family doctors may tend to have less time to spend and less patience to deal with mental disorders. Consequently, a longer treatment with a specialist may be more beneficial and effective.

When looking for a mental health specialist look for competence and personal chemistry between you and the therapist. Choose someone who puts you at ease since you will



likely be discussing your deepest, most personal problems and thoughts.

## **Psychotherapy**

Generally, no form of psychotherapy may outperform the "placebo effect". This effect is when a patient's expectations of getting well due to therapy leads the patient to feeling better. However, this feeling may not necessarily be due to anything the therapist actually did for the patient like treatment or prescription drug therapy.

During psychotherapeutic research experiments the placebo administered had absolutely no healing properties or values as determined beforehand by psychotherapist researchers involved in the experiment. However, the patient is led to believe he is getting potent therapeutic treatment and/or drug therapy. Placebos are used to essentially trick patients into thinking they are getting better! The bottom line is a patient may feel like he is getting better regardless of the therapy used on him by the therapist!

Moreover, psychotherapy theories can mislead patients as to their true scientific value, meaning when it comes to deciphering human nature do not take psychotherapy treatment too seriously. There may be lots of other variables at work to make a patient feel like he is feeling better or worse. Due to human nature there are just too many variables possible to always be able to determine any truly reliable and valid patterns of behavior and treatment for this behavior.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 1995

## **Public vs. Private Hospital Lawsuits**

In some states going to a public hospital may be riskier than going to a private hospital. Public hospitals may have immunity from lawsuits if the hospital and its medical staff is convicted of medical malpractice or patient negligence.

For pain, suffering or a wrongful death, if you have to sue a public hospital for damages, by law, you may only get up to \$100,000 and NOT the \$1,000,000 you may expect when bringing a lawsuit against a private hospital for negligence or any kind of medical incompetence.

To hospital management this "cap" on legal and monetary judgments frees hospitals from some concern about careless operations since all any patient can collect from a

medical lawsuit against a public hospital is up to \$100,000.

### **Questionable Anti-Wrinkle Injections**

Some well-known, so-called well respected doctors have been "busted" for selling questionable substances as real Botox then injecting their patients with the adulterated, bogus stuff! Patients have been paralyzed and almost died as a result of being injected with "knock-off" Botox anti-wrinkle injections!

One doctor was even operating in Beverly Hills, California even though he was actually an unqualified doctor from some foreign country and not even licensed in America. Another doctor, supplying a lot of the fake Botox around the country, was an American doctor with a suspended medical license!

All this means is you may never really always know what you may end up getting injected with just to get rid of a few wrinkles. The question becomes is it worth the risk?

The reason the bogus Botox even exists is because unscrupulous, greedy people in the medical community have too often been open to purchasing discounted anti-wrinkle medications and the U.S. government does not yet heavily regulate the buying and selling of solutions that can be passed off as real Botox!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 2/3/05

### **Questionable Home Health Care**

Those home health care agencies who do the most advertising seem to get more referrals from doctors. When your doctor or hospital or anyone recommends home health care for you or a loved one, always investigate the company recommended to provide this service. You could be referred to a home health care provider that may be partly owned by the doctor or hospital providing the recommendation!

This, critics charge, is a direct conflict of interest and there is little regulation going on in the home health care industry. It is not easy to determine the quality of home health care because it is delivered "behind closed doors", unlike nursing homes, where there are lots of regulations since nursing home practice takes place all out in the open essentially.

There is also not much consensus about what is good quality home health care, so beware. About one in four home health care agencies have been cited at least once for failing to provide adequate safety measures to protect patients from injury as well as for

inadequately maintaining proper patient clinical records. About one in four of these agencies may also fail to deliver drugs and treatments ordered for patients by their doctors and may even fail to check patients' medications to make sure they do not produce side effects, allergies or adverse reactions!

Beware of agencies which sub-contract their services out to others or use "registries" to supply their home health care personnel. These registries may be a cheaper source of personnel but may also not do as much screening to weed out incompetent home health care employees. Registries may not even be licensed or certified in home health care!

Overall, case by case, home health care may not be a cheaper alternative to a nursing home. Watch out for home health care agencies with toll free phone number information services. They could be overpriced and even duplicate services that are free from agencies for the aging in your local vicinity.

The home health care "aides" that come to your home should be "bonded" and the agency covered by workers compensation, all of which is the only thing protecting you from theft or injuries due to negligent home health care as well as any injuries a home health care "aide" may receive while on your property! Always get these conditions IN WRITING!

Furthermore, always make sure the agency you use knows everything it will be asked to do and take care of or risk being dissatisfied and frustrated. For example, if any heavy lifting is required you do not want an "aide" sent to your home who has a bad back.

Also, find out the agency's policy if their "aide" does not show up when scheduled or turns out to be incompatible with your situation or the person receiving the home health care services. Be sure to monitor and investigate the care being delivered so all your goals are being met because home health care providers have been known not to always deliver proper care, just like some nursing homes. Some physical therapists sponsored by home health care agencies have even been accused of not providing all the hours of therapy as requested and prescribed by physicians.

### **Questionable Psychotherapists**

Unlike psychiatrists and psychologists, in most states you may not even need to be licensed or legitimately certified to practice psychotherapy, meaning most anyone can advertise for clients and provide questionable psychotherapy services.

Too many psychotherapists may even adorn their office walls with bogus medical certificates. You can even have your pet certified as a bonified psychotherapist with so-called legitimate psychotherapy associations because no one may really check up to see if whoever or whatever is applying for certification is legitimately qualified or not to perform psychotherapy services!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 1/16/04

### **Risk-takers & Emergency Rescue Services**

U.S. taxpayers pay to rescue risk-takers like hot air balloon enthusiasts and mountain climbers. In Europe, those in need of emergency rescue services have to pay for their rescues for getting into trouble when taking up daring, risky hobbies and/or sports. Maybe more risk-takers in the U.S. would take fewer risks or plan ahead more carefully if they knew they may end up responsible for paying for their own rescues!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 6/22/98

### **Risky Catheterization**

This medical procedure is costly and used to determine the strength of your heart and possibly locate heart valve defects yet this test may be riskier than once believed. The procedure may even increase the risk the death in patients who have this potentially risky procedure done!

Even though this test is performed a million times a year no one has, to date, ever done a random study on patients to see if the catheterization test is even necessary and beneficial in the majority of patients it is performed on!

Catheterization is done on patients who suffer heart failure, respiratory failure or suffer from chronic pulmonary disease and other life threatening ailments. However, those undergoing this procedure may be experiencing a higher death rate when compared to similar critically ill patients who did NOT undergo catheterization!

What may be most disturbing is that the medical community may be using technology that it does not fully understand, technology which has not yet been absolutely proven to be beneficial to patients in all cases. Because catheterization is such advanced technology physicians may even feel intimidated NOT to prescribe catheterization! They may even feel almost obligated to prescribe the test!

Catheterization can also add up to \$10,000 to a typical hospital patient's bill, as well as increase the length of time one has to stay in the hospital which may produce windfall profits for the hospital all in the name of doing "good" for their patients.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
9/18/96

### **Risky Chiropractors**

A quick twist of the neck may cause a stroke in some people. A simple adjustment from a snap to a simple turn of the head may be all it takes to bring on a stroke by tearing one of the main arteries carrying blood to the head. Any sharp turn of the head or neck can do it.

Some poor folks have even suffered a stroke at the beauty parlor or hair salon by simply leaning their head back for a shampoo! The third leading cause of death for many people is due to strokes.

Also, some of the more unscrupulous chiropractors may tend to scare patients with information just so they can possibly make more money on some patients' cases. They may even suggest your child may need treatment when, in fact, your child may not.

Remember, you may not get the same diagnosis from any two chiropractors which could shake the confidence of a typical patient. When visiting a chiropractor ask yourself, "Is this doctor's recommendation good for YOU or maybe better for the doctor's business?"

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/25/96

### **Risky Dentist X-rays**

For your health over the long term consider avoiding overexposure to dentist x-rays by only allowing your dentist to take a full mouth x-ray only once every five or six years! Remember, x-rays can be a real money maker for dentists! If you switch dentists consider asking your previous dentist to send your most recent x-rays to your new dentist BEFORE your next dentist appointment instead of getting a whole new set of x-rays taken. Why let dentists unnecessarily profit possibly at the expense of your health and well being?

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 1996

### **Skillful Trustworthy Physicians**

Many doctors may be skillful and trustworthy but many honest doctors in the U.S. may not be as skillful as you would like to expect! Know the background of the doctor you choose but do not rely too heavily on their medical credentials as too many doctors practicing today may be doing so using fake medical credentials which certify false residency training, false board certification and lackluster experience as medical practitioners!

Many so-called medical specialists may not even have qualified for standard board certification required by the medical profession for these so-called specialists to even be able to make the claim that they are board certified or even a qualified medical specialist!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 1996

### **Skin And Bone Organ Donations**

While it is illegal for you to sell your donated body organs to a hospital, it is legal for organ dealers to procure bodies, cut them up and process them for their skin, bones, veins, eyes, heart valves, tissue and tendons, etc, all of which are to be transplanted into people who need these type body parts. Just one body, cut up and processed can bring an organ dealer \$200,000 on the open market, and you, the donor, or your grieving family do not get one red cent! In fact, this particular segment of the organ donor business is a half billion dollar a year industry in skin and bone sales!

You think when you donate body parts from a deceased family member or when you yourself die that these body parts go to help save someones life. What you do not know is the body parts can be sold for profit! Organ donors feel betrayed when they find out their loved ones body parts are being sold for profit. Some companies are too often getting rich buying and selling body parts.

It is illegal to sell body parts but companies can charge a sizeable fee by providing a service to process the body parts for transplantation. These service fees provide a loophole around existing laws against the buying and selling of body parts for profit.

Consequently, body parts are now being sold to those who will pay the highest price for them.

So guess who is willing to pay more for body parts? Surgeons doing highly profitable, elective surgeries, like penile enlargements, can get skin faster and easier than a hospital which may need skin for a burn victim because hospitals are unable to pay the price for body parts that a surgeon doing elective surgeries is willing to pay. So who gets the skin that is available? It too often goes to the highest bidder--the surgeon doing elective surgeries! Unfortunately burn victims are dying in the process because skin is not available for them through hospitals.

Organ donors are told their body parts go to help save lives! Too often they may instead be going to line the pockets of tissue and body parts companies!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 4/14/02

### **Socialized Medicine**

This type of approach to medicine and health care may actually contribute to making doctors mediocre. Why should a socialized physician study anymore since the government will send them patients anyway.

Their income level is determined by the government and not market forces, kind of like health maintenance organizations (HMO's). Doctors may see no real economic incentive to improve their abilities and knowledge under socialized medicine.

### **Spermicides For Birth Control**

These decades-old contraceptive foams and gels may possibly actually increase a woman's risk of contracting the AIDS virus! Furthermore, spermicides may have a 40% to 50% failure rate when it comes to preventing pregnancy! Remember, these foams and gels hit the market in 1950 well before federal law required any proof of effectiveness.

Spermicide manufacturers apparently do not like the idea of being forced to have to prove their products' effectiveness at preventing pregnancy through costly empirical scientific testing and research.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
11/21/96

## **Sudden Death Heart Attacks**

Up to 66% of all heart attacks cause sudden death, and essentially, until now, the symptoms have NOT been detectable by standard medical tests, like stress tests and angiograms. These tests do measure just how clogged up your heart's arteries are, but these two particular tests may only help predict about 15% of all potential heart attacks!

Sudden death heart attacks too often strike people who are considered to be healthy or "a picture of health" and whose arteries are not determined to be clogged up at all. Then why are they candidates to possibly suddenly drop dead of a heart attack? It seems that artery clogging "plaque" can also buildup and inflame your heart's artery "walls" and when the artery wall bursts, an IRREVERSIBLE sudden death heart attack may oftentime occur.

Medical tests are just now being researched and developed so someday EVERYONE may be able to see if they are a candidate for a sudden death heart attack. Until then, to possibly help inhibit a sudden death heart attack, watch what you eat, exercise and try not to smoke . Even if you are not over 50 years of age, have no symptoms, no risk factors, no history of heart problems and no high cholesterol, you may still want to consult your doctor about possibly taking a "statin" drug which supposedly may keep plaque from building up in your heart's artery walls. Many doctors are said to be taking a statin drug in pill form to possibly prevent the buildup of the deadly plaque!

SUPPLEMENTAL SOURCE: ABC TV 20/20 1/21/00

## **Tattoos And Hepatitis C**

Get a tattoo and possibly get hepatitis C which could be incurable! Hepatitis C attacks the liver and is a potentially fatal disease. People with tattoos may be up to 9 times more likely to get infected with hepatitis C compared to people without tattoos. Other ways of contracting this disease is through blood transfusions and injection drug use. Compared to other forms of hepatitis, hepatitis C is a relatively new strain of hepatitis showing up these days.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
6/3/01

## **The American Carcinogenic Lifestyle**

Americans are obsessed with everything sweet, salty, fatty and addictive. In just 100



years we have completely altered our food supply. Do you really expect our cancer causing diet to offer a cure? Prevention is the only real hope!

If our diet is so freely chosen then why are our grocery shelves so loaded up with products that possibly may be harming us due to the practices of agri-business? Cancer-causing preventive policies are necessary to counter media sponsored food fads and corporate pollution.

However, the chemical producing corporate conglomerates may be conceivably spending as much or more money to contain the the evidence about cancer- causing chemical substances than they should be spending to help prevent cancer!

Furthermore, commercial-related illness and disease earns huge profits for the medical and pharmaceutical industries. Remember, all-natural remedies are "unpatentable", therefore, not profitable or automatic money-makers for these industries. Consequently, healing natural foods, natural herbs and other alternative, non-conventional, non-toxic drug and medical treatment that are not profitable to the medical and pharmaceutical industries may be overlooked in favor of profitable treatment and therapies.

SUPPLEMENTAL SOURCE: C-SPAN TV NEWS 10/ 3/95

### **The Earth's Revenge**

Even common viruses, once treatable, as well as resistant strains of diseases, do NOT always respond well anymore to old standby antibiotic remedies! Feeding farm animals antibiotics primarily is done to increase profits because it makes the animals grow larger faster! Unfortunately, this also paves the way for potential drug-resistant viruses for those who regularly eat commercially raised farm animal and fish flesh.

Once routine ailments may turn into "killer" diseases! Plagues that sweep the world may be mother Earth's revenge to solve its own problems and there may be little man and his capitalist, commercial culture will do to stop this runaway train!

New antibiotics are not being developed fast enough to treat drug-resistant bacteria. Drug companies have even currently cut back on research in this area.

Today, we have "superbugs" not easily influenced by modern day antibiotics. Incurable infections may become widespread, especially in hospitals.

Antibiotics may be over-prescribed by physicians for everything even potentially infectious. Drug-makers have been accused of enticing physicians to prescribe newer antibiotics, possibly making the newer ones less effective sooner as our bodies build up a resistance to antibiotics in general. Remember, it may take as little as 25 minutes for a strain of bacteria to figure out a way to resist a prescribed antibiotic!

Factor in the use of antibiotics in commercial farm animals and fish, which possibly affects all flesh-eaters, and it is no wonder why we may be becoming so drug-resistant to bacteria potentially resulting in more and newer infections that are getting harder to cure!

A false sense of security would be the naive belief that our illustrious scientists will always discover new means for dealing with plagues and contagious diseases. The remedies we may need to survive may not even exist! The only cure may be found in plagues that wipe out much of mankind forcing it to start over similar to when nature's forest fires burn off the land to replenish and foster new growth.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 1995

### **The Recovery Room Rip-off**

If you have ever been "suckered" into sending money to some company thinking you were going to collect some prize you supposedly had won some time ago and the company was supposed to help you "recover" your prize, well, guess what? You may never recover the prize you think you won and never recover the fee you send to the so-called recovery company that was going to help you recover your prize in the first place.

However, this is not all. Your name could even be added to the "sucker list" meaning if you were suckered once you could possibly be suckered into falling for some other kind of rip-off or a different version of the same rip-off again!

Furthermore, watch out for telemarketer charity drives, any kind of prize-winning promotional offers and to-good-to-be-true goods and services sales offers. Beware of smooth talking salespeople trying to convince you that for just a small upfront fee or donation they will "recover" and send you the grand prize you thought you had won.

Telemarketers especially may claim to represent some consumer advocate group, government agency or some holding company just to try and win your trust. Some may even offer to file a complaint on your behalf with some governmental agency promising

to get your name placed at the top of some imaginary list for victim reimbursement if you feel you have recently been ripped-off by some company or some advertised offer. The bottom line is never fall for so-called "recovery" services.

### **Tongue & Lip Piercings And Tooth Loss**

Too many people are getting gum disease from oral jewelry as gum loss or gum disease may occur near the jewelry studs placed in the mouth where people do not normally experience loss or disease! Damage may occur in the relentless wear and tear on the gums by the jewelry studs which may contribute to chronic inflammation possibly leading to painful infection, gum disease and tooth loss!

Also too common are chipped teeth and tooth fractures when teeth come into constant contact with tongue and lip studs.

Anyone who insists on wearing oral jewelry must always maintain exquisite oral hygiene, brushing and flossing but even with this there may be no escaping the risk for potential teeth and gum damage.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
8/24/03

### **Too Much Medical Treatment And Testing?**

Most medical patients want better care no matter where they are so here are some tips for dealing with a potentially complicated, confusing medical system. Just because a medical test or treatment is prescribed by your doctor does not mean there cannot be complications. Every medical intervention comes with the possibility of complications.

Concerning tests, ask the doctor will this test change the way you treat the disease? If not then what is the benefit of even doing it? Also, is the test likely to lead to more tests, biopsies or other diagnostic procedures? If so then how will this benefit my health?

Concerning treatments, ask the doctor will it extend my life, and if so, for how long? Also, what are the side effects and risks and how do they compare with the risks and symptoms of the disease itself. What will happen if I do not have the treatment?

Moreover, having many doctors on your particular medical case can lead to confusion and miscommunication. The likelihood of medical error may skyrocket when you have several independent practitioners on your case! You may even want just one doctor on

your particular case to coordinate all of your treatment and tests and have records of all treatments and tests sent to this one doctor as well as to yourself too.

Many medical errors occur during transfers inside the hospital or from the hospital to home or to and from rehabilitation centers as well as on the way to a nursing home. Too often primary care doctors and medical specialists do not even talk to each other so any follow up care may be provided by a physician that did not even know you were hospitalized! This means never assume anything about your medical care! Basically, you really need someone there for you or someone around to help you with all these things if you cannot get them done yourself.

### **Ultrasounds And Vasectomies**

The ultrasound medical procedure may be unnecessary for pregnant mothers as well as a waste of money. Having this test performed may not automatically mean a safer pregnancy. In some cases it could even be done NOT for medical reasons but primarily for profit! You may want to consider if the ultrasound procedure is even necessary in your particular case.

Concerning vasectomies there are reports circulating that a newly discovered connection may exist between having a vasectomy and contracting cancer.

SUPPLEMENTAL SOURCES: the book: THE BIG BLACK BOOK BY M. EDELSTON

### **Unaccountable Pharmacists**

Pharmacists are rarely, if ever, held accountable for their mistakes no matter how big or how small. No one really knows just how many prescriptions are being filled wrong!

Moreover, the Food And Drug Administration (FDA) does not disclose or publish the names of pharmacists who "mis-fill" prescriptions possibly causing serious injury or death. Pharmacists may too often mis-read the poorly written physicians' prescriptions. One in five prescriptions may be filled wrong or mislabeled contributing to overdoses and underdoses which may lead to erroneous refills!

When a pharmacist is even convicted of wrongdoing his name may still be kept secret and never made public! You cannot even know your druggist's track record or history. Who is really being protected here, the consumer or some potentially incompetent,

possibly careless doctors or pharmacists?

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/9/95

### **Unnecessary Deadly Hospital Infections**

Because of poor sanitary habits by hospital staff and surgeons, which includes unwashed hands, contaminated surgical and medical instruments, poor air quality and ventilation, even contaminated clothing and unmasked faces in surgical areas, hospital infection is now the FOURTH leading cause of death in the U.S. behind heart disease, cancer and strokes! Every year, death by hospital infection kills more people in America than auto accidents, fires and drowning combined!

These PREVENTABLE deaths are due to hospital cutbacks, poor housekeeper services and careless hospital staff and surgeons! Unfortunately, the public knows little about this problem because hospitals are not legally required to disclose infection rates, and doctors are not required to tell patients about infection risk or possible exposure to hospital germs and, of course, there is little government oversight in this area. Hospitals are known for keeping this problem a secret!

Since 1995 about half of all hospitals have been cited for failure to properly sanitize their facilities. To date, hospitals are allowed to police themselves when it comes sanitary policies, procedures and rules!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
7/21/02

### **Used Dentist Braces**

Dentists may too often re-cycle patients teeth straightening, orthodontic braces and after a thorough cleaning may re-sell them at full price to unsuspecting new patients! This practice saves the dentist about \$100 per mouth by re-using used braces. You would think they would at least pass the savings on to the patient but do not count on it!

One company in charge of cleaning used braces, which exposed this information, confesses that dentists, generally, do not even acknowledge the cleaning companys existence as dentists rarely, if ever, even admit to re-using orthodontic materials!

Ask a dentist if he re-sells used braces and he may likely never admit it, so you may

never know if he does or not. To make sure you get new, unused braces, maybe offer the dentist a couple of hundred dollars to hopefully ensure that you get new braces and not used.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 7/24/99

### **Vaccine Victims**

In some cases vaccinations can have harmful, even deadly side effects. The U.S. government has even paid out hundreds of millions of dollars in lawsuit liability damages to compensate those injured by government sponsored vaccine programs!

The most controversial vaccine program is the DPT vaccine. Many parents may not always be adequately informed about the potential risks of the DPT vaccine either. Also, newer vaccines exist for many other diseases but you may have to ask your doctor for them because the older, potentially riskier vaccines are still being recommended by doctors and are still considered alright to use.

Of course, never ignore all your child's necessary inoculations but also consider investigating newer possible vaccines to make sure your child is getting the latest and best possible vaccines.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 3/14/97

### **Violent Nursing Home Residents**

Nursing homes can earn over \$100 a day from Medicaid by housing and caring for patients that cannot find a home elsewhere due to their violent behavior. Consequently, potentially violent patients may be blended in with regular non-violent patients like you own mom and dad, friends or family.

When violent activity occurs, the whole atmosphere at some facilities may change from pleasant and peaceful to threatening, intimidating and even deadly and you may never know it if your family member or friend does not or is unable to tell you!

If you see newer, younger patients roaming the grounds of a nursing home you may want to try and investigate their behavior for potential violence. Also ask how many patients at the nursing home are Medicaid patients.

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 6/29/99

### **What they don't want you to know about natural cures**

The pharmaceutical industry along with the U.S. Food And Drug Administration (FDA) and the Federal Trade Commission (FTC) have been accused of not supporting possible all natural, drug-free cures for common diseases like cancer, depression, heart disease, high cholesterol, chronic pain, arthritis, asthma, attention deficit disorder (ADD) as well as many more diseases! Remember, no all natural remedy or cure can be patented like synthetic drugs can be patented so no huge profits can be made creating and selling all natural, non-synthetic remedies or cures! Making matters worse if the pharmaceutical industry ever cures any disease its huge profits will cease if it cannot continue selling drugs to treat a disease!

Critics charge the reason the FDA and FTC does not support all natural remedies and cures is because only the pharmaceutical industry's synthetic drugs have been scientifically tested even though all natural cures may have been around for up to 1000 years or more! Reportedly, in Europe most prescriptions are still written for all natural, non-synthetic herbal remedies unlike in the USA.

If your doctor or licensed practitioner regularly prescribes synthetic drugs or surgery then you may never become aware of all natural cures or remedies. Critics contend if the pharmaceutical industry could have its way you, the patient, would stay on drugs for life and the FDA and the FTC will work closely with the pharmaceutical industry to help shut out all natural cures from ever reaching the public.

For example, if an unscientifically tested all natural herbal or food product makes any medical claim whatsoever it may then be labeled as a drug by the FDA and FTC and the product can be removed from store shelves and destroyed so the public cannot have access to it unless you seek it out on the Internet which, to date, is still relatively free from the long arm of FDA and FTC regulation.

To find out what the pharmaceutical industry, the FDA and the FTC does not want you to know about all natural cures check out the book "Natural Cures They Don't Want You To Know About" by Kevin Trudeau. To date, you may be able to find the book for around \$30 and it comes with a 30-day risk free trial offer and money back guarantee if you are not completely satisfied with the book. The book may be purchased by calling toll free 1-800-706-0737 or look for it on the Internet.

SUPPLEMENTAL SOURCE: THE BOOK: NATURAL CURES THEY DON'T WANT YOU TO KNOW ABOUT BY KEVIN TRUDEAU.

### **Whiplash Treatments**

Up to 90% of all whiplash injuries may possibly heal on their own and may possibly require very little treatment, not even X-rays! The commonly prescribed, "cervical collar", may actually promote inactivity which could conceivably delay recovery! Chiropractic manipulation may only be beneficial in the short-term.

There is little evidence to support using most all available therapies like traction, special sleeping pillows, laser treatment, heat, ice, massage, injections, drugs, acupuncture as well as ultra-sound. All of these may be prescribed by doctors poorly trained in whiplash treatment.

Even most writing on the subject by doctors is being done unscientifically, possibly resulting in flawed research findings.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 5/4/95

### **Women, Brassieres, And Cancer**

Wearing bras is considered by some to possibly be linked to breast cancer in women! Since the medical community knows very little about what causes breast cancer in women, what is known is that bra-less women living in the islands rarely seem to get breast cancer up to ten times less often compared to American women. Approximately, one out of eight American women may end up with breast cancer.

The rationale behind bras possibly contributing or causing breast cancer is due to the constrictive, restricting nature of the garment which supposedly may cause toxins to accumulate in the breasts especially if a bra is worn for decades. No one knows why so many westernized women tend to get breast cancer so often.

### **Women Smokers**

Forty per cent of women smokers say they smoke to help maintain their weight! Going back in time, one old cigarette advertising campaign actually advertised that is you should reach for a certain brand of cigarette instead of a candy bar.

Advertisements with beautiful, energetic, "slinky" models, and suggestive words like "Slim" and "Thin" incorporated in their brand names, actually help reinforce the potential for shaping women



smokers' "weight conscious" attitudes.

One cigarette advertiser even suggested that the consumer should, "Try the cigarette that's as feminine as it looks". The young, preferably African-American, working female could conceivably be a favorite target of tobacco advertisers. The demographic profile is that she would be 18 to 20 years old, with low income, little education and tends to be a "party animal" of sorts.

Race-conscious activists claim that this type of targeting of young black females in a form of genocide! Tobacco companies have even been known to go so far as to contribute to well-known "women's" groups, universities, coalitions, professions, political caucuses even womens' political campaign funds. Ironically, to date, there rarely ever seems to be much publicity being generated by women's organizations campaigning against women smoking!

Tobacco companies may label their contributions to womens' groups as, "Good people doing good things" or "Good corporate citizenship". Is this practice purely altruistic or purely for profit, or both? Regardless, tobacco companies may go to seemingly great lengths to publicize their benevolent good deeds.

At one time, tobacco companies even tried to start a "smokers' rights" movement by trying to attach itself to the manifesto of democracy and championing the U.S. Constitution's Bill Of Rights. However, purporting to be guardians of free speech and civil rights, tobacco companies have been accused of tirelessly trying to "muzzle" free speech and those who attempt to "blow the whistle" on the tobacco industry, as well as those who create then attempt to distribute anti-smoking films and advertising campaigns.

In general, women smokers become targets for "niche marketing". This is an effective way to reach important but smaller sub-groups of smoking women.

If cigarette smoking kills up to 30% of all people who smoke heavily, then when you become "targeted" by cigarette advertising campaigns, has the tobacco company virtually decided that the particular "niche" or sub-group of women or consumers you happen to be in that is being targeted, may end up dying at a higher rate than the overall 30% average? It may not be done intentionally but the end result may still be the same, higher than average death rates in certain sub-groups of consumers!

**SUPPLEMENTAL SOURCE:** the book: **MARKETING MADNESS BY JACOBSON and MAZUR**

# Miscellaneous

## 1986 NASA Space Shuttle Challenger's Final Minutes

January 28, 1986... Challenger Tape Transcript-What NASA did NOT want the public to hear! The following transcript begins two seconds AFTER NASA's "official" version ENDS, with pilot Michael Smith saying, "uh-oh!" Times from the moment of takeoff are shown in minutes and seconds and are approximate. The sex of the speaker is indicated by "M" or "F".

T+1:15 (M) What happened? Oh God, no-no!  
T+1:17 (F) Oh dear God.  
T+1:18 (M) Turn on your air pack! Turn on your air...  
T+1:20 (M) Can't breathe...choking...  
T+1:21 (M) Lift up your visor!  
T+1:22 (M/F) (Screams) It's hot. (Sobs) I can't. Don't tell me...God! Do it...now...  
T+1:24 (M) I told them... I told them...Dammit! Resnik don't...  
T+1:27 (M) Take it easy! Move (unintelligible)...  
T+1:28 (F) Don't let me die like this. Not now. Not here...  
T+1:31 (M) Your arm...no...I (extended garble, static)  
T+1:36 (F) I'm...passing...out...  
T+1:37 (M) We're not dead yet.  
T+1:40 (M) If you ever wanted (unintelligible) me a miracle...(unintelligible)...  
(Screams)...  
T+1:41 (M) She's...she's...(garble)...damn!  
T+1:50 (M) Can't breathe...  
T+1:51 (M/F) (Screams)...Jesus Christ! No!...  
T+1:54 (M) She's out.  
T+1:55 (M) Lucky...(unintelligible)...  
T+1:56 (M) God. The water...we're dead! (Screams)...  
T+2:00 (F) Goodbye (Sobs)...I love you, I love you...  
T+2:03 (M) Loosen up...loosen up...  
T+2:07 (M) It'll just be like a ditch landing...  
T+2:09 (M) That's right, think positive.  
T+2:11 (M) Ditch procedure...  
T+2:14 (M) No way!  
T+2:17 (M) Give me your hand...  
T+2:19 (M) You awake in there? I...I...  
T+2:29 (M) Our Father...(unintelligible)  
T+2:42 (M) hallowed be Thy name... (unintelligible)...

T+2:58 (M) The Lord is my shepherd, I shall...not want. He maketh me to lie down in green pastures...though I walk through the valley of the shadow of death, I will fear no evil...I will dwell in the house... T+3:15 (Static) (Silence).

SOURCE: Posted anonymously on the Internet by a "whistleblower" in 1986

### **Arbitration Clauses In Contracts**

These days many contracts you unknowingly sign-off on, everything from cellular phone contracts to home remodeling contracts, may have arbitration clauses hidden in the small, fine print somewhere on the contract. Beware of arbitration because the arbitrator may not be an independent party like you would like to think and he may actually have business dealings with the company you signed the contract with.

Unfortunately, arbitration may be your only hope to mediate a complaint between two parties because a corporation and many individuals with money can outlast and/or hire high-powered attorneys to fight you in court until you give up and go away, at which time they then may likely turn around and take you to court with a counter-lawsuit costing you even more time and money!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 9/19/03

### **Auctioneers And Bogus Bidders**

Who would ever know if auctioneers use "shills" or phony, bogus bidders in the audience to help boost the price of items up for auction if bidding on certain items is not going high enough?

### **Bartenders Serving Drunks**

In most every state it is illegal for bartenders to serve a customer they know is drunk. However, up to 75% of bartenders investigated still may be serving customers who are obviously tipsy. Undercover hidden cameras have shown the same results.

Even taverns or bars whose bartenders have served a drunk who left the bar and accidentally killed innocent people in an auto accident, a hidden camera investigation has found that these same bars have bartenders still serving customers who are obviously drunk!

The bottom line is too many bars and liquor stores may be negligent and, on the surface,

seemingly more interested in profiting from the sale of alcohol than they are concerned with public safety!

SUPPLEMENTAL SOURCE: ABC TV 20/20 3/16/00

### **Bear Attacks**

There is absolutely positively no hard and fast rule on how to deter a bear attack but here are a few thoughts to possibly consider. The grizzly bear, typically gray in color with a long snout and a hump on its back between its shoulders, may possibly be more likely to leave you alone if you lay on the ground, face down and play dead if you are harassed or attacked.

However, the black bear may attack you no matter what you do to try and inhibit an attack. Some folks have had some success at actually fighting back against a black bear when they get backed into a corner by this bear, and there is no escape or they feel they may have no other viable alternative of escaping. The reason to possibly consider fighting back at some point in an attack by a black bear is because some say the black bear is predatory and thus more aggressive during an attack, so playing dead may not work as well against black bears.

A black bear is typically black in color with pointed ears and a shorter snout than the grizzly.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 6/4/99

### **Bingo Parlors, The Races, And Jai Alai**

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SUPPLEMENTAL SOURCE: NBC TV DATELINE 6/4/99

### **Boat Ownership**

The average length of time to own a boat is about 3 years. This is typically how long it takes the wife or girlfriend to learn to hate it!

### **Bodyguards**

Up to 90% of all well-paid, private, so-called security personnel guarding the rich and famous and others may not even be properly or adequately trained to handle certain security tasks possibly resulting in tragic consequences.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 9/2/97

### **Buy A New One Or Repair The Old One**

Every consumer faces this dilemma so consider the 50% fix-it-rule. If it costs more than 50% of the cost of what you originally paid for it to repair it seriously consider buying a new one instead of fixing the old one unless you just love the old one.

Today, many products like TVs, VCRs and appliances etc. are considered "throwaways" because they may end up costing you more to fix them compared to buying a new one, unless you can fix it yourself.

### **"Buy 'Til You Die"**

Consumption can be addicting! For alcoholics there are treatment centers but for those "hooked" on consuming they simply get encouraged by advertisers to maintain their spending habits and consume more! Acquiring THINGS is revered as consuming has become an American pasttime.

Civic-mindedness becomes alien, the neighborhood withers and politicians feed on it all with disingenuous promises. Americans focus on consumption more than most other

cultures. Americans shop four times more than their western European counterparts and also spend more time taking care of the possessions they purchase.

It is not that Americans value money and their possessions more it is just that they value everything else LESS and nothing is in place to help keep our greed in check!

Advertising communicates that commercial values are of utmost importance. In the end are we trading our children's minds for commercialism? These days, our wavering value structure permits it, similar to the acceptance of violent behavior and violent criminal acts in society!

SUPPLEMENTAL SOURCE: the book: MARKETING MADNESS BY JACOBSON AND MAZUR

### **Celebrity Charity Events**

Too often the movie and sports stars appearing at these events may actually get PAID to show up! At some events the "image" of being at the event itself may unfortunately become as important as the charitable "cause" itself!

Too many charity events hosted by "the stars" may seemingly turn into more of an expensive party promoting the event's "sponsors" (advertisers) instead of making sure more of the funds raised at the event actually gets to the charity itself.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 8/4/97

### **Cemetery Workers**

These people who have been asked to cremate the remains of your loved ones may have every opportunity to go through the ashes and pick out the gold fillings in teeth and turn around and sell the gold to local jewelers!

SUPPLEMENTAL SOURCE: FT LAUDERDALE SUN SENTINEL NEWSPAPER 7/23/00

### **Charity "Drop Boxes"**

People drop old clothes and discarded items into these box-like containers you see on city streets most everywhere. You give away your old stuff probably thinking the proceeds from the sale of your discarded goods go to some charity.

Well, think again. Your donated items may be re-sold in Third World countries and the profits may end up lining the pockets of some very crafty individuals.

Unless the name on the "drop box" is some charity name you recognize, like Goodwill or Salvation Army, you may never know exactly where your donated items end up or who profits from them!

Additionally, these "drop boxes" may also be "looted" by scavengers who wait nearby and when they see you drop off your old stuff they may rummage through the "drop box" and steal the things you thought were going to the needy or to some good cause.

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 9/14/96

### **Chat Line Pay-Per-Call Dating Services**

Men are especially vulnerable here because they have to pay to use this type of service and women typically do not. If you are a male and on the "live" chat-line and you hear a message from some appealing or charming female you may be getting teased by a "shell" or "ringer" used by the dating service to draw in paying male customers under false pretenses.

A male customer may end up searching and responding to females that are not really available. The longer a female keeps the paying male customer on the phone on the "live" chat-line the more money the dating service earns in pay-per-calls.

Females may even be hired to leave charming or even erotic messages for men as if the females are available which "hooks" the paying male customer into calling the pay-per-call service to pick up his messages.

SUPPLEMENTAL SOURCE: POST CLUB MAGAZINE NOVEMBER 1995

### **Cheating On A Spouse Sexually**

Too many people these days actually feel they are not cheating on a spouse if they use the services of a prostitute! They may feel it is just a tension reliever or adds variety to their love life, just as some people do not feel oral sex is the same thing as having sex. Sex to them may only occur if there is intercourse.



"Cheating" on a spouse by some people may NOT be considered to be sinful, adulterous or unfaithful but may all just be part of their sexual maintenance!

### **Cigarette-makers Smuggling Cigarettes**

Up to 1 in 4 cigarettes may be illegally sold on the "black market" as contraband and smuggled tax free! Critics contend that for anyone to be able to acquire this many cigarettes the U.S. government feels the smugglers must have an "inside" source or "connection" with at least one major cigarette manufacturer!

The government may even seek to try and prove in court that possibly some of the profit from the smugglers' sales may be ending up in bank accounts held by cigarette-makers!

The government may also contend that an alleged corrupted cigarette-maker may conceivably tend to look the other way when it comes to tax free smuggled cigarettes, just so the manufacturer may not lose its fair share of the underground black market!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/16/96

### **Cohabitation**

If you move in with someone to live with and start to purchase things together, when you write out a check or pay cash for any goods or services during your cohabitation venture, always make sure you note on the check or invoice what the payment may be going toward, for example, like 1/2 ownership of a bedroom set.

This way if you dissolve the relationship you have documented 1/2 ownership of everything you purchased together which will stand up in court! Otherwise all you have is your word against theirs which is not legally binding in a court of law in most cohabitation claims cases.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 9/24/96

### **Commercial Hot Air Balloon Pilots**

To date, these pilots do not have to take drug tests or even be certified to be mentally stable, and may still be allowed to take paying customers on hot air balloon rides! The Federal Aviation Administration (FAA), which hands out pilots' licenses, relies essentially on the "honor system" to give out a license to fly a balloon privately or commercially. This "honor system" means the pilots themselves are relied upon to tell

the truth about their OWN mental stability and drug habits!

At one time most pilots were balloon enthusiasts but today it has turned into a commercial enterprise and basically anyone can qualify to fly commercially and charge a fee to paying customers.

In fact, to date, to maintain your ballooning pilot's license all you really have to do is get a fellow pilot to go up with you just once to verify that you know what you are doing, and any fellow pilot (or balloon pilot friend) qualifies to do the verification! After verification the FAA most likely will re-certify you to fly.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/22/97

### **Crooked Veterinarians**

The law in your state may say that no matter if you owe your vet money or not, the vet is obligated to release a copy of your pets medical records to you if you make the request. However, too many vets may not even know or admit that they know they are legally bound to release your pets records to you or to another vet at your request.

If your vet refuses to release your pets medical records due to non-payment or for any reason, contact the local media, police and the regulatory board which oversees vets in your state. Your vet may receive a hefty monetary fine and or be put on probation if he does not adhere to your states veterinary laws even though he likely will not lose his license over this type incident. Also, you should not be required to sign anything acknowledging that you owe your vet money to get your pets medical records released, so do not be intimidated by a potentially crooked vet.

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 12/12/01

### **Damage Control And Avoiding Scandal**

Always consider admitting a mistake and consider doing it sooner rather than later. Explain the mistake but consider not making excuses for it. People too often may not buy into your excuses for a mistake but may more readily accept an adequate explanation why you made a mistake.

Always apologize. It may resonate well with a sympathetic audience or public.

Try and fix the mistake you made or at least try fixing it. This too at least looks like you care enough to try and correct your mistake. Also, consider paying back the community or the public for your mistake. Conscientiousness shows you care.

People who hold positions in society that are political, priestly or holier-than-thou oftentimes have a harder time gaining back the public's trust once a mistake is made.

SUPPLEMENTAL SOURCE: FOX-TV NEWS 11/17/03

### **Daytime TV Court Shows**

When someone loses a court case on most any of these entertainment shows, the monetary fine levied by the TV judge against the loser in the case, is NOT paid by the loser! Any fines levied in the TV cases are paid by the court TV show producers! So never feel too sorry for any of the losers in these TV court show cases.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER TV CRITIC 1/17/99

### **Dog Attacks**

If you run during an attack you possibly risk getting mauled even worse than the mauling you may already be in for as this may draw out an animals instinct to take down and kill its prey. If you try and stare down an aggressive dog, no matter how big or small he may be, you risk provoking an unnecessary attack. If while being attacked you strike out at the dog you risk a prolonged attack.

If other dogs are trying to attack your dog and you pick up your dog to shield it from attack, consider not striking out at the attacking dogs while shielding your dog from attack, this may only prolong the attack. Consider trying to keep turning away from the attackers, showing your back to the attackers without making eye contact.

Turning away from an attacking dog but not running may possibly help curtail a prolonged attack according to some dog trainers. If dogs knock you down on the ground possibly the only thing you can do is curl up into a ball, play dead and make sure you cover your ears with your hands. Attacking dogs love to rip off ears! Playing dead may cause the dog(s) to give up at some point, according to some dog trainers.

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 2/18/99

### **Door-to-door Magazine Sellers**

The sellers are often young people who may be runaways and could even be overworked and underpaid to go from town to town, door-to-door hawking magazines. These crews of young hustlers may travel town to town crowded in vans and stay in cheap motels while surviving mostly on cheap fast food!

Too often the crew drivers may not even be driving with a valid drivers license or adequate auto insurance. Consequently, too many auto accidents have occurred on the road leaving too many kids dead or crippled. The kids are often recruited through ads placed in local newspapers. The ads may promise a fun job, good pay and lots of travel.

SUPPLEMENTAL SOURCE: ABC TV 20/20 6/9/00

### **Drunk-Driving Schools**

Some of those operated by private, "for profit" companies have been accused of letting some drunk drivers pay the school fees without even having to show up for classes!

Consequently, this allows negligent drivers back on the road without having completed any responsible driving course as state laws require!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 9/20/95

### **Elevator Panic Buttons**

If you expect mechanical trouble or failure during an elevator ride, if you have time, instead of hitting the emergency panic button on the floor-button panel in front of you, maybe consider pushing the button to the next nearest floor first. This way if there is a problem or failure you may possibly be able to get off at the next nearest floor. Hitting the red panic button may only stop the elevator, leaving you trapped between floors!

SUPPLEMENTAL SOURCE: BOTTOMLINE PERSONAL NEWSLETTER  
NOVEMBER 1998

### **Energy-saver Light Bulbs**

The manufacturers may exaggerate claims of how much energy they save and how many watts they put out. They may be nothing more than lower wattage bulbs claiming to put out a higher wattage than they actually do!

## **Fireless Cigarettes**

The tobacco industry may be able to produce a cigarette that may hardly catch flammable fabrics on fire! However, does the industry fear this could have a negative effect on the public and simply lead to thousands of lawsuits against the tobacco industry for all those poor souls who have suffered due to cigarette related fires?

This could especially be true if the public ever found out that fireless cigarettes could possibly have been available for sale and on the market as early as the 1980's!

## **Food Stamps "Con-game"**

Crooked grocery store and convenience store owner/operators, employees and managers can make a good living buying food stamps illegally from poor people for cash at one half their face value then turn around and redeem the stamps with the U.S. government at full face value! The poor people can turn around and use the free cash to buy liquor, cigarettes and drugs!

If poor people used the food stamps for food, as they were intended, thanks to the government's generosity, they could actually be eating for free better than many hard working middle class taxpayers who have to buy food with their own hard earned dollars!

## **Foreign Exchange Student Lawbreakers**

They may be coming to America to learn, yet turn around and steal U.S. copyright protected goods like computer software programs then take the stuff back to their homeland where it is massed produced and sold worldwide without any concern for breaking U.S. copyright laws!

SUPPLEMENTAL SOURCE: NBC-TV TODAY SHOW 5/9/96

## **Fortunetellers**

They may be essentially harmless if you limit yourself to one or two readings until they start asking you to come in with larger sums of money! This is when they may try and convince you the money represents all the evils that may be haunting you.

Fortunetellers are often shrewd and know how to win your confidence especially if you are the easy, vulnerable type. They can make you feel as though you have been cursed

and that they can help you lose your bad luck.

The extra money you bring them represents your bad luck. Then through simple slight-of-hand magic tricks they can make you think they are actually destroying or burning the money you brought them. However, the money is safely in the fortuneteller's pocket! The only thing destroyed or burned would be a package or bundle that "looked like" that which the money was put in.

### **Free Film For Life Of Camera Come-ons**

Such a deal! Since one of these cameras may have a lifespan up to 10 years, this makes the "disposable" camera NOT seem to be such a good, long-term, low cost way of taking pictures.

However, the small, fine print on the "free film for life" camera's packaging expose that the life of the camera is defined as "2 years from the date of purchase." By comparison, maybe a disposable camera is not such a bad deal afterall.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE NOVEMBER 2002

### **Front Door Security Devices**

Most any typical door can be caved-in even if the door has a bar-type or handle security device used to secure it from the inside of the door. In fact, your whole door can be completely caved-in fairly easily with the security bar-type device still intact and on the job while the thieves walk in right over it!

Remember, any door security device is only as good as the door you put it on! Consequently, beware of letting these "on-the-inside-of-the-door" bar or handle type security devices give you a false sense of security.

### **Funeral Sales**

As with weddings, salespeople for funerals may play-off of your emotions of the moment to try and "upsell" you into what you really may not need. Do not fall prey to their subtle but emotional, "feel-guilty-so-spend-more" sales tactics.

You may even have to pressure the salespeople to show you their most inexpensive casket! There may be so little profit in selling you their cheaper caskets that the

salespeople may not even like to acknowledge their existence!

There is really no need to spend more than \$2000 to \$3000 on a funeral or \$1000 to \$2000 on a cremation. If you are strapped for cash you can even consider donating the body to a medical science school and they will return the cremated ashes to you within a year FREE of charge! However, do not count on getting this information from a funeral salesperson.

By law the salespeople are supposed to show you a funeral "price list" to shop from but you may have to ask for it. The salesperson may also claim that their \$2500 casket is the most inexpensive one they carry, yet they probably do have one less costly, but they may not like selling it for obvious reasons.

Also, watch out for the options or extras a salesperson may try and sell you. Fancy caskets and concrete tombs may seem good at preserving your loved ones' remains but may actually inhibit the natural decomposing process the body is supposed to go through after death! Extra fine caskets and concrete resting places may not allow the body to dry out and turn to ashes easily, and instead may even slow down the decomposing process, turning the body into a "slimey" mess which is totally unnatural!

Steel vaults and high priced caskets are big business in America. In Europe they have 24 hour burial supermarkets and everything there is "price-driven". In the USA it is emotion-driven to maximize profits. In America a cheap funeral is deemed almost disrespectful!

Shop around or, better yet, take the guesswork out of the whole ordeal. Specify in your will exactly how much you want spent on your own funeral. This keeps the bereaving family from feeling guilty or having to second-guess everything in the process.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/3/95

### **Garbage Dumpster Diving**

People you see going through dumpsters may look like hobos or deadbeat derelicts but may actually be cunning thieves looking for bank account numbers, social security numbers, credit card numbers or any information which can be used to steal your identity.

Even your own bank's trash and brokerage firm's garbage can be a gold mine of vital

personal information too irresistible for thieves to pass up. Every conceivable account number, signature, name and address can be found in dumpsters!

Unfortunately confidential customer information is routinely thrown out on a daily basis and your bank account could be drained of all its cash in the process.

### **Gun Silencers**

Silencers, like those used on pistols in the movies, are not at all quiet like those you barely hear when pistols with silencers are shot in the movies. In reality a gun silencer is still quite loud and does not completely "silence" the sound. What you hear in Hollywood movies is a "fake" muffled sound or noise used for dramatic purposes!

### **How To Get A Cop Fast When You Call One**

If you call 911 and request a policeman to come help you, have you ever wondered why it may take so long for the cops to show up, especially when they consistently show up too late? It is because you did not say the "magic words" they need to hear when you call 911.

Cops respond to calls based on priority. You **MUST** say the "magic words" which are, "There's someone with a gun!" You could also replace the word "gun" with "knife" or any deadly weapon. Cops are forced to respond immediately to any call where there may be a deadly weapon involved but you had better be convincing when you make the claim during the call to 911.

Of course, when the cops show up and there is no deadly weapon involved you have to convincingly plead ignorance saying you thought you saw a deadly weapon being brandished by someone. You are not doing anything illegal if you "thought" you saw a deadly weapon being brandished by someone.

It is best not to "go to the well" too often, as they saying goes, or eventually the cops will know you are a liar, so use this tactic sparingly when you really need a cop to respond now not later.

### **Immigrant Welfare And Green Cards**

U.S. are being counterfeited at an alarming rate! This practice allows "illegals" to get legal-looking documents then conceivably take jobs away from U.S. citizens as well as legal immigrants too!



Additionally, "con-artists" are advertising in Europe and elsewhere that if you can attain a tourist visa to visit the U.S., once you arrive you can have yourself declared mentally handicapped and/or disabled and the rich American system of government will give you free money and benefits every month as part of the very liberal U.S. Supplemental Security Income (SSI) Program.

Also, once you "milk" this program for everything you can, there are other government assistance programs most anyone can automatically qualify for allowing you to stay in the USA, possibly for the rest of your life, and even retire in the U.S. living off the government....and it works!

### **Immigrant Work And Student Visas**

There are 7 million illegal immigrants inside the U.S., many from the Mid-East, all of whom arrived in the U.S. legally with temporary work and student visas. However, they have all but disappeared inside the U.S. and their visas have expired! To date, the U.S. government is not even searching for the illegals in any efficient or effective manner!

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 9/23/01

### **Indian Jewelry And Art**

Is it authentic and made by REAL Indians from the American southwest? Or is it made in Taiwan or Mexico? True American Indian art should have a stamp, label or tag on showing it was, in fact, made by "American" Indians!

If it is not clearly labeled then risk getting Third World art being passed off as southwest American Indian art. Remember, Third World Indian art may be virtually worthless to collectors of true American Indian art.

### **Inventors And Their Inventions**

Inventors must guard their inventions from risky, invention marketing firms possibly like those you see advertising to inventors on TV. Unscrupulous invention marketing firms may actually steal ideas from inventors or just take the inventor's money without really promoting the inventor's inventions! Many marketable products may have been lost to fraudulent invention marketing firms.

"Ripping-off" inventors is an American tradition! Your ONLY security is NEVER talk

about a patent idea until it is issued a patent by the U.S. Patent Office. If you have a good product idea, get it patented then work diligently to make all the necessary business connections to try and sell it. Remember, not all inventions make money.

Ideas are a dime a dozen and talk is cheap but manufacturing a prototype of an invention can get expensive. Most ideas NEVER get patented. Most patented inventions NEVER go to market and most of the ones that do make it NEVER sell!

Less than 2% of all patented products are licensed to companies that manufacture and market newly invented products because too often the products cannot survive the development, technical and commercial stages as well as the tests required to become a successful product!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
8/7/95

### **Jewelers**

They may not be the experts you expect. They may not even know how to evaluate the precious stones they are selling and they may be representing some of the finest jewelry establishments in the world!! They may have even been tricked into carrying flawed stones and now they are selling them to you!

Just because a jeweler "guarantees in writing" a stone's quality, clarity, carat size and authenticity, this does not automatically make it so, so NEVER simply take their word for it whether it is in writing or not in writing!

Get the stones individually appraised by a real gemologist and NOT an appraiser you plan to buy jewelry from.

Beware of "cracked then filled" diamonds as well as "diffused sapphires and emeralds". Filled and diffused stones can only be detected by a well-trained eye or an expert jeweler. Sapphires sold as "through and through color" may turn out to be "colored only on the outside" which greatly diminishes them in value.

The tip-off that a stone has a flaw or a crack that has been filled is if it is promoted as "clarity enhanced". Then you KNOW it is not flawless.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/8/95

## **Jewelry Repairs**

There is not much stopping a reputable or not-so-reputable jewelry repair shop owner/operator from switching or swapping your REAL precious stones with cubic zirconia fakes! You would probably never even know it until you went to sell it or have it appraised sometime in the future but by then how could you ever prove there was ever a switch even made?

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 4/20/95

## **Jewelry Switch**

"Switching" stones may not be as uncommon as you would like to think! Jewelers that you would normally consider reputable, working out of well known reputable stores, have been accused of switching out your valuable stone(s) with much less valuable stones! How would you ever know of a "switch" or even be able to prove it?

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 7/9/97

## **Liquor Land**

Advertisements for liquor products seemingly declare that our dull lives may be magically transformed into a fairy tale existence, or that drinking may be considered our reward for a day's work and a job well done.

About 10% of adult drinkers consume up to 60% of all liquor with about 20% of all beer drinkers consuming up to 80% of all beer! Does this mean that possibly alcoholics and binge drinkers are what keep the industry highly profitable? If heavy drinkers drank only the recommended 2 drinks per day, a moderate level of consumption, liquor sales would possibly drop by as much as 40%! Instead of liquor ads treating drinking in their traditional lighthearted ways maybe they should say, "Here's to heavy drinking!"

Like the tobacco industry, who is the target for liquor consumption? The average age that Americans begin smoking cigarettes and drinking liquor is age 13. If liquor advertisers do not target young people then why are they so bold as to use cartoon characters and cute animals in the ads?

Some college students may spend more on liquor and cigarettes than on books! Critics contend that alcohol abuse may possibly be attributable to much of the college campus crime and even up to 30% of the student dropout rate!

Elsewhere, beer and sports has become synonymous with excellent performance! Looking at ads for liquor and beer you could possibly misconstrue that power, strength and mastery may come from a bottle or can instead of hard work, study and discipline!

"Ad targeting" appeals to certain groups' desires and aspirations and no age group is immune to sophisticated ad campaigns using emotional appeals. To reach women today you see fruit flavored liquors and "clear beers" designed specifically for feminine tastes.

Minority communities in lower socio-economic regions of the U.S. may also be getting singled out. Liquor can be a cheaper "high" than most illegal drugs. As caucasian men get older, supposedly they tend to consume less liquor while other races tend to consume more as they reach middle age.

SUPPLEMENTAL SOURCE: MARKETING MADNESS BY JACOBSON AND MAZUR

### **Living Trusts**

Beware of companies who specialize in creating living trusts then turn around and try to get you to buy into investments recommended by the so-called professionals creating the living trust for you. You could lose your life savings if the investments turn out to be of poor quality.

It may be best to use the company to create the living trust for you but do not fall for their investment recommendations especially if they are going to be in charge of handling and managing your money in these recommended investments.

SUPPLEMENTAL SOURCE: CBS-TV NEWS 3/14/03

### **Lottery Redemption**

If you WIN do not redeem your winnings just anywhere! Take your winning ticket to a trustworthy lottery retailer for redemption because if you take it to just any lottery retailer he may only end up giving you a fraction of what your winning ticket is really worth claiming he deducted necessary fees, taxes and so forth!

Then this unscrupulous lottery retailer can keep your winning ticket and give it to someone else who will claim they bought the ticket themselves or bought it for you or from

you thus redeeming the ticket for its full face value and keep all YOUR winnings!

If this ever happens to you all you can do is lodge a complaint with your state lottery commission. If your complaint ends up in court you had better have proof YOU originally bought the ticket and some kind of legitimate "paper trail" showing ownership of the winning ticket or you may be out of luck. Remember, possession is nine tenths of the law!

### **Mail Order Brides**

Most any U.S. citizen can have a mail order bride from a foreign country. Even convicted felons and convicts are eligible!

Some of these women end up getting abused by they new American husbands. Yet, some mail order brides may just be seeking a way to use the liberal American system of immigration to get American dollars and American citizenship. Foreign mothers have even been known to give up their young daughters for the mail order bride trade! One of the most profitable exports of some foreign countries may be their women! If a woman can marry an American it can be a first class ticket out of a foreign country and into the USA.... fast! Otherwise, any other kind of legal immigration into the U.S. could take up to 20 years!

However, marry an American and this oftentimes automatically puts you at the top of the list to get legal immigration papers and be able to travel almost immediately to the U.S.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 1/12/97

### **Mail Order Personalized Checks**

You may see an advertisement promising you customized, personal bank checks, however, if anyone gets hold of your bank account number any criminal can use it to loot your bank account, even the employees or owners of the company offering you mail order, customized, personal bank checks!

These checks may be good anywhere they take personal checks for merchandise. Your bank account could potentially be drained in no time at all.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/3/97

## **Making Money Stuffing Envelopes**

This is one of the oldest scams in the book, so to speak. Beware of any "biz opp" or business opportunity promising you can make money doing something so simple like stuffing envelopes from home or by simply watching TV, or suggesting someone is willing to pay you to do anything that sounds so easy that anybody could do it. Do not be fooled!

Here is how this scam works. You respond to an advertisement which claims you can make easy money doing something easy that essentially any unqualified person could do. You send in your money, usually around \$25 to \$100, to get all the materials you will need to start making easy money.

All you receive are instructions how to "convince other people" to send you money to learn how easy it is to make money doing something easy! There are absolutely no jobs for "untrained" people to earn money doing jobs like stuffing envelopes or watching TV and there never has been any jobs like this for "unqualified" people! Your only job here is to persuade other people how easy it is to get other "suckers" to send them money like you were "suckered" into doing!

## **Male And Female Matchmaker Services**

The so-called counselors or specialists may be nothing more than seasoned salespeople working on commission! Moreover, the service company personnel helping you look for the perfect mate may claim they screen and do background checks on all applicants, as well as perform psychological profiles on them but do not count on it! This may just be "lip service"

The information gathered on applicants used to find your perfect mate may amount to nothing more than the information provided by the applicant! Applicants may get signed up indiscriminately and may rarely get rejected if they have the money to pay for the service!

Remember, the small, fine print on the contract you may likely sign with a matchmaker may release the matchmaker from any liability if you get matched up with an ex-convict or sex offender!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/15/97

## **Manufactured Commercial Holidays**

Mother's Day, Father's Day, Secretary's Day, President's Day even Christmas, though Christmas was not commercially manufactured, all have been turned into retail bonanzas, to some degree, for commercial huckstering! The holidays have become a celebration for over-consumption, binge spending, eating and drinking. Overindulgence has even become tradition with Christmas and no other holiday exhibits more about the success of commercialism!

More domestic quarrels, reported cases of depression, drug overdoses, calls to crisis hotlines and medical emergencies occur during the Christmas holidays than any other time of year. The commercialism of Christmas has in too many ways reduced the season to a carnival atmosphere of marketing madness. The original spirit of Christmas of giving and spending more time in church has too often been replaced by selfish consumption and shopping malls which have become the new shrines of worship!

Today, many of us look not to the church but to the marketplace to fulfill our highest aspirations. The commercialism of Christmas leaves the middle class in debt while it punishes the poor who never seem to have enough money to join in. Christmas was never meant to be used to buy and sell more and more products but for too many this is essentially what it has become.

There is more communication today than ever before but loneliness has reached epidemic proportions. It may be loneliness that makes people buy, buy, buy not necessarily to attain an item but to alleviate loneliness, dispell boredom and relieve depression.

America's consumer culture creates a hunger that cannot always be easily filled, potentially forcing those of us who are uninformed into a "consumption spiral". This is when we believe we will be content or happy once we have more than we have now or when we earn more than what we are currently earning no matter what income level we happen to be in.

Is the secret to happiness a surplus? Those of us smitten by the consumer culture feel we have not reached our "full potential" until we possess more than we need or can possibly eat, drink, wear or entertain ourselves with. In America you have not "made it" until you can afford to waste it!

## **Maps Are Collections Of Lies**

Maps, by their very nature, may be collections of lies and deceptions! Coastlines, for example, may be exaggerated or oversimplified out of incompetence or just plain ignorance. Real estate developers' plans, even environmental impact maps may distort, exaggerate, over estimate, under estimate, speculate or make other mistakes due to ignorance, carelessness or deliberate deception.

The victims of bad maps are scientists, voters, politicians, planners, travelers, managers and anyone else that relies on a map for "true" representation. Remember, maps are made by humans and humans are only human.

## **Matchmakers And Video Dating Services**

Those wealthy-looking, beautiful, eligible single men and women you see advertised as single-and-searching may only be models paid to pose for those enticing pictures and they may not be actual "available" clients for the matchmaker or dating service as the brochures and advertisements seem to suggest.

The models' names, interests, likes and dislikes may also be all created or "made up" to try and help make you believe that these are some of the REAL people available when, in reality, they may just possibly be used as "bait" to hook and reel in new clients, like you, to sign up and pay for the matchmakers' or video dating services.

Remember, the more desperate matchmakers feel you are to find your perfect mate the more they may end up trying to charge you for their services! Critics charge that the actual matchmaking process, at times, may not be much more than placing your picture side-by-side with other prospective mates or "matches" and this is possibly how you are matched up with a prospective mate!

This way you may be getting matched up with less consideration going toward what people say they are looking for in a mate in the way of personality and characteristics and more toward how "matches" just happen to look together. For example, overweight or prettier people may be matched more often with other people similar in looks possibly without much regard for anything else. This type of matchmaking practice is NOT what many of us perceive matchmaking to be all about!

When using video dating services do not expect your "knight in shining armor" to show up. Also, do not expect a refund if you are presented with a contract, sign it, and then



find out you are not satisfied.

Bottom line? Do not spend a lot of money if you do sign up. Ask for a special, low-cost introductory-type offer. If they do not have this type offer ask that they create one especially for you! In general, look for or ask about any available low cost budget plans. The salespeople may try and make you feel cheap but do not buy into this sales ploy or emotional "trap".

In any contract you sign look carefully for a clause that may exempt the seller from all responsibility if you are not happy with the dating services provided. This means they do not have to refund any money if you are not satisfied after signing their contract.

SUPPLEMENTAL SOURCE: HARD COPY TV NEWS 9/13/95

### **Memory Training And Hypnosis**

Teaching someone "recall" ability does not mean you will understand things any better. Recall is only useful for certain tasks like recollecting someone's name or a list of numbers. So memory training may be of suspect value.

The simplest recall trick is to write everything down. The act of writing something down is what actually helps you recall or recollect the information later.

Concerning hypnosis, it may only work on very few people! It may also take more than one session to reap any long term benefits too. Moreover, any benefits gained through hypnosis may only be temporary, which hypnotists should have to disclose in their advertisements but they do not have to in many states.

### **Microbeers**

These typically overpriced beers, with all their funny, cute, odd-sounding names, pitched to consumers as "boutique" beers and supposedly handcrafted and brewed in small batches, many of these micro-beers may actually be manufactured by the larger name brand brewers!

Critics suggest that very few of these micro-beers may actually be brewed in small, micro batches like their package labeling or advertisements seem to suggest.

America's largest brewers, like those we always see advertising on network TV sunday

sportscasts, may have contracts to brew the beer of the small, micro-brewers. Looking at the micro-beer package labels it may be hard to tell exactly who brews your favorite micro-beer.

Furthermore, many micro-brewers may even get a hefty tax break or credit every year from U.S. taxpayers to help these so-called small brewers grow and expand, even though the majority of the brewing is contracted out to the larger nationally known brewers to manufacture, bottle and label the micro-beers.

Remember, make sure you are buying your favorite micro-beer, or any beer for that matter, for "taste" and not just because it costs more or has a cute name or gimmicky story to tell on its packaging or label.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 10/13/96

### **Midwives Selling U.S. Citizenship**

Some of these wonderful women who help pregnant mothers deliver their babies have been convicted of accepting bribes and peddling influence to help babies born to immigrants outside the U.S. actually get the babies certified as if they had been born in the USA! Upon certification this automatically qualifies every child for every conceivable government benefit and program that every legitimate U.S. citizen is entitled to and, of course, U.S. taxpayers pay the bill for the entire life of every illegitimate citizen!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 7/5/95

### **Military Cigarettes**

Tobacco companies sell cigarettes cheaper to the U.S. military resulting in a potentially deadly partnership with the U.S. Pentagon. During World War II tobacco companies sent cigarettes to the troops overseas for free! No wonder smoking dramatically increased after the war. Even many of those wounded were offered free cigarettes while recuperating from their injuries in military hospitals.

During peacetime tobacco companies reportedly devised marketing plans to increase cigarette sales to those serving in the U.S. military without raising the price of the military's cigarettes. While U.S. taxpayers were forced to pay higher and higher prices for cigarettes the extra money was used to subsidize the sale of cigarettes to the military,

not to mention "picking up the tab" for all the military's health care costs relative to cigarette smoking!

The best way to inhibit smoking is to raise the cost of cigarettes which has never really been done to the military. There is even an incentive for the Pentagon to sell more cigarettes to U.S. soldiers because it reportedly receives a cash rebate called "slotting" or "shelving" allowances from the tobacco companies for every pack or carton of cigarettes it sells to soldiers.

Thus, to date, the U.S. Pentagon earns over 100 million dollars a year in cash rebates from tobacco companies but the U.S. government pays out nearly one billion dollars yearly to cover health care costs for the military due to the effects from cigarette smoking!

Unlike with the commercial sale of cigarettes to non-military personnel, U.S. taxpayers too often have to pay for the health care costs that military personnel require.

Even during the Gulf War against Iraq cigarettes were free-flowing to U.S. soldiers actually violating the federal government's anti-smoking stance. Is it not surprising that more smokers are in the military on a percentage basis compared to the general, non-military population? Cigarettes found on military base store shelves have the biggest profit potential when it comes to shelf space profitability.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 6/20/97 .

### **Mounted Cowboy Bull Training**

Immigrants to the U.S. have taken up the so-called sport of bull tailing where cowboys on horseback chase a bull up and down an oblong homemade arena as they try and knock the big animal to the ground as many times as they can in two minutes by yanking on the bull's tail. The terrified bulls are sent spinning and fall to the ground.

The immigrant so-called sportsmen only use bulls that are half the size of regular-size bulls so they are easier to manhandle. Too many bulls go into shock from fright and their rectums bleed heavily from all the forceful pulling and tugging!

When an injured bull cannot continue, walk or get up off the ground the cowboys use cattle prods to shock the animal into moving!

SUPPLEMENTAL SOURCE: ANIMAL RIGHTS FOUNDATION OF FLORIDA  
SEPTEMBER 2003

**N.A.F.T.A. Contraband Smugglers**

Due to the "Line Release" provision of the North American Free Trade Agreement (NAFTA) between the U.S. and Mexico, this release provision actually speeds huge cargo trucks across the U.S. border, trucks which conceivably may be loaded with illegal drugs, contraband and who knows what else? To make matters worse, critics charge the U.S. Customs Service has the resources and manpower to stop the contraband from coming across U.S. government border crossings but they do not stop it!

Customs officials, border patrol police, even small town law enforcement officials have been accused of accepting "cash bribes" to allow certain company trucks to pass over the borders and through border towns unimpeded!

To see customs officials at the border "go to work" and thoroughly inspect most every truck, which by the way essentially brings traffic to a virtual standstill, all you have to do is bring in TV cameras from some news organization and point the cameras at the border guard customs officials in charge of performing inspections! Remove the cameras and watch the inspections, or lack thereof, go back to the way they were being performed prior to the cameras' arrival. Once the cameras leave the free flow of 18-wheeler trucks may start all over again and border cargo inspections revert back to business as usual with the free, unimpeded flow of traffic across the border into the U.S.

U.S. taxpayers pay the salary of these Customs officials who in turn too often may knowingly or unknowingly be allowing questionable cargo cross into the U.S. uninspected!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 4/19/97

**NAFTA Smugglers**

Due to the "Line Release" provision in the North American Free Trade Agreement (NAFTA) between the U.S. and Mexico, this release provision actually speeds huge container trucks across U.S. borders which can conceivably be loaded with everything from illegal drugs to terrorists.

Customs officials, border patrol police, even small town law enforcement officials have

been accused of accepting cash bribes to allow certain Mexican trucks to pass through border checkpoints unimpeded without being carefully inspected!

Bring in the news media and watch the border guards do a thorough job of inspecting cargo trucks but as soon as the media's cameras leave you may too often see many trucks crossing the border uninspected!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 4/19/97

### **Nanotechnology Can Rule The World**

This type of medical technology is the ability to construct molecules atom by atom! However, American science and medicine is not exploring this avenue as much as it could be on the government level because most taxpayer dollars go to the more emotion-laden, designer diseases like AIDS research.

Nanotechnology allows for the creation and development of machines so small they are measured in billionths of a meter or nanometers. With this kind of technology we could do most everything from curing disease using millions of microscopic molecular machines all programmed to fix diseased cells to cleaning up toxic waste dumps! We could also manufacture products using hardly any work force at all.

Nanotechnology would change the way we think and behave conceivably shaking the very foundation of business, industry and even family values! Watch out what you wish for....you may get it.

Once we arrive and gain complete control over the structure of matter we can build most any structure or substance in nature! We could manufacture "real" food instead of growing it. We could turn coal into diamonds and diamonds into rocket engines through the control of matter. The whole Bible could be printed on the head of a pin.

Once nanotechnology becomes rampant human labor, in many cases, may be totally unnecessary! Famine and poverty could be erased! Aging could be stopped or postponed and disease could possibly be eradicated forever!

### **Orchid Shows**

Ever go to an orchid show and buy an expensive flowering orchid only to bring it home and watch it die? What orchid sellers may not always tell you is that orchid growers

from all over the country come to these shows selling their flowers. However, orchids raised in other parts of the U.S. may not always fare too well in YOUR backyard or home!

Unless you can create the same kind of environment and climate from whence the orchids originated then you could possibly end up with expensive dead flowers!

### **Own Your Own ATM Bank Machine & Steal**

Only around 10% of the companies which sell automatic teller (ATM) money dispensing machines nationwide may even do a background check on who wants to purchase an ATM. A hidden camera investigation showed how easy it is for a convicted felon to go out and buy, then set up an ATM. Get the ATM seller's paperwork done today and they can get an ATM delivered to you tomorrow not even with you having to provide a drivers license to accept delivery!

Typically organized gangs are committing this fraud and here is how it works. The gang is willing to dispense cash to you out of an ATM, but when you unknowingly get the cash out of the ATM, the crooks are able to steal your ATM card number as well as your personal identification number (PIN). They then go out and duplicate your ATM card then proceed to empty your bank account of all your cash using your PIN preferably before you are even aware of it. This is why you should always check out your bank statements each month concerning any ATM activity.

People have even been defrauded by so-called ATM card cleaners found set up outside stores. Simply run your ATM card through the ATM card cleaner and again all your ATM card information may be stolen and your bank account emptied! People are so trusting and gullible that this has been an easy "sting" for organized criminals too.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 5/7/04

### **Pawnshops**

They may be the easiest places to sell or "fence" stolen property and the connection between an enormous burglary problem in many neighborhoods and the multitude of pawnshops in those same neighborhoods may be more than coincidental!

Up to 90% of the burglaries in your area may not even be investigated by police due to lack of manpower! Even though pawnshops often require fingerprints from the people

who pawn goods hardly anyone at the local police department may ever check pawnshop records to see if known thieves and burglars are pawning stolen merchandise!

The system for reporting or keeping up with pawn transactions is most likely out-dated in your state and even overwhelmed. Consequently, the police have a hard time stemming the avalanche of stolen property from ending up in pawnshops because of weak laws, unscrupulous, potentially "crooked" pawnshop owner/operators, understaffed and uncoordinated police departments, as well as victims who cannot even positively identify their own stolen property!

To get your stolen items out of a pawnshop takes either buying them back from the pawnbroker or suing the pawnbroker in court, which may cost more than the things are even worth due to court costs!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 11/26/96

### **PAY LESS FOR SATELLITE OR CABLE TV SERVICE**

How do you do this? Just ask and you may receive! It costs satellite and cable TV companies more to acquire new customers than to retain old customers so you may get a lower monthly rate than you are now paying by simply telling them you will cancel your existing service.

Many of these companies have customer retention specialists who are empowered more than the regular customer service representatives working for the company and these specialists can possibly work out a better deal for you if you will only agree to keep your existing service. This deal may include extra channels, a lower monthly rate and/or fee and penalty waivers.

You may also be able to negotiate a permanent promotional monthly rate, a refund of any penalties or even a lower monthly rate than you are currently paying! When negotiating a new or better deal only ask for that which is within reason. Do not issue an ultimatum unless you really mean it. Also if the negotiation is not going well do not feel compelled to act right then and now, simply tell the company customer representative you will need more time to think it all over.

No cable TV company can force you into buying a package beyond the most basic package. It may be cheaper to find out what the basic package costs per month then add a few extras or a premium channel rather than some extended package that contains programming and services you may never watch or use. You may also only want to opt

for single on-demand viewings instead of a whole package of them.

Every once in a while check online for the company's or other companies' latest special offers. If it is better than the deal you currently have ask for the new deal. If a competitor of your existing service provider has a better deal ask your current service provider to match the better deal.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MARCH 2007

### **Personal Computer (PC) Problem Solving**

More productive than calling customer service lines or sending emails for technical support when trying to solve problems you are having on your PC is try typing in a brief description of the computer problem or type the error message in verbatim into Google or another search engine. This may bring up a wide range of information on the kind of problem you are having with your personal computer and save you lots of time and aggravation instead of waiting on customer service telephone or email technical support to respond.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE AUGUST 2006

### **Pet Pedigrees**

There is no guarantee to ensure that a dog or cat is, in fact, purebred or even legitimately bred! Money received by pet pedigree clubs or associations may come from large kennels which may possibly turn out to be not much more than "puppy mills". Puppy mills then turn around and sell the "bogus" pedigreed pets to pet stores and pet brokers who turn around and sell them to unsuspecting customers!

"Former" pedigree inspectors, who once worked in the pedigree industry, claim that many pedigree certifications may be untrue and worthless. A pet pedigree does not verify bloodlines. The pedigree club or association simply takes applications, fees and sends out registration papers, basically relying on "the word" of the breeder! It is like an honor system that the information mailed in to the pedigree association from the breeder is even true.

Many pets today may have improper papers and unproven lineage and the owners would never know it!



Those in charge of the pedigree registries (the stud book) may even know that some registrations are highly questionable, yet may approve them anyway....and all for a fee! No one may be thoroughly studying the stud book.

Pedigree clubs and associations will never run out of what they sell and it costs them little or nothing. It is a piece of official-looking paper. They do not even have to be concerned about possible deplorable, inhumane breeding conditions by breeders at puppy mills.

Up to 90% of all breeders may fail pedigree record-keeping requirements! Few, if any, breeders ever get disciplined, sanctioned or suspended. Some in the pedigree issuing business have even been accused of helping careless, unscrupulous breeders "re-create" records just so the breeder can comply with the pedigree association's standards and practices. Why? If the pedigree people cancel registrations or discipline breeders they have to refund the breeders' fees! Also, then pet owners would become aware of this and possibly lose confidence in the whole process and institution of registering pedigrees.

Pedigree industry employees are discouraged from talking to reporters in the news media without permission from pedigree industry management. Meanwhile, breeders may be getting away with selling pets without legitimate pedigree papers or required health certificates even though you, the consumer, may end up paying the full pedigree price for your pet. The only safeguard for consumers is to know exactly who you are buying a pedigreed pet from or possibly avoid buying from pet stores, pet store chains and large breeders.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 1/1/96

### **Prepaid Calling Card Pitfalls**

When buying a card at a retail outlet only buy cards from companies you know you can trust, like major long distance telephone carriers. Also, prices vary from retail store to retail store on the exact same prepaid calling card. If you do not know the company selling the card consider only buying a card offering minutes in small denominations to try it out first or risk getting ripped off.

Watch out that some cards charge you in 3 minute minimum increments charging you for busy signals and ring time too, while a good card only charges you when your call is actually connected!

When re-charging minutes to an existing calling card make sure the cost per minute is the same as it was when you originally purchased the prepaid card as some cards charge higher per minute re-charge rates! In addition, ask about a re-charging fee too.

NEVER buy a card that does not have the issuer's name or logo on it. The biggest problem with prepaid calling cards are hidden charges such as connection charges per call, minimum charges per call, taxes, maintenance fees, start-up charges, activation fees to re-charge minutes to an existing card for re-use, as well as other hidden surcharges that may never be "clearly" revealed at the point of purchase or on the card's literature.

Other problems include short-term expiration dates, card company issuers who go out of business making your card worthless, cards that have toll free customer service numbers that are always busy or never answered and cards that have shelf packaging that exposes the personal ID number meaning anyone can copy down the ID number and use the minutes even before you buy it!

If you purchase a card online, over the phone or by mail you may get hit with shipping and handling charges. Moreover, "virtual cards" sold online for which there is no physical card to ship to you may have processing fees.

Always try and find out the "issuing" card company's refund policy which will be different from the the retailer or vendor you purchase the card from. If you have problems your only hope may be to contact your state's public service commission or its consumer hotline but do not expect to find satisfaction guaranteed.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
12/22/02

### **Private Investigators And Cheating Spouses**

Investigators may employ decoys, even fashion models, actors and actresses, to approach their client's spouse to see if the spouse can be enticed into "cheating"! Wives who suspect their husbands of being involved in extramarital affairs are the ones most often seeking private detectives to perform this type of service.

Oftentimes the decoy may be someone who has firsthand experience at being "two-timed" or "cheated" on by a spouse or mate so it is less likely to bother them when it comes to "setting up" someone to be exposed in a private investigation!

First, the decoy makes eye contact with the "target", strikes up a conversation and records everything on tape for the private investigator's client to hear for themselves. For example, if the spouse or "target" talks about how he or she is NOT married or attached and responds to the decoy like he or she is "available", so to speak, then the decoy's "set up" is considered a success and the tape will be played for the investigator's client.

Taping the conversation is what it usually takes for the investigator's client to even begin believing that their loved one is "cheating" or has a potentially "cheating" nature!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 11/12/96

### **Professional Guardians**

Typically about 1/2 of all guardians appointed to handle the personal and financial affairs of elderly or disabled people are relatives or friends of the elderly or disabled person. The other 50% of the guardians are professionals and appointed by a U.S. court of law. However, some of the so-called professional guardians have been charged with mishandling money as well as providing poor health care for the wards they are appointed to care for! In too many cases there also seems to be double billing, overbilling and even cases where guardian services are not performed at all.

Guardianship is a poorly regulated industry where most anyone can become a legal guardian. If the guardian goes "bad" the U.S. justice system and courts of law may issue only a mild "slap on the wrist" for many indiscretions or inappropriate care. Some professional guardians can make a relatively good living simply going to court to have old or disabled people declared unable to manage their own affairs, incapacitated and in need of being placed under the care of a legal guardian.

Guardians often are given enormous power over every part of their clients' lives, meaning what medical treatments are received and how their clients' money is spent! Some guardians have even spent their clients' money on themselves and have been caught stealing from the very people they have pledged to protect.

This is nothing more than the financial exploitation of the guardians' wards. Guardians may often have lots of opportunities to neglect or exploit their clients' misfortune. Bank accounts of innocent people under the care of professional guardians have been emptied in guardian abuse cases, of course, without the court's permission.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER

10/7/96

### **Rent-to-own Stores**

Beware that you may not get a contract to scrutinize or sign-off on until they deliver the goods to your home! At that time you may not be as interested in scrutinizing a contract as you would have been when you were in the store.

These contracts can be tricky. For example, that VCR or DVD player you think you are getting for 18 months for \$800 at \$10 a week, including taxes and insurance charges, you may end up owing another \$800 at the end of the 18 months which may be a huge unexpected surprise for some unsuspecting customers.

In addition, you may also get charged up to \$35 just to get an instruction booklet on how to operate whatever it is you are renting to own. Furthermore, if you are a little late with your weekly payment, in some cases, you can expect the store to pickup their rent-to-own merchandise very quickly.

Also, do not always count on the rent-to-own salesperson to be totally up front with you concerning all the important information necessary to help you make a clear and fair judgment about the rent-to-own "purchase" agreement!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 11/28/97

### **Reptiles As Pets**

Up to 60% of all reptiles may carry intestinal bacteria, like salmonella, which may cause severe sickness or even death among those with weaker immune systems, like children, the elderly, pregnant women and sickly people.

Anyone purchasing snakes, turtles, iguanas and lizards may not even be aware of the health risks potentially involved!

Always wash your hands after handling reptiles and keep them away from food preparation areas. Especially do not clean their cages or aquariums in kitchen areas.

### **Sex Disguised As Massage Therapy**

Go for a legitimate massage and you may get more than you bargained for unless it is sexual relations you are looking for. Massage therapists have been known to tell their

clients that there are pressure points inside your mouth that need massaging with oils.

If therapists get their fingers in your mouth you may find yourself actually being mildly drugged so you will be more willing to accept the sexual advances of the person giving you the massage! Beware of any bitter taste, or better yet, do not let the therapist venture inside your mouth in any way whatsoever.

Even if you are not drugged beware of massage therapists that uncover your body so that you end up naked in front of the therapist.. No legitimate massage therapist will ever uncover or expose any part of your body unless the therapist is working on that particular part of your body right then and there. Also, a legitimate therapist will always keep your private parts covered with a towel.

### **Single-use And Rechargeable Batteries**

Advertisements' claims that certain batteries may outlast others but this claim may not always be meaningful since one battery can sometimes be made to show it outlasts competing batteries depending on what job you are asking the battery to perform. Consequently, the brand name may not be as important as the type of battery you choose.

For example, lithium batteries may not perform better than alkaline in many applications but lithium does seem to stand out as a good performer in modern, power-hungry cameras which are known to devour batteries especially when using a flash over and over. Always consider buying alkalines by price and not necessarily by brand.

Considering buying "heavy duty" batteries? Forget it as they may last a third less than alkalines and alkalines may even be cheaper when on sale. Also, keeping batteries in the refrigerator or cold storage may keep them fresher but not by very much.

With re-chargeable batteries, nicads can save money because they can be re-charged hundreds of times but they lose 1% of their charge everyday meaning they may be less suitable for things like remotes and flashlights.

The best nicad re-chargeable seems to last about 50% as long as alkalines in toys and portable stereo tests. Re-chargeables generally tend to be as powerful as alkalines but lose capacity with each re-charge.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER

1997

### **Snake Repellents**

The effective ingredient in these type products you see sold in catalogs and stores may essentially be nothing much more than the smell of moth balls which is what tends to drive away snakes. Moth balls purchased at local all-purpose stores can be bought for 1/10 the cost of commercial snake repellent products.

### **Solar Heat Sales**

Salespeople of solar heat systems may not tell you that on very cloudy days the solar panels cannot produce any heat while on sunny days, in certain parts of the country, you may not even need heat.

### **Store-bought Household Cleaners**

They may be costly compared to making your own! Many window cleaners, tile, kitchen and bathroom cleaners and others may essentially contain just 4 primary ingredients: baking soda, bleach, vinegar and/or ammonia.

For a general, all-purpose window cleaner you may need nothing more than 95% water and 5% alcohol and ammonia costing you just pennies to make and mix together. A tile cleaner may essentially be nothing more than bleach.

Paying \$2 to \$4 for a store-bought brand of household cleaner you may essentially be paying for the convenience of having someone else "safely" mix the ingredients for you. If you look closely at your favorite cleaners' ingredients they may tell you what percentages of bleach, baking soda, ammonia and/or vinegar are needed to essentially make the cleaners yourself.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/28/98

### **The Mentally Ill And Gun Ownership**

U.S. Congress passed strict gun laws decades ago but there is no way to enforce them because states do not violate privacy issues and tell law enforcement who has been "involuntary" committed to mental institutions! Consequently, anyone with a mental illness may likely be able to apply for a gun and LEGALLY GET IT!

Out of the 2 million people in the U.S. who have been involuntarily committed to state mental institutions, only 90,000 are even listed with the federal government as mentally unworthy of owning a gun!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 10/13/02

### Toothpaste

All brands of toothpaste are basically the same despite how they may be marketed and cheaper toothpastes may work just as well as more costly toothpastes. Moreover, those toothpastes which supposedly have "added whiteners" to whiten or brighten your teeth may not have a significant enough amount of any kind of true whitener added to the toothpaste to make a noticeable difference in whitening your teeth. In fact, using too much toothpaste containing fluoride is believed by some critics to contribute to possible teeth and gum problems. Toothpaste for "tartar control" may, in essence, be just another marketing gimmick and not much better than using regular toothpaste to try and control tartar. Why? The makers of so-called tartar control toothpaste are supposed to qualify their advertisements by printing in small, fine print somewhere on the ad that "to reduce tartar you must brush, floss and see your dentist regularly" for cleaning. However, if you brush, floss and get your teeth cleaned regularly by your dentist you may not need to use the costlier brands of tartar control toothpaste!

Incidentally, only a "pea-size" amount of toothpaste placed on your toothbrush is necessary to brush your teeth. Of course, toothpaste advertisements always show the toothbrush loaded up with toothpaste, way more than is necessary, which essentially encourages you to use more toothpaste meaning you will likely have to purchase toothpaste more often!

Furthermore, ALWAYS run your toothbrush under hot water, and any other appliances you may use in your mouth, to try and sterilize these appliances since many critics believe germs allowed to accumulate here may potentially be harmful to your health!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 8/30/96 and WFOR-TV NEWS 12/28/95

### **The Top Shelves In Warehouse-type Retail Stores**

Up to 10,000 people a year are killed or seriously injured when heavy goods and merchandise stored on shelves high off the ground fall on workers and customers.

Federal laws protect workers on the job but no laws exist to protect customers when they are shopping in a store among tall shelves packed with goods! Just look up next time you are in one of these type stores and you may be amazed to see heavy merchandise stacked up on top of each other and even merchandise virtually hanging over the edges of the shelves! Critics charge this is essentially an accident waiting to happen.

One reason you may rarely hear about of this type of accident may be because most often the retail store settles out of court and the victims are sworn to secrecy concerning the accident and concerning any money damages awarded to them!

SUPPLEMENTAL SOURCE: CBS-TV NEWS 11/3/00



# **News and Media**

## **Biased TV News and the Daily Newspapers' Political Polls**

These days it seems every news gathering operation has a political agenda. If a TV news network and/or a major daily newspaper or any other polling enterprise chooses to skew the results of a poll it can easily do so.

For example, if a poll's result is to come up with a negative view of the President's job performance pollster management can do so by simply averaging in the results of all those polled who said they would rate the President's job performance as "fair". This way those in charge of the polling results can add in all the "unfavorable" responses with all the "fair" responses and you oftentimes will come up with an unfavorable rating on the poll question of rating the President's job performance. Few people EVER question how poll results are obtained!

Of course, those who dispense the poll results to the public will likely use the information to their advantage and not ever tell the naive public how they came up with the poll results. In fact, if anyone ever did thoroughly investigate and expose how poll results were achieved the public would likely not believe the polls anymore especially when they involve political polling questions.

Remember, those out of power want to regain power. Those in power want to maintain power and the voters are the sheep being herded one way or another by the sophists who wield sophisticated arguments and created news stories designed to win voters over to their side of an issue or election at all costs by any unethical means necessary to achieve the desired end! In other words, WIN no matter if you have to lie, cheat and steal!

The most unreliable, invalid scientific instrument available to researchers is the use of the survey which includes polls because survey instruments have so many variables that cannot be controlled and "controls" are what makes a scientific instrument valid or invalid, reliable or unreliable.

Another bias in political polling procedures that the public is too often unaware of is when the pollsters poll more liberals than conservatives, more Democrats than Republicans and vice versa. If they really wanted an accurate poll they would ALWAYS ask close to the same number of Democrats and Republicans the poll questions but they too often interview more of one group than the other.

Of course, they try and offset the results by saying the poll results may be "off" or in error either way by up to 9% which supposedly fairly represents the political group which was not fairly represented in the poll. However, any poll being "off" by anything over 3% is not considered to be a scientific poll by standards upheld in the past as the standard rate of error!

SUPPLEMENTAL SOURCE: POLITICAL ANALYST, DICK MORRIS 2/28/06

## **Cable TV Monopolizing Content For Profit**

Even with hundreds of channels to choose from, remember, we are only allowed to see what the corporate media giants want us to see! They determine content and subject matter and censor anything

or anybody anti-establishment!

Nearly 100% of all cable TV and broadcast TV networks are created only for pure profit potential and nothing else! How many anti-consumption, anti-advertising, anti-establishment channels will you ever get to see that may be of interest to many conscientious consumers and voters? NONE if profiteering is always involved! Even religious channels are constantly asking for donations when maybe they would get even more if they started creating programming appealing to a wider segment of society concerned about the health, wealth and well-being of the citizenry instead of hammering viewers with the gospel 24 hours a day 7 days a week!

## **Consumer Rights Organizations**

They too often may be nothing more than a lobbying coalition of corporate owners and operators or maybe an industry front posing as an organization sensitive to consumer interests! Making the problem worse is the news media too often cannot or does not discern this potential conflict of interest when they interview academicians and the leaders of these biased non-profit organizations. Consequently, the news story turns out not objective but biased putting forth the subjective interests of a particular industry at the expense of consumers, better government, a safer environment, food supply and so on.

The trick is how to get journalists to lift this veil of secrecy and expose the biased academicians and these suspect non-profit organizations as having vital financial links to business interests? Considering that journalism typically does not draw the best and brightest minds into the field of journalism, compound this with the fact that TV news is essentially nothing more than a headline service with little in-depth coverage, consequently you may rarely see the corporate conglomerates veil of secrecy getting exposed.

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTHLETTER NOVEMBER 2000

## **Death Of Discourse**

Free speech thrives today while truth-seeking discourse seems to be dying! The tyranny of 18th Century censorship fears, which led to freedom of speech and the First Amendment to the U.S. Constitution, has now given way to a new tyranny going into the 21st Century. It plays to the public's appetite for pleasure, amusement, entertainment and triviality over substance.

The purpose of the "new found" happiness, with all its non-stop distractions, is to keep us from paying attention to what is really important! TV, for example, acts to "numb" the public as well as suppress critical thought and spirit, replacing it with consumer commercialism and a tyranny of pleasure.

The newer tyranny now menaces true freedom of speech. The development of mass media is not as concerned with true or false, right or wrong. The lines separating each have been blurred. Toss in the critics, cynics and skeptics with their legal, attorney-type mentality to keep everyone mixed-up as to what the real issues are and we end up in a perpetual confused standstill, not really sure what to believe anymore, what is right or wrong, true or false!

The early advocates of a free press and mass media did not anticipate our endless appetite for distractions over critical thought and discourse as well as our disinterest in self-government, freedom of thought and the right to dissent.

Our main information medium, TV, has become our favorite plaything. Today, lofty ideals are "out", self-gratification is "in".

Living with lies and deception may, after all, be necessary to organize, shape, resolve, cope, achieve, survive and flourish as a species! We deceive so we do not perish of the truth.

We used to say the "unexamined" life may not be worth living, yet what we may find is that the "well-examined" life may prove to be unlivable. Our "evolved" system of free speech may just need LIES to live and survive.

Society's most regulating force is its governing "lie". Without it we lose unity and purpose then fall prey to diffused, confused meanings leading to social chaos. Forget seeking naked truth because we are, basically, forced to lie to preserve a sense of purpose and destiny.

Eighteenth Century ideals, like truth-seeking discourse, will not fit into the upcoming 21st Century environment of pleasure seeking practices. Gone will be harmony, wholesomeness, romance and traditional free speech values, to be replaced by technology and materialism. Society has no more than one chance in one thousand to survive it. Instinct dictates that we MUST operate on that one chance!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1996

## **Disaster And Divisive Journalism**

Disasters, as well as emotionally divisive editing of news stories to create or sustain political divisions in the audience and maintain high audience ratings and subsequent profits, unfortunately, is GOOD NEWS for the news media! Remember, journalists too often suffer from ignorance and arrogance! The brightest and smartest people we go to school with are not always the ones who gravitate toward the news, TV and journalism industries. In fact, an old saying goes like this: "Journalism attracts "C" students because it is so easy and lucrative while "A" and "B" students typically go into law, medicine, engineering, science and mathematics.

## **Disguised TV And Magazine News Stories**

TV newscasts may disseminate a news story to viewers that may actually be "bought and paid for" by commercial sponsors and you, the viewer, thought the news story was really news and NOT sponsored or created to come across as a non-partisan, factual, objective news story when the so-called news story actually turns out to be totally subjective information put forth by a commercial sponsor and erroneously accepted by newscasters as factual, objective information! You already know newscasts are typically commercialized with one to two minute commercial breaks peppered throughout the show but you may NOT be aware that some of the newscast's news stories may be commercialized too, or pure "hype" bought and paid for by some commercial sponsor!

Kind of like a horse race, the question becomes which horses are "juiced up" or "rigged" and which horses are not, which is why "true" gamblers, in the know, would never bet on horse races or dog races or jai alai because you never really know which race or game may be "rigged". Can the same thing now be claimed about some newscast news stories too?

News and women's glamour magazines may have to pander to all types of advertisers just to keep them advertising in the magazines. These advertisers demand more supportive and positive magazine editorial and article coverage of advertisers' products and services.

These "double standards" in journalism should be scandalous but only exist because we, the public, tolerate it. Consumers are actually in control but do not know it!

Major manufacturers have been known to cancel all advertising in a news or glamour magazine due to a magazine's unfavorable or unflattering editorials or articles so it is understandable why a magazine's management is always concerned about what generates revenues for the magazine and that which does not.

Imagine this. A new women's fashion trend utilizing no makeup! Will this ever happen? It is highly unlikely since women's makeup advertisers float many a magazine. Will you ever see the cover of a women's glamour magazine featuring a woman on the cover who is not wearing any makeup?

Consumers may not even be aware that some magazines may be created for the specific purpose of selling certain manufacturers' products and are known as "stealth" magazines! Consumers would not likely be aware of this because the magazine may look like any other magazine complete with regular-looking editorials, articles advertisements and are sold by subscription and on newsstands everywhere!

The information in these "stealth" magazines is legitimate but the content of the editorials and articles may be biased and extra careful NOT to threaten the profits of the magazines' financial backers, meaning the advertisers. These type magazines and their advertisements effectively disguise their content to fly beneath the consumers' commercial-detecting radar!

SUPPLEMENTAL SOURCE: the book **MARKETING MADNESS BY JACOBSON AND MAZUR**

## **Disinformation Or "Dumbing Down"**

"Dumbing down" is the battle of the minds for the minds. The two main causes of intellectual regression in America are the information sources (the media) and corporate disinformation.

The media typically avoid attacking, continuous, prolonged investigative reports possibly for fear of losing corporate conglomerate advertising revenues. Therefore, the media seem to typically favor superficial, easy-to-cover, easy-to-grasp, more entertaining news.

Intellectual regression is also due to ever present "corporate disinformation" which may purposefully set out to confuse the media, the public and legislators. Corporations hire public relations (PR) firms to

put a "positive spin" on their corporate clients' actions no matter how possibly or potentially destructive or unconscionable they may be!

On a corporate client's behalf a PR firm or advertising agency may release to the media deceptive information or advertising campaigns loaded with lies or half-truths many of which may go unchallenged by most media outlets or news organizations. In a sense, today, truth is being "engineered" in the USA!

Planting just a kernel of doubt in the media, the public's and legislators' minds is enough to reduce them to a state of apathy, confusion and indecisiveness which is precisely the aim of corporate disinformation. In total, it may undermine the ability of the citizenry to unite collectively and press for change.

The beauty of the sophisticated, corporate disinformation machine is not that it is conspiratorial but instead it needs no one at the helm to run it, it is on-going, never stops and basically runs itself!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SUMMER 1997

## **Double Speak And Technical Talk**

"Double-speak" is the language of government, business, journalism, advertising and others which use it to deceive the public. It is language that is carefully designed to make the "user" of it come across as a "non-responsible" party even if the user IS responsible!

To double-speak distorts reality and corrupts the understanding of those it affects, "spinning" the bad to look good or not-so-bad, and that which is intolerable seem tolerable. Some call it "attorney-talk" and the public has become so conditioned to it, either we do not notice it or do not even bother to protest against it anymore.

Inflated language "spins" euphemisms, jargon and all the deliberate misuses of language which can end up destroying the ethical communication process, and above all, destroys public trust!

To double-speak is not to seek truth but uses language as a tool and weapon to exploit, oppress and manipulate. It functions everywhere man speaks and is used by most everyone with any kind of a vested interest in an issue, argument or agenda as a social, economic and political tool of control.

Lawyers, politicians, accountants, financial advisors and professionals in all fields of government, business, journalism and elsewhere use "technical jargon" to keep you, the public, confused so, in essence, you still feel you need them!

The more the public does not understand, the more we feel the need to employ the services of those who can decipher legal, political, financial and tax jargon. Keeping you in the dark provides job security for the "technical talkers".

## **Freedom And Commercial Virus**

Corporate conglomerates use their First Amendment legal rights to shape elections and the content of the news media. Their control over the media outlets and news organizations helps protect their "right" to advertise, and critics charge, allows the corporations to sell potentially harmful, even deadly products to unsuspecting consumers.

Corporations are perceived to have rights and powers that go well beyond those of common folks, which some complain is the corruption of the First Amendment to the U.S. Constitution.

Today's "commercial information virus", spread by corporate attitude and policies, inhibits the free flow of ideas, unlike what the citizenry may like to believe. First, corporations turn up the "noise level" in the information dispensing system, often doing as much to keep the public confused instead of enlightening the public with healthy ideas. This "filtering" of news and information is crucial to inhibiting freedom and the free flow of ideas.

The final blow to freedom is when corporate conglomerates block citizen access to putting forth alternative ideas and perspectives via media outlets. Commercial advertising by corporations is the virus that keeps the freedom of ideas from getting access to radio and TV news organization airwaves in too many cases. It also corrupts newspapers and news magazines, and if left unchecked, can in many ways corrupt the whole global communications infrastructure when it comes to the "free" flow of ideas.

The citizenry needs commercial virus protection, possibly a "Media Carta", so to speak, which guarantees the rights of all citizens to allow them to buy commercial airtime or advertisements ensuring the public has an opportunity and outlet to "speak their piece", if you will. This may allow potential true freedom of speech and possibly even help breakup the monopoly of ideas that corporations now hold over the public.

To date, cyberspace is the only frontier left untouched by corporate control, but conporate-controlled legislators seek to force cyberspace into going more toward the way of TV, meaning reasserting democratic dominion over the mental commons!

Citizens need the "right to access" and the "right to communicate" through all media outlets which control the publicly owned airwaves. These "rights" should be fundamental citizen rights. The eventual battle for something like a "Media Carta" will be the great freedom fight of the Information Age.

Some un-advertisements or promotions you will NOT likely see over the airwaves owned by corporate conglomerates are "Turn Off TV Week" and "Buy Nothing Day", as well as ads for "ecological economies" and ad campaigns claiming that "TV violence may be hazardous to your health!" These could be some of the potentially most powerful social marketing or advertising campaigns to alert or wake up the public that have ever been produced or even suggested--but you may likely never see them promoted and/or sustained for any substantial length of time over the public airwaves owned by corporate conglomerates.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1997

## **Freedom Of The Press**

Freedom of "the Press" (the Media) belongs to those who OWN the press, giving themselves freedom "from" the press!

## **How Credible Is TV News**

Objectivity is impossible. There are more than two sides to a story, there may be dozens of sides to a story!

Relying on so-called experts and authorities may ignore views that provide the audience with differing, more critical perspectives. Inherent in editing the news you may "accidentally on purpose" drop crucial content and a camera's inherent limitations are that it always loses that which is chosen to be outside the frame.

Remember, when seeking the almighty dollar in the form of audience ratings, meaning the higher the ratings a show receives the more profits it earns, this process in and of itself skews the fundamental decision making that goes on day to day in every TV news department everywhere in America!

SUPPLEMENTAL SOURCE: TELEVISION WEEK MAGAZINE "QUICK TAKES" HOWARD NEWCOMB, DIRECTOR, PEABODY AWARDS 11/22/04

## **Instant Replays On TV**

For all you armchair quarterbacks and armchair referees, when a play is reviewed in slow motion you too often cannot always make a fair judgment call based on what you think you see or saw on the screen. Remember, the TV offers only a two-dimensional perspective of images, things and events.

To call plays fairly you need a three-dimensional perspective like referees have at the scene or on the playing field. The angle the replay camera is operating from may do as much to hide the truth as it does to uncover it. Replays simply do not always offer a perfect perspective when reviewing sporting events, but yes, referees do make plenty of mistakes and replay cameras oftentimes do uncover what referees miss.

Yet how many times have you watched a boxing match on TV or a certain play of a game and completely disagreed with the call of the referee. Remember, you are not there and you are viewing the event two-dimensionally when the referee is right there on top of the event and viewing it three-dimensionally which is always a clearer, truer perspective of reality. Of course, none of the above applies if you are dealing with crooked "zebras" or referees!

## **Liberal Bias In Network TV News**

It is always interesting when someone asks a national network TV news anchor (news reporter) about



liberal bias in the news. The answer invariably is There is no liberal bias in the news we report. There are few absolutes in this world and to say there is absolutely no liberal bias in their newscasts pretty much admits there could be, but they are not going to admit it! Think about it.

Think about this. You may rarely if ever hear a mainstream network TV news anchor utter the words liberal Democrats, left wing, radical left, or left wing liberals when referring to liberal politicians in America. However, odds are you probably do remember times when these same mainstream anchors read the news and mention right wing extremists, conservative Republicans, the Christian right, conservative talk show hosts, or right wing Miami Cubans.

Why do mainstream TV news anchors, in their newscasts, label people or groups as being conservative but rarely label people or groups as liberal? It may be because they feel conservatives MUST be identified so the TV viewing audience knows who the network news organization feels are those people or groups who have an axe to grind and have a viewpoint the general public should maybe even fear or be suspicious of!

On the other hand, liberals may not need to be identified for the TV viewing audience because the liberal politicians views on issues in Congress concerning abortion, gun control, affirmative action and/or the death penalty are not liberal views at all. In fact, possibly the network TV new organizations want their audience to view liberals as middle of the road, reasonable and not liberal at all!

Mainstream news reporters, on TV or in print, typically are skeptics but may tend to pass on to their TV viewing audience the views of liberal activists in a way they may rarely ever do for conservative activist viewpoints! If they did then why dont we ever see them cozy up to anti-affirmative action activists or pro-life lobbies? Are they afraid of getting too close to opposing views, views contrary to their own? Jesse Jackson or Al Sharpton seem to get plenty of airtime for their causes. If a right wing cause does get airtime like the National Rifle Association (NRA) or the Christian Coalition, can you safely say the story will likely have a negative slant to it if you hear about it on a mainstream, national network TV newscast?

On mainstream network TV newscasts, judges, Christians, law professors, and talk show hosts may be labeled conservative but when was the last time you heard someone called a liberal judge, a liberal law professor and so on? In one survey, even nearly half of the registered Democrat voters polled believe that journalists are more liberal than the Democrat voters polled are! If TV journalists are unable to see their liberal views as liberal, then this is at the heart of the whole problem concerning perceived liberal bias in network TV news.

SUPPLEMENTAL SOURCE: WALL STREET JOURNAL NEWSPAPER- EDITORIAL PAGE  
5/24/01

## **Media Mind Control**

The so-called free press does not necessarily advocate free speech all the time like the press would like you to believe. Media conglomerates may slowly but surely be abandoning their "5th Estate" role of keeping an "objective" eye on the other 4 Estates--government, business, academia and justice or the

legal system. They may be abandoning their 5th Estate role opting for more profitable mass merchandising efforts while shutting out the voices NOT in the best interest of the profiteering media conglomerates.

Essentially, we may be ending up with only what "the media" wants us to see, hear and read! Media people who work in, own, operate and/or manage and control the media all typically belong to the same privileged, "elite" class of folks. Similar classes of people tend to share some of the same attitudes, goals, desires and thoughts as their associates. Consequently, they may end up reflecting their own class interests, both consciously and unconsciously!

Anyone entering the media system, like "beginner" journalists, tend to conform to the commonly held values of the group, as well as the prevailing ideologies of those in charge of their career, or risk getting "weeded out".

This is not a conspiracy but more like unconscious human nature. This is the "unspoken" function of the media and its sophisticated "elites" and their conscious or unconscious agenda....as in controlling or limiting the ideas and information getting out to the public, thus inhibiting "true" democracy!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1995

## **Media Spin Doctors**

The art of deception may be a primary communication survival skill for spin doctors who, for a fee, put "spins" on information that the "unthinking" public cannot resist because the public too often relies on being "spoon-fed" news and information.. These so-called communicators are expert at "information damage control." Spin doctors will define and classify statistics and theories to move the public in one direction or another. Once the spin doctor "spins a yarn", so to speak, this sophisticated "deceiver" will stand back or wait to gauge the opposition's and/or audience's reactions. Then he will come back with attacks on the opposition's and audience's conclusions using unfair quotes out of context, generalizations instead of specifics and vice versa. Also, expect sophisticated spin doctors to oversimplify, exaggerate, call for unrealistic goals, use "red herrings", which are used to draw the audience away from the central issue, and essentially do whatever it takes to win you, the audience, over to their side of an issue and believe in, at least temporarily, the spin doctor's own self-interested, hidden agenda. Two wrongs can come out sounding right when you are being deceived by a good spin doctor who learns to put down other people's ideas and theories with persuasive "one- liners" or "zingers". Spin doctors may even attack the opposition on a personal level if necessary in the heat of an argument or interview.

During any exchange a good spin doctor always may try and make you think they are in control of the argument or situation. The tactics of a spin doctor work well with the "shallow-minded" news media especially with the more superficial, headline seeking hosts of and panelists on TV news shows.

## **Minority Owned Broadcast Stations**

A law passed by the U.S. Congress gives 100 million dollar tax breaks to minority owned TV and radio

stations but there is a loophole. Non-minority capitalists may artificially set up a minority person as president and CEO of particular broadcast stations, yet then the law allows the non-minority capitalists to buy out the minority figurehead after just one year! Making the matter worse, the new owners, typically non-minorities, get to continue receiving the huge tax breaks from the U.S. government!

Furthermore, to sweeten the deal the minority partner may only have to come up with a few hundred dollars to buy a multi-million dollar broadcasting facility. When a Federal Communications Commission (FCC) official once tried to stop this abuse, he was branded a racist by the news media! Essentially he was run out of town, so to speak, and most everyone in Congress abandoned him.

Later, a Democratic controlled Congress went even further and passed another law banning any FCC official from ever again intervening in these type transactions! Congress' good intentions can create perverse incentives to take advantage of tax loopholes.

Taxpayers are picking up the tab for these tax breaks and, as of 1995, so far over 200 one hundred million dollar tax breaks have been doled out to so-called minority owned broadcast stations.

SUPPLEMENTAL SOURCE: ABC-TV NEWS 3/23/95

## **Myth Of Objectivity In Media & Journalism**

Most all mainstream network TV news reporters covering the White House suffer from the same "pack syndrome" or "herd mentality", meaning they tend to go along with how the rest of the journalists in the "pack" or press corps report events. This happens when you are confined in a "capsule", the herd mentality tends to take over. For example, one mainstream network TV reporter admitted that the economic recession of the late 1980's and early 1990's was essentially over BEFORE the election of 1992. However, the news media's coverage of the so-called economy in recession continued to be overwhelmingly negative compared to few if any positive stories on the subject, thereby contributing to getting a liberal-leaning Democratic President elected in 1992, someone more like themselves, instead of helping re-elect the Republican President. Anytime 8 out of 10 stories on a particular subject come across in an overall negative tone or slant in the mainstream media then you can almost bet that many viewers who rely on the mainstream media for their news, and even the mainstream reporters themselves, may begin believing their own stories.

News reporters admire knowledge and the appearance of knowledge, so if something "sounds" good they may tend to believe it! Reporters get fooled by what is on the surface of the issues and the people they cover primarily because the stories mainstream reporters cover are limited in time and space. These limitations create built-in biases. Remember too that drama sells and journalists must do stories that sell which means in a competitive, "do-whatever-it-takes", business environment moral and ethical standards may too often be sacrificed in order to create and maintain the interest of news consumers.

The more competitive news networks and journalists become the more emotion may be used to sell stories to the public, sacrificing the reasonable, unexciting perspectives or points of view. In journalism there are two sayings. "If it is dead it is read," and "the bigger the lie, the more likely it will be believed!"

Furthermore, reporters are often "lousy" at math so never blindly trust their polls, numbers or statistics that spew from their mouths. Their incompetence with numbers leads them to unknowingly trust and accept the so-called official numbers from official agencies, as well as any "newer-sounding" ideas that may come along.

Reporters are good at dramatizing events through short stories and "sound bites" using farfetched logic and distortions. Important issues become more exciting and just plain sell better if you "twist and tweak" the facts!

The bottom line is selling means survival, and like any survival instinct, it will take precedence over the risk of boring news consumers with dull, futile stabs at some notion of objectivity, fair judgment and facts.

Reporters are a lot like B-moviemakers. Their product shows good action and is believable but the end result inherently may lack any real validity and reliability about the true nature of the issues, events and things they cover, unless they rely on the pictures without words to tell the story. Sometimes pictures do not lie but reporters do, just like statistics lie and liars use statistics, for example, to twist poll results and tweak percentages to persuade the gullible public.

If there are corrupt judges, cops, politicians, and clergymen then are there also corrupt reporters? The problem is the public can never or rarely find out who the corrupt reporters are!

Objectivity, in the purest sense, becomes secondary to the almost automatic omissions and distortions built-in to the news reporting process! Truly objective reporting both sides of a story may bore and raise fewer emotions and fears and hence "sell" less!

## **Negative News And Political Ads**

It is only negative if it tells lies or are loaded with falsehoods. It is not negative if it tells the truth or is factual despite how the political "spin doctors", pundits and reporters may end up "interpreting" a particular news story or political advertisement. What too often is truly negative or false is how the media interprets thing under the guise of objectivity and how it gets reported to the rest of us!

SUPPLEMENTAL SOURCE: CNBC-TV "EQUAL TIME" 2/19/96

## **News Media "Action Line" Agenda**

Whether you like it or not, know it or not, or want to believe it or not every human on earth, at least in western industrialized societies, including so-called objective journalists, everyone has an agenda. It is simply human nature. Consequently, when the news media networks, editors and reporters take a position "pro" or "con" on an issue, person, event, politician or on anything the agenda will likely follow the "action line". This means they will choose to spin a story from the desired perspective they want their listeners or viewers to come to believe in and they will generally try and ignore all stories or information that is counter productive to their agenda or "action line" thereby manipulating information

that gets out to the public in order to try and control public opinion as much as possible.

SUPPLEMENTAL SOURCE: RUSH LIMBAUGH RADIO SHOW 7/7/06

### **News Media creates a product and may not represent reality**

There is no and can be no true objectivity in the news media because of built-in time and space limitations, meaning there is never enough time and space available to create a news story fairly and objectively. This cannot and will not change. Consequently, those who manage, write, produce, edit and take pictures of the events that are used to create the news end up creating a product that is marketed like any other product is marketed.

Therefore, the news we read, see and hear does not represent a true reality but is in fact only a form of reality conjured up in the minds of those who create the news, meaning it is how "they" see reality. In turn then these creative news minds want you, the consumers of news, to view reality as they see reality. If you "buy into" or react according to how they want you to react to reality as they see it, then they have been successful just like a successful marketing campaign is measured when you go out and buy a product you saw advertised.

Every news story, especially those covering controversial, debatable topics or events, is created from the vantage point of left of center or right of center, or it comes from the radical fringes of the political spectrum. Thus, every controversial, debatable news story creates a news product that asks you to accept it as a true representation of reality which is virtually impossible due to built-in time and space limitations and the built-in political agendas of those creating and delivering the news story!

Remember, if every story was fair and objective and void of evoking emotion in you, the news consumers, then it would likely be boring and you would come away thinking a particular controversial, debatable issue being covered in a news story is very complex and both sides of the issue have valid points for consideration. This does not sell product! Product does not sell with the public unless there is action and reaction.

Negative or bad news always sells better than positive or good news, thus creating larger and larger audience ratings which allows the news media to sell more and more commercial advertising. So, is there no wonder why 90% of the news being offered to consumers is always bad news or continually emphasizes the negatives with little or no emphasis on the positive sides of any news story?

News stories covering both sides of an issue fairly and reasonably do not successfully sell a news product. If the product is not being delivered successfully then the producer or writer of the news story will possibly not be considered to be very successful by his or her peers in the business of creating news stories. If you are not successful in the news business you possibly may not move up the organizational ladder of success.

SUPPLEMENTAL SOURCE: RUSH LIMBAUGH 9/27/05

## News Media Trustworthiness

The news media, magazines and entertainment networks may too often "create" the news their greedy or "leftist" management wants you to see! For example, if one of their favorite politicians get heckled or booed at an event the media can actually electronically change the boos into cheers and applause! The media may even change someone's picture to make that person look better or worse, even sinister if they so desire by darkening a photo.

Does the media report responsibly? Does the amount of news coverage that a story gets reflect the actual risk in the "real" world for the general public? For example, when shark attacks were "front page" news, leading many people to believe attacks had increased dramatically, in reality, on average, they were not! However, you likely would not know this if you listened to most of the shark attack stories, even though scientists said you are 25 times more likely to get struck by lightning than bitten by a shark.

Shark attacks create good viewer ratings and increased newspaper and magazine sales creating more profits for the media from increased advertising revenues. Shark attacks, road rage, Internet predators, car-jacking or any kind of violent or deviant news stories all "sell" and once the media finds an issue that sells you cannot stop the media stampede.

Frightening topics "sell" even if the media has to mislead the public! For example, statistics show you are 60 times more likely to get killed by a member of your own family than you are in getting killed in a car-jacking, but the media conveniently may leave this point out of their news stories just to help make sure you get excited and help sustain your excitement throughout the news story! Also it seems that you will see more news coverage of a particular story if the victim is a pretty, young caucasian female!

TV news may be the worst offender in deceiving and/or misleading the public because the TV medium is best at communicating emotion, for example, people crying or injured tugs on your heart strings.

Automotive magazines may rarely criticize the cars its reporters review and may do more to promote cars instead of reveal possible safety concerns inherent in certain vehicles despite any government safety issues and/or recalls of vehicles being reviewed in the magazines.

Critics complain that car reviews in automotive magazines are "whitewashed" or lacking criticism despite safety issues put forth by auto safety engineers and critics. One car magazine spokesman said he thinks the magazine's readers find safety concerns "boring" but an independent survey indicates that safety is the number one concern of the majority of car buyers!

Car magazines depend on automaker advertising revenues so can you expect to sell any advertisements to automakers if you trash a particular car? In fact, if you are a car writer/reviewer for an automotive magazine the automaker may threaten you with a lawsuit if you trash their car in a review!

Automakers may even send car magazine writer/reviewers on expensive trips and pay for swanky restaurant meals prior to the reporter writing his review!

Since the media likes a good story that "sells" they, at times, may not really want to investigate a story's accuracy possibly for fear of "blowing" the story, especially a story that "sells" and gets you all excited or afraid. The media NOT wanting to verify a story's accuracy is "bad" journalism.

The profit motive always comes first and foremost in the media and never expect to see retractions or corrections for misleading or deceiving practices!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/12/02

## **Newspapers And Newsprint**

That "rag" they call a newspaper, which is delivered daily or weekly to your house, is ravaging the environment! Corporate conglomerates are killing America's biggest and oldest 100 year old trees just to produce newspapers which too often may end up as bird cage liners and fish wrappers!

The U.S. lumber industry is going along for the ride too as 40% of the earth's forests may already be gone forever like the tropical rain forests in South America.

When a lumber company looks at a forest it may only see "two by fours" and not necessarily the big picture which is the loss of old growth 100 year old trees.

PROTEST! Go electronic! Save the earth's resources for future generations and help save the planet.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 5/5/96

## **Objectivity And Women TV Reporters**

In the 1950's the management of NBC-TV news declared that women delivering and/or reporting news events are genetically incapable of total objectivity! Today, women reporters and women local TV newscasters are everywhere! Women have come a long way in the news media or have they? To date, you have yet to see a woman anchoring a national network TV newscast day in and day out, and broadcast management positions everywhere are still dominated mostly by men!

Regardless of the reasons why too many women have not yet advanced to the highest levels of broadcast news and management, the question remains! Are women who "make it" in TV news, in general, considered by management to be too emotional "by nature" to be capable of total objectivity?

Once in a movie a world reknown male writer of romance novels was asked, "Being a man, how does he convey the thoughts of women so well in his novels?" His reply was, "It's simple. I just write it from a man's perspective then take out all rationality and accountability!"

SUPPLEMENTAL SOURCE: ABC-TV "THIS WEEK" 9/8/02

## **Pictureless News Reporting**

Since the days of covering President Ronald Reagan, national network TV news reporters discovered that if they decided not to show any pictures of the President during their report that they could more easily control the political spin of their story, especially if they wanted to show the subject of their story in a negative way. This means the more pictures of the President they show during a story, almost no matter what the news reporter is saying about the President in the story, the more TV viewers at home seem to end up viewing the President in more of a positive way, despite what the news reporter intended in his negative slanted story!

Consequently, more and more TV reporters these days are showing fewer pictures of the President when reporting on the President.

SUPPLEMENTAL SOURCE: ABC TV 20/20 1/6/99

## **Planted News Quotes**

So-called ethical, objective news reporters and newspaper columnists sometimes may have what they think is a great opinion about something that they would like to get across to the American public. However, because they are supposed to be OBJECTIVE and not opinionated, they just cannot come out with the "quote" without an identified source. So what is a news person to do?

The opinionated reporter has to figure out a way to get his opinion attributed to some credible source or opinion-maker. This is when he may proceed to call up someone he knows who is already leaning in the direction of the opinion the reporter espouses and then ask him something like, "Well, what do you think about this idea or that idea and can I quote you on it for my newspaper column or TV newscast?"

If the credible source or opinion-maker likes the reporter's ideas or opinion, he may say, "Sure, you can go ahead and attribute that quote to me for your story or column". Is planting of quotes ethical and legitimate objective news gathering?

A truly honest journalist may not always think so! If you plant quotes or answers, what is to keep journalists from planting answers in so-called independent opinion polls or any other so-called objective journalistic endeavor? Remember, journalists should not necessarily always be trusted any more than anyone else "making money" in the communication business.

The moral here is, everyone, no matter who he or she is or what he or she does for a living, everyone has an agenda which cannot help but affect their actions, judgment and language. This is human nature and cannot be helped no matter how hard one tries!

SUPPLEMENTAL SOURCE: C-SPAN TV NEWS "BOOKNOTES" 1/21/96

## **Planted News Stories**

Companies, corporate conglomerates or sponsors and manufacturers may plant news stories in the



media. Remember, much of what we know about health, disease and new drugs comes from the drug industry itself which may offer money to pay-off news writers and reporters to submit corporate-friendly stories to their editors without the editors knowing the writers and reporters were bribed!

If a particular medium is the primary news source for the public, like network TV news is, then too often these viewers may not know what is OBJECTIVE reporting and what is not! If you are a corporate sponsor and can bribe or persuade an influential newsperson or newscaster to air your story in a supposedly objective, credible newscast, this is the most effective way to manipulate the public without the public realizing it. Sophisticated public relations firms urge corporate clients to "work" the news media into their advertising budgets for potential added credible impact! Unfortunately, the public may never know or realize just who the financial sponsors are for "made-to-look-like- news promotions" or news segments that are actually nothing more than commercials or advertisements!

SUPPLEMENTAL SOURCE: the book: MARKETING MADNESS BY JACOBSON AND MAZUR

### **Public Broadcasting (PBS) And C-span**

The so-called non-profit public broadcasting network (PBS) may, at times, have a financial stake in the shows they produce by allowing advertisers to place products in the shows for viewers to obviously see and all for an advertising fee of course. Watch closely for this type of "product placement" advertising on PBS shows featuring cooking, woodworking, wildlife and everything else imaginable.

Some PBS show hosts may mention products by their brand name, for a fee, a product brand which may also turn out to be one of the show's sponsors. Remember, the Federal Communications Commission (FCC) says it relies on the good faith of public broadcasters themselves to determine and interpret the FCC's non-commercial guidelines. Critics say this is like "the fox guarding the henhouse." Since PBS is more and more a victim of the federal government's budget cutting, is PBS possibly trading in its good faith for financial solvency?

C-Span is the ONLY national cable TV network that does not accept advertising, like Consumer Reports Magazine. C-Span covers the U.S. Congress "in action" on a day to day basis as well as any related Congressional issues and discussions by legislators.

C-Span also does call-in segments where anyone can call-in and ask legislators questions. However, the segment moderators controlling which viewers get their comments and criticisms on the air rarely give callers a chance to ask follow up questions. Consequently, the legislator can "dance around the question" without really having to answer the caller's question adequately frustrating many callers.

Of course, the segment moderators rarely attempt to fend for the callers and ask the legislators to clarify their answers or adequately answer the callers' questions. What too often then happens is C-Span's public affairs call-in segments turn into partisan "one-liner" lip-service or a partisan headline service like local and national broadcast and cable TV news shows have turned into.

SUPPLEMENTAL SOURCE: the book MARKETING MADNESS BY JACOBSON AND MAZUR

## **Radio And TV Station Public Access**

Stations may claim they operate in the public interest but just try and buy advertising airtime on a station for any subject deemed controversial by station management that has to do with animal rights or is anti-commercial culture, anti-consumption or anti-advertising in nature and odds are you may not be allowed to buy advertising airtime there.

Broadcasters are legally entitled to air what they want without government interference and can essentially ban and censor any idea or advertiser they or the station's advertisers do not agree with! This makes it the broadcasters' airwaves and not always the public's airwaves.

Broadcasters can, in effect, avoid anything they so desire yet get away with promoting as much unhealthy greed and consumerism as they want. They can also refuse to sell commercial airtime to U.S. citizens who want to air their own messages even though supposedly it is still the public's airwaves!

Critics charge that instead of hearing about big businesses' destructive obsession with consuming, growth and development, broadcasters relentlessly allow others to encourage us to buy, buy, buy and consume more, more, more! It is money in the broadcasters' pockets.

Today, broadcasters exist primarily to serve the interests of themselves and their advertisers. Broadcasters, especially TV, is like the Trojan horse. It gains access to the public via news, information and entertainment programs then delivers its cargo.... the advertisements!

Critics charge that originally, the public's airwaves were considered a non-profit utility for the common good but commercial, private, for-profit interests virtually "paid off" legislators and got the government's rules changed favoring big business, all at the public's expense. This effectively squeezed out non-profit competition from ever gaining access to the ownership and control of the public's airwaves.

Has the public's airwaves become primarily a tool for selfish greed or educating the public? Some say that turning over the airwaves to commercial interests may be one of America's greatest examples of mismanagement and lack of vision with unknown, far reaching consequences! Pandering to broadcaster and advertiser interests may have become the way of life in American broadcasting.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1996

## **Radio Station Remote Broadcasts**

When a radio station sells an advertiser on the idea of broadcasting "live" from an advertiser's location to try and boost an advertiser's customer traffic what the advertiser does not know is that the "costly" remote oftentimes does more to promote the station than it does in actually boosting an advertiser's customer traffic!

Radio station remotes are generally costly to advertisers but if they generated good revenues for the advertiser advertisers everywhere would be using remotes to promote themselves much more often!

## **Secondhand Journalism & Commentaries**

Secondhand journalism is when rumor is stated so often that it essentially turns into fact! This is the ultimate irresponsible act which is why journalists have, by and large, lost their credibility with the public. Remember, however, that a fact is, in reality, little more than a consensus of opinion!

Before 1960 in the U.S. quoting the government was the best source of credibility to persuade the public. However, this changed dramatically during the decade of the sixties. From 1960 to 1990 the press or news media was the most trusted source for objective information.

Unfortunately, during the 1990's the subjective, emotional, "free-wheeling", tabloid style of news reporting has squeezed out the long held, so-called rational, objective image that journalists once held with the public for over 30 years.

So, who can you believe today? The church? The justice system of courts and laws? The police? Academia? Maybe, for once, instead of relying on being "spoon fed" information and basically looking to be told what to think and believe in, today, you will once again have to do what our forefathers did when they established the principles America was built upon. You will simply have to again learn to think for yourself and trust in your own ability to figure things out!

Concerning the "commentaries" on the record made by radio and TV news people, religious leaders and others who are allowed to do advertisements for goods and services, when they endorse or sell things over the air to the public with the same enthusiasm they use to deliver their opinions on current affairs and the newsworthy issues of the day, this makes these people truly INCREDIBLE sources of information with "thinking" members of their audience! This is why these communicators in positions of public responsibility should never be allowed to "pitch" or sell products and services!

On another note, whenever a news reporter sticks a microphone in your face and asks you for a comment, if you are the possible subject of the story and your comment could be used to make you look bad to the reporter's audience, if you say "No comment", you may end up looking and sounding guilty in the story even if you are truly not guilty! So, what should you do?

Never run or hide and always consider being pleasant and friendly, with a slight smile on your face if it is appropriate at the time, and simply say, "I'm sorry but there's just too much to tell you right now, I'm sorry," and continue walking away pleasantly and unhurriedly, but do not elaborate and do not get off this "there's just too much to tell" theme. Otherwise you may see the news story get edited into a more negative light than you had wished to see on the six o'clock news.

Remember, if you say, "No comment", the reporter can turn around and say you did not deny the charges which also suggests guilt on your part! Reporters know all the tricks! Furthermore, if you turn around and demand that the reporter prints or broadcasts a retraction of what was reported, this can be used to re-hash all the charges all over again further fanning the flames of your embarrassment!

## **Selective Sampling**

This is when researchers intentionally "pick and choose" their sample to "slant" the results in favor of the sponsor who is "paying for" the research, similar to when liberal or moderate TV news organizations and newspapers conduct their own public opinion polls. If a certain "cause" is felt to be a "just" one, abusing a few statistics is no big deal to them!

The "cause" justifies "slanting" the results of ANY research. "Promoted" causes may be supported by meaningless statistics for the purpose of taking advantage of or swaying public opinion.

Those who pick and choose their sample respondents actually may feel good about deceiving the public with their "slanted" results. "Slanting" research results may be considered by researchers to be done for a very noble cause!

## **"Talking Head" TV News Reporters**

The people used to deliver TV news and host TV news shows are living proof that you do not need a lot of brains to succeed in the TV news business and earn a lot of money. All you really need is to be relatively good looking, possess the gift of gab with a smooth delivery and having all the right connections never hurts either, as well as timing....being in the right place at the right time to get hired. TV news reporting is semi-glamorous for most reporters and perfect for basically self-driven, self-centered, egocentric people who, generally, will not attain much more than a superficial career without much meat on it.

Compared to REAL jobs in life in America, broadcast news jobs are basically a "no-brainer" for slick looking, smooth talking, pretty people.

Ever wonder why you may rarely, if ever, see any incredibly ugly people delivering the news you see on TV? Those who make it "up the ladder" in broadcast TV news are essentially considered to be "genetically correct" for the job by the top level TV news managers and corporate decision makers. A side note, when hiring TV news talent the broadcasting managers are always concerned about meeting racial quotas more so than other companies because broadcasting is such a high profile business in the communities they serve and no broadcast TV news manager wants to be confronted by people carrying signs of protest outside their TV stations.

Concerning the substance of TV news too often it is not news unless it is "visual" like wrecks, fires, crime and so on. Despite what they want you to believe never expect purely objective coverage or a completely fair portrayal of events which would bore most viewers. TV news is essentially a shallow headline service of one-liner sound bites created to try and stir up your emotions. Rational content bores the audience. Emotional content creates ratings which creates profits when advertisers buy the shows with the highest ratings!

Concerning TV news content, the real story may be in what they are NOT telling you meaning that which they are editing out of the story. Reputations can be made then broken depending on the whims of news reporters, their managers, producers and so on.

News people take "objective" facts and "subjectively" string them together into thoughts then dispense them to the public. Negative thoughts tend to make less thoughtful viewers think negatively about issues, events and people.

A negative "slant" to the news is oftentimes the hidden agenda of news people. Simply add up the "negatives" you hear in a news story and add up the "positives" in the same story to determine the "slant" they want you to believe!

Remember, the prizes for award winning news may too often go to reporters who skim the surface of news stories or expose the scandals of private citizens compared to those journalists who dig deeper and report on the more boring practicality of policies being rammed down the throats of consumers and the citizenry by government, corporations and others.

## **The News About The News**

Most all reporters and editors from every major TV news network and newspaper organization imaginable in America, at one time or another, has likely been asked to sacrifice his or her "objective" code of ethics and support or report a story that upholds his bosses' or news outlet owners' political agenda! Never believe for one minute that a reporter or news outlet can always be fair and objective when reporting the news without their political agenda getting a more favorable "spin". Remember too that most media outlets lean to the "left" and may too often have a liberal bias.

Additionally, since the 1980's every President and U.S. Congress has allowed the Federal Communication laws of the 1930's, which were enacted to protect the "citizenry's interests", to become weakened in favor of "business interests", possibly for fear of not being able to get re-elected without the news media getting behind them and actively promoting their political agendas!

Consequently, is it any wonder why the American public has lost faith in the news media and continues to turn away from national network TV news, local newspapers and news magazines when it comes to getting their news in favor of other news outlets like cable network TV news and the Internet?

SUPPLEMENTAL SOURCE: THE NEWS ABOUT THE NEWS: AMERICAN JOURNALISM IN PERIL BY KAISER AND DOWNIE 2002

## **The Unreality Industry:TV News**

TV news at times seems to create more chaos and confusion than understanding as those in control of this medium know that chaos and confusion sell better, meaning it guarantees more viewers and better ratings and ratings means more money for the news gathering conglomerates!

TV news offers endless amounts of shallow, "unthought-out" or mindless, juvenile thought processes, virtually spoon feeding the TV news consuming public its information, in a sense, creating the "living dead" if we only rely on TV for our news and information. Critics charge that too much TV news sucks the life right out of us, like a frontal lobotomy of sorts!

Those of us relying on TV news may find it too difficult or too much of a challenge to make sense out of the world on our own so we too often may opt for the trivial and simplistic ways of viewing the world offered by the TV news headline services. The reality of having to figure things out for ourselves is a reality that may be too complex to face so why deal with it when TV news can create, for the "unthinking" individual, an easy way out to soothe our souls. We have been conditioned by years of TV news to prefer the nonsensical and superficial. We expect ideas, events and even politics to be designed, manufactured and sold to us like soap products are packaged and sold!

The only reality too many of us have come to understand, being consumers of oversimplified, superficial TV news, is the unreality of things as how "others", the media conglomerates, want us to understand and perceive things to be! The content of TV news too often may tend to trivialize, even demean ideas, things and events. For TV news consumers, does an issue even exist if it does not appear on the tube? Remember, we only see and hear what those controlling the communications world of TV want us to see and hear and, unfortunately, they all seem to have the same interest at heart....the financial bottom line! TV news consumers only know things by how they are depicted by TV news gathering organizations as objectivity and accuracy in the portrayal of events are limited by TV's time constraints which contributes to the medium's built-in biases.

The only defense against being controlled is a good offense, so you must learn to question and challenge the information being spoon fed to you by TV news or risk being misled! TV news people defend their actions by blaming the public, claiming the public only sees and hears what it wants to see and hear, yet the reality is the TV news corporate conglomerates only show the public what it wants them to see and hear! The "messenger" invents the perceived realities. It is up to the message receiver to decipher and make sense out of the information received using common sense, perception, intuition and "vibes" or gut feelings.

## **Toxic TV News Media In A Toxic Society**

Today, TV news organizations and TV entertainment companies go to great lengths to maximize profits, out-do each other and win larger and larger shares of the available audience resulting in larger and larger profits. Sensationalism in TV news coverage becomes compelling and inevitable. Crises are contrived. Controversy is stirred up. "Crisis-casting" is the bad side of the news gathering business, to spin discord and scandal while favoring disaster, outrage, conflict, injustice and fear. Good news is all but edged out! The worrisome preferences of the newscasters and reporters become a self-fulfilling prophecy providing a distorted view of the world from a somewhat one-sided perspective--dismal.

Ambient "noise", filled with shop-at-the-mall solutions and created crises obscure and impair any mature understanding of the world around us. Consider the innocent children who get turned into "TV junkies". Imagine the theft of their imagination then add in junk food, questionable music, absentee parenting and watch a typically innocent child develop into a obsessive, self-centered, neurotic lost soul in a sea of TV trivia. A capitalist economy fuels a "toxic media" and both can be criticized for exploiting children. Critics call this "soul erosion" and money cannot fix the problem. Molding children to be addicted to consumption over conservation violates their free spirit and is an inexcusable waste of life and energy. Limiting the amount of time children watch TV may help cleanse the mind and put

"meaningful" life into perspective.

What TV news and entertainment managers fear most is viewers losing interest in network programming which leads to lower audience ratings, hence losses of advertising revenues!

To keep you "tuned-in", has TV news reports ever discovered anything less than amazing or astonishing? Reporters may take advantage of your fears, insecurities, weaknesses and vulnerabilities to create a sensational story where there may be no sensational story. Sensational storytelling in TV news is more fun, easier and more profitable because it can deliver higher audience ratings and advertising revenues compared to making the effort to report on events fairly and accurately which could bore viewers. It can be boring and, due to time limitations, even next to impossible to try and boil down complex, fast moving events into a story that is fair to the "whole" issue and/or all the parties involved. So why bother? A fair and accurate TV news story may just prove to be boring if all the facets of a story are covered fairly. A "good" story needs action, reaction, emotion, passion and confirmation, like in confirming one's own suspicions. The story must MOVE the audience if it is to sell a point of view. By this standard, fairness in TV news does not contribute to a "good" news story.

Family-oriented or nice TV news stories do not typically get big audience ratings. However, one-sided, negative, reputation-destroying, distorted TV news does! Too many times the unspoken rule around a TV news department is, "Let's nail this guy!" This is "gotcha" journalism and can be a real ratings-getter and, in time, be a good advertising revenue generator for the show.

When you get "nailed" by the press or the media it is not that you really deserved it, but it just so happens to be your turn (in life) to take the "hit", so to speak, because you are there! You are kind of like fresh meat to the journalists who delight in coming after you!. Remember, oftentimes it is the "C" student in high school that gravitates to journalism and media classes. Typically, the smarter "A" and "B" students gravitate toward more honorable careers like law and medicine.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1997

## **True Objectivity In The News**

Objectivity is a myth unless it is PURE science like you find in physics or putting a man into outer space, which also has many subjective influences just like most everything else surrounding mankind's endeavors.

Objectivity, fairness and balance in the news media is virtually impossible due to inherent "time and space" limitations! Moreover, a "truly" objective, fair and balanced news story would likely be deemed boring by viewers, listeners and readers, so today, with so much time and space to fill on TV news networks and elsewhere, any TRUE objectivity is too often sacrificed just to get "the story" and create controversy, which in the end, is necessary to create ratings and readership numbers used to "sell" and generate the almighty advertising revenues! Of course, any controversial news stories created by the news media will neither attack advertisers nor be frowned upon by advertisers!

Remember, what the news media "chooses" to communicate or edit out of any communication is where

the breakdown begins in reaching TRUE objectivity. "Lip-service" or "looks-like" objectivity is what the news media is best at spewing out at the public. TRUE objectivity, so-called fairness and/or balance in the news media becomes nothing more than mere subjective bias, feelings and ideas, like it or not, all couched in the terminology of objective "sounding" claims, arguments, opinions and prejudices by news media owners and management.

The nature of man's "objective" thinking capabilities in the news media has a poor track record when trying to overcome built-in, subjective weaknesses, vulnerabilities and commercial influences! Furthermore, journalism and broadcast communication departments in high schools and universities are notorious at drawing "C" students into these fields as career choices while "A" and "B" students may tend to go into medicine and law.

## **TV And Radio Audience Ratings**

All statistical ratings compiled to measure audience levels of radio and TV programs may too often be based on too small of a sample of people taken from the whole universe of available users to be able to get TRULY statistically valid and reliable results! For example, a sample of just 300 people may be used to represent millions of viewers or listeners. Our tastes in entertainment programming are so fickle, how could a small sample of people be representative of millions of fickle entertainment program viewers and listeners?

It is easier to get a "bad" sample than it is to get a "good" one. Radio and TV advertising sales managers, whose programs are currently "down" in the ratings, are forever complaining to the ratings services about the demographically lopsided samples taken and used to determine the size and demographic make-up of the audience tuning in to media programming.

Audience ratings services never mention the sometime pathetic response rate to audience surveys or possible biases of the quantitative and qualitative instruments used to measure audience size and demographic make-up. You rarely hear about ratings service discrepancies, inaccuracies and the under-sampling of certain demographic groups of people when it comes to accurately measuring the "targeted" sample of people. In their zealous quest to end up with so-called valid and reliable results, audience ratings services may possibly overlook discrepancies and inconsistencies in their own data gathering procedures!

The end result is billions of advertising dollars may be spent each year on nothing more than potentially unreliable, invalid audience research and surveys. Remember, in scientific inquiry, unlike the "experiment", the "survey" happens to be the least reliable tool of scientific inquiry and research. The rule in survey research is, if you observe it you may disturb it, meaning any results coming out of survey research may be pretentious and contrived therefore questionable as to its validity and reliability because in surveys the sample sizes are typically too small with too many uncontrollable variables, as well as built-in research biases and weaknesses, to ever get conclusive, realistic statistics!

## **TV And Radio Talk Shows**

Some show producers have been accused of "staging events" and encouraging some of their show



guests to act wild and crazy just to keep the show lively. Consequently, guests may become more combative than they normally would under normal circumstances. Guests who may be encouraged to yell and scream at each other is good for audience ratings which, in turn, are used to sell the show's advertisement airtime to advertisers.

A radio talk show even has the opportunity to "create" their own guests including those who call-in and respond to the talk show host's remarks, and you, the unsuspecting listener may never know you were being tricked into listening to the show's real or imaginary guests or callers!

Radio show listeners and those who call-in to the show may never know a show's guests on the air with the host, and even some of the people calling in to respond to a show's topic, may have been "created" or manufactured just to say things to keep listeners and callers interested and get them to react and respond!

SUPPLEMENTAL SOURCE: CURRENT AFFAIR TV NEWS 5/16/95

## **TV Culture**

There may be none left, at least in the IDEAL sense of the idea of free speech! It may primarily only be available to those who have money, influence and power or control.

For example, just try and buy an advertisement on network TV or in some mainstream magazine that is anti-commercial culture, anti-capitalism, anti-fur or for anything that may upset the media's biggest advertisers or the media management's consumer oriented value structure.

Your idea for an anti-establishment advertisement may likely never see the light of day. Today, free speech, in essence, may only be for the privileged few! Is this what our forefathers had in mind when they concocted Freedom Of Speech in the U.S. Constitution?

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE WINTER 1995

## **TV Culture & Democracy**

TV culture may not bode well for true democracy which depends on an informed citizenry. TV oversimplifies and may not always encourage critical thinking. Democracy takes longlasting vigilance and requires active involvement. TV is passive by nature.

TV is controlled by a handful of commercial interests. Democracy is based on free speech for everyone. Democracy lives via strong communities yet TV isolates us in many ways.

Today, unsuspecting TV viewers are passive, easy-to-get-to and persuade. They possess a lazy, "hazy" view of reality which seduces us into thinking too many of life's problems can be solved quickly, easily and simply by buying something or consuming something.

This whole process virtually continues our commercial, consumer oriented culture. In just 50 years TV

has in too many ways eroded the democracy our forefathers fought so hard to achieve over 200 years ago. Our best bet is to try and raise our collective consciousness to help combat TV's NEGATIVE effects, which is one primary reason for publishing the information on this website in the first place! There IS more to life than TV and consumerism.

## **TV Home Shopping Channels**

Ever wonder why your local cable TV companies carry so many home shopping shows? It may be because your local cable operator may be getting a "piece of the action" or share of the profits on every sale that comes in from the area your cable operator serves.

Cable TV subscribers may not necessarily want all these "impulse buying" type shows, it may just be what the corporate conglomerates want in order to reap windfall profits from selling merchandise to cable subscribers in your area.

Compared to "big city" retailers and discount stores, home shopping channels may be offering somewhat overpriced merchandise. Also, what home shopping channels do not tell you is they may experience up to 50% returns of the merchandise purchased from a home shopping channel.

## **TV News 900-Number Call-in Surveys**

TV shows that ask if you want to participate in a public opinion poll, typically costing you 50 cents, may just be in it for the money and could in all likelihood care less what you think about the so-called "burning issue" of the day! This gimmick can be a real revenue generator for the show producers and/or the broadcast station.

A 6-second call to the show to register your opinion costs the show, maybe at most, 5 cents so the show makes up to 45 cents per call-in! Anyway, do you really think these "showbiz folks" care about your opinion? If they REALLY cared for it they would give you a toll free phone number to call to register your opinion during their call-in surveys. Many people who work at broadcast stations may also feel that many folks who do call the station to register opinions and complaints are too often "nut cases" or "shut-ins" with nothing better to do with their time than call their local broadcast station to "vent", rant or rave.

## **TV News "Exclusives"**

When a TV news channel says it has an exclusive story that you will only see "only on this news station", well of course, you will only see this particular version of this story on this particular news station because news stations typically do not share "verbatim" the stories they go out and write, shoot and edit. Every station is on their own to create their own version of a particular news event in your area like a murder, a fire, or wreck, which is their own "exclusive" story, hence the name.

News stations may lift aspects of certain stories from other stations but they never share reporters or

reports so any story covered by a particular news station is an "exclusive" for that particular station.

Consequently, the news stations can get away with teasing their viewers with exclusive news story promotions before a newscast segment or show to try and tease viewers to tune-in for a so-called exclusive story, even though you may be able to see a similar version of the same news story on another news station in your area.

## **TV News Interviewers And Interviews**

TV news interviewers rarely ask the tough follow-up questions to the VIP's (very important people) they interview because if they did they may not get an interview with that VIP ever again if tough lines of inquiry were followed. If TV news interview shows do not book important guests to be interviewed the show will lose audience ratings and advertisers will not buy ads on the show!

Solutions to problems talked about on TV news interview shows is NOT what TV news people really care about. They really only care about TV audience ratings, or the paid circulation of their newspapers, which draws the advertisers which pays the salaries. Everything else is secondary in America! Making money takes precedence over all else. Never forget this despite the "do-gooder" public service image the news media wants its audience to feel like it is performing first and foremost.

Concerning on-camera interviews the news media always comes across as being "nice guys" to the person being interviewed but beware of their disarming tricks! If a TV news person ever shows up alone at your door, a camera person may be shooting (recording) you that you are totally unaware of outside your home or place of business or even recording you through your window or a window nearby while the reporter may be wearing a hidden microphone recording your voice while acting like he or she is not really interested in getting you on-camera but only wants a statement! Then on the six o'clock news you see yourself talking on-camera when you thought you were NOT on-camera at all.

If TV news reporters come to you in what sounds like an unofficial, "off the record" capacity and all they want is to ask you a few questions, do not believe it! In the news gathering business everything you say and do is "on the record" and can be used against you so never let your guard down, or risk getting taken advantage of!

On the other hand, if you know you are being interviewed on TV watch out that they do not cover the air conditioning vents just to make you sweat and come across on-camera as looking uncomfortable, agitated or guilty during the interviewer's intense line of questioning.

Another trick is when they interview you with two cameras. One camera operator says they have to stop recording or taping the interview to fix something which tricks the person being interviewed into thinking "both" cameras have stopped recording so the person being interviewed lets down their guard and hopefully says something they wish they had not said while the second camera continues recording!

Moreover, when the editing process begins after your interview this is when they can just about make you say anything they want which is not what you really said when you did the interview! Just ask

anyone who has ever been the subject of a TV news interview. You can easily be victimized in the editing process.

Oftentimes, it is what they "edit out" of the interview that takes what you said totally out of context and you end up looking like you meant something else entirely! Is this fair? You agreed to do the interview so everything is fair game. The unsuspecting viewers of the interview at home may in all likelihood believe they are getting a fair and impartial interview when maybe they are not.

If you refuse to do the interview the interviewer may put a "spin" on the story with little or no regard for your point of view. Generally, there are only two safe ways to deal with the news media. First, stay out of the news. Second, if you do get "picked on" by the news media put whatever you have to say "in writing" and do so in a short, friendly, mannerly way, and do not deliver this message on-camera whenever possible!

## **TV News Managers And Management**

The managers are the ventriloquists and their highly touted, well paid news anchors (the reporters or "talking heads" sitting behind the desks in the TV studios) are the smooth, fast talking puppets who gush the words strung together by the hired help, the news writers and producers. So much "hangs on" what things look like in TV news that too often they come up short on substance.

Crime and violence may be portrayed, not always as unacceptable, but as a potential solution to problems or as a means to an end. TV may not cause violence but it may seem to tend to justify it. Simply put, the reality of the TV news business is that it is a real money maker for the elite in the business who get to enjoy its perks and privileges. This is about as substantive as TV news gets day to day.

The lead TV news anchors seen in the larger cities and on national TV news networks may not always write much of what they say on the air but they are the "hired guns" bought and paid for by the TV news management to look good while reading convincingly well out loud off a camera teleprompter.

The "on air" TV news anchors in the studio may not know much about what they read on the air every day since everything they read is printed out for them on the camera's teleprompter so it looks like they are talking to you, the audience, when, in reality, they are only reading the words they are speaking so it "looks like" they have what they say memorized when nothing is further from the truth. In fact, if you look closely you can oftentimes see their eyes moving from right to left as they "read" the news to you.

At the national TV network news level, and in other large cities, the lead TV news anchors may even mark their camera teleprompter scripts to know when to look down at their script on their desk so it "looks like" they are referring to their script to determine what to recite to you next in the news, but, of course, this is only a cosmetic move to make you, the audience, feel the news anchors have the news memorized when they absolutely NEVER have!

Right before the news "show" goes on the air "live" some of the behind the scenes news people may shout out, "It's showtime!" Remember, TV news in reality is "showbiz", or "playtime" for adults, that

TV news managers want you to think is actually reality when it is only reality as they see it and not necessarily what reality is! In other words, learn to think for yourself and do not put a lot of faith in what you hear or see on local and national TV news shows. Otherwise, the TV news managers can control your mind and shape your values.

## **TV News Sensationalism**

In the 1980's the U.S. Congress relinquished a lot of its control of the public airwaves letting competitive forces set the standard as broadcast licenses were allowed to be bought and sold in a matter of days! So, all of a sudden everybody with "deep pockets" (money) started getting into the TV news business.

This activity acted to cheapen or lower the standards of excellence and fairness in news, once upheld as a moral imperative for network TV news products, because now with so many new TV news networks, tabloid TV news shows, TV news magazine shows and various new owners, managers and producers of these new TV networks and news products that all of them end up fighting for ratings and a significant share of the same available audience. This is when "sensationalism" in TV news reared its ugly head! Sensationalism in TV news reporting always creates more interest in the news products from the available audience of viewers when compared to TV news doing more or less objective stories on obscure, less visual, often boring topics.

Consequently, writing subjective, outrageous, emotionally-charged, polarizing, dramatic- for-dramatic-sake news stories, instead of writing objective TV news, gets better audience ratings. Better ratings automatically means the shows make more money since advertisers are charged advertising rates or prices that reflect ratings or the amount of people tuned in to the news and news entertainment shows.

Checkbook journalism also plays a part in the sensationalism and may be the norm! This is when news people may outright pay for exclusive TV news interviews and stories, or if they feel paying people for news exclusives is unethical they may hide how they pay for "exclusives" via "storyteller" consulting fees and first class travel and accommodations for the storyteller!

In addition, advertisers, owned by the corporate conglomerates which today own the TV news networks, may covertly demand more supportive and positive news coverage, and they may get it because the TV news networks must now be careful not to threaten the profits of their financial backers--the advertisers which are owned by the corporate conglomerates which own the TV news networks!

Granted, it is a news person's job to find conflict, problems as well as report the wins, the losses, the horror, the shameful, the greedy, the victory, defeat or upset and generally expose anything which "disturbs the nest", so to speak. Today, however, due to the often liberal agendas of the writers, producers, editors and the TV news show management, consciously or unconsciously, they may seek to gain the viewers' trust through TV news sensationalism masquerading as factual, truthful news so they can covertly expose the audience to endless streams of propaganda, spin control, hidden agendas, selective-biased reporting and other misleading, untruthful information!

## **TV News Skin Contouring Camera**

Ever wonder how your favorite network TV news anchors, newscasters and some reporters SEEM to stay so young looking year after year? In the studio where these people do the news they may be in front of a "skin contouring camera". This camera essentially eliminates lines and wrinkles on the face without altering the look of their hair and eyes instantly taking years off anyone's looks when broadcast over the airwaves. If you see the same network TV people in person, face to face, outside the studio and off camera, you may notice just how much older they really look without the fancy cameras and lighting.

The network TV newscasters consider this camera somewhat of a fountain of youth keeping the TV "stars" potentially looking young forever.

Remember, broadcasters cherish youth and vitality. When the "top performers" in the industry start losing their looks due to aging, the broadcast managers are quick to resort to any and all tricks to try and help prolong the inevitable. Is the next step in preserving the looks of the top performers in TV news maybe some kind of computer-driven video paintbrush or metamorphosis?

## **Why We Hate The News Media**

The news media used to be the "watchdogs", now they seem more like "lap" dogs! Once known exclusively for exposing "ellitism" in politics and the business world, many journalists admit amongst themselves at having become elitists themselves!

The TV journalists, now virtual celebrities, may too often come across to the viewers as smug, aloof, out of touch, rich people. Some even take home up to \$30,000 for just one speech at industry dinners and political lobbying events. Some even openly contribute money to political campaign funds which used to be against a news organization's code of ethics! Whatever happened to the so-called objective, non-partisan distance reporters were supposed to maintain from legislators and business people so the reporters could remain unbiased when doing their journalist jobs?

Well-paid celebrity journalists claim they are not affected by the "moonlighting" money they earn at speaking engagements, but just try and convince the public that there is absolutely no potential ethical compromise. Perception is reality.

Honest journalists admit there is bias in news reporting but may just laugh it off as part of the entertainment side of their job. The fine line between "showbiz" and objective reporting has today possibly been irrevocably blurred . Journalists have seemingly too often become one with the politicians they cover and we all know where politicians rank in credibility polls.

Business, industry, lobbyists and politicians may feel they are buying potential immunization from future "bad press" reports when paying journalists to do speaking engagements.

Too often the public may be told more of what suits the media owners and advertisers! Since media

owners and advertisers bankroll the media, it is no surprise that newspaper, magazine and radio/TV broadcast advertising managers and editors will not readily admit that they have had media owners, advertisers and advertising agencies try to influence or "kill" certain news story content that may directly affect the media owners' or advertisers' interests!

Unlike in the past, today, news reporters and editors may try to avoid potentially controversial reporting that may adversely affect media owner and advertiser interests. In fact, it may even be in the best interests of all of those involved to do news stories that "attract" advertising revenues, not drive them away! Critics charge this is trading integrity for revenue!

The U.S. Constitution's First Amendment was designed to protect the citizens from an "uninhibited" press and government control but this does not apply in business! Every day big business may be doing what it can to deny consumers access to information necessary to make good, sound consumer decisions and choices.

Fighting for the almighty advertising dollar in these highly competitive times in the news gathering business, being less controversial when it comes to media owners' and advertisers' interests may be necessary to even survive.

Reporters may even fear losing their jobs and editors may fear clashing with their publishers over media owner and advertiser interference, so why risk it? Advertising revenues may influence editorial content so much so today that the public may never get the whole story!

Remember, big business upholds their right to free speech but may try and hold down freedom of speech if it adversely affects their revenues!

# **Observations, Myths and Thoughts**



## **Astrology And I.Q. Tests**

Some call astrology a science that is based on the "positions" of all KNOWN stars. However, what about the influence of the positions of all the UNKNOWN stars? Their influence cannot be calculated or figured into any astrological projection or "reading" because they are still unknown to man.

This uncertainty casts doubt on the accuracy of many astrological projections coming from lining up the positions of the stars as we presently know them to exist. Stars are still being discovered today with many others waiting to be discovered!

One would then surmise that if astrology is to be believed ALL positions of ALL stars should be accounted for IF we are to arrive at any valid and reliable or accurate "readings".

When something is predicted you usually only hear about the predictions that come true or the ones that turn out to be accurate. Astrologists, psychics, healers and others are often, at best, "long shots" at beating the odds of accurately predicting anything!

For example, in criminal cases you may only hear about the psychics that make successful predictions leading law enforcement officials to missing persons, murderers and so forth. However, some law enforcement officials have been consulting with various psychics for decades and NEVER have had a psychic's vision or prediction pay-off yet!

How is this relative to Intelligence Quotient or I.Q. tests or any other tests used to measure a child's intellectual abilities? It is the known versus the unknown.

The tests administered by your child's school will not predict "successful" intelligence" or "common sense" mental skills that are necessary to achieve goals! They only measure a very limited range of abilities without measuring a child's "overall" ability to think!

For example, "successful intelligence" may be more important to a child's overall achievement skills and is measured by one's ability to excel and includes the ability to solve problems, make fair judgments, solve moral dilemmas, create solutions and use ideas as well as put ideas into practice!

Those who possess "successful intelligence" may be better able to work around their

own limitations. The typical I.Q. test will NOT measure motivation, control, perseverance, independence or coping skills all of which are vital in developing "successful intelligence" so necessary in being able to achieve one's goals in life.

SUPPLEMENTAL SOURCE: BOTTOM LINE PERSONAL NEWSLETTER MARCH 1997

### **Brainwashing The Public**

The greatest threat Americans may face today is "the spin" or word manipulation. This is when attorney-type minds are hired to empty, censor and/or fill our minds so full of contradicting and confusing information that there is no room for "common sense" to surface!

### **Camera Pictures And Microphones**

These technological inventions do not transmit or broadcast "exactly" how you REALLY look or sound. Instead each and every type of camera and microphone made actually create their own reality or sound. This is why you may not always like how you sound or look when hearing or viewing yourself on tape or in pictures.

The sound you hear or picture you see is nothing more than what you sound like or look like as interpreted through the man-made apparatus of the camera or microphone. Ever wonder why you may feel you do not photograph well or sound good on a tape recording? People often comment on how different others they know look and sound "in person" compared to when the same people are subsequently seen or heard on the radio, on TV as well as in home movies, pictures or on audio cassette recordings. Oftentimes these created realities may not be very flattering to those peoples' voices and/or images being captured unless you learn all the "tricks of the trade" to make yourself come across in the best light, so to speak.

Since the man-made mediums create their own reality of how you look and sound on tape recordings or in pictures, this is where we got the term, "the camera loves you", as the man-made medium creates a reality that will likely never correspond EXACTLY to TRUE reality.

### **Civility, Honesty, Weakness, Success, Sin**

The "older generation" grew up espousing values like trust and civility. Today, if you tend to trust others or be civil towards them you may be more likely to be taken

advantage of by everyone from telemarketers to the person you meet on the street!

When someone says in a conversation, "I'll be honest with you...", they may actually be suggesting unconsciously that at other times they may have been LESS than honest with you! When someone uses this phrase in conversation it could possibly be a tip-off to one's "insincerity".

Weakness invites aggression. When you are at your weakest and most vulnerable this is when you can expect challenges from aggressors.

Success breeds arrogance and complacency, so much so that "average" people can even "beat out" the so-called most successful, the best and the brightest people. Success is a matter of luck....ask any failure!

Today, most anything goes. Everything that used to be a sin has now been twisted around to try and convince you that it is a "temporary affliction" or disease.

### **Being Led "Like Cows To Slaughter"**

Americans too often live like contented cows oblivious to what may be looming on the horizon. The corporate conglomerates control the airwaves, newspapers, magazines, books, motion pictures, home video and music industries.

The media monopolies allow little if any dissent either! They can and do often refuse to sell advertising airtime and space to citizens, advocates, businesses or groups that they may feel are too harmful to the media owners' business interests, even though the airwaves are supposedly owned by the public!

For example, TV networks may refuse to sell advertising airtime to anti-consumption or anti-commercial culture groups, feeling that it may offend their regular advertisers who depend on the masses to consume more than they need and continue to buy, buy, buy!

Like the Magna Carta, there should be a "Media Carta" giving the public the right to gain access to advertising outlets if consumer advocate groups have the money to pay for ad space and airtime; commercial opportunities like most all other businesses are given.

Could this be one of the great human rights battles of the New Information Age? If legal challenges fail to give consumers communication rights or access, increasingly, the

media outlets will continue persuading us how to eat, think and behave.

The public wants and needs the ability to be able to communicate to the masses who are affected by advertising so individuals can stand up to the corporate "masters". Rights to communicate would force a somewhat more level "playing field".

If and when this day possibly comes, the cows (the public) will stop chewing their cud, stand up and enter the brave new world. Imagine if every time you bought something on a credit card, a percentage of the purchase LEGITIMATELY went to feed the hungry. It would be such a noble effort, who could ever criticize or object to this type of advertising ploy?

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1997

### **Darwinism**

This theory states the belief that man evolved from the ape. The theory of evolution is only theory and has not yet been proven as indisputable fact. It may only be quasi-scientific theory at best and possibly may even cover up where mankind really did come from! Science and scientists may have prematurely adopted Darwin's theory then scrambled to find evidence to support it, most unsuccessfully some would say. The believers in Darwin's theory cling to it possibly out of fear of encouraging harsh, unforgiving, religious fundamentalism again. So, instead they have turned belief in Darwinism into a religion unto itself!

Darwinism became religious fundamentalism dressed up in a lab coat! This perspective challenges conventional scientific wisdom and could be the basis for changing the way we look at ourselves and our origins.

### **Death Of Reality**

Unfortunately for Americans violence on TV, in films, videos and video games is "make-believe" violence.....or is it? Well, not necessarily if you believe in "copycat killings" and violence against man and nature.

Terrorist acts are not just acts of violence but are acts of performance for national and world attention. What is the effect of continuous and powerful doses of make-believe violence upon the human psyche? Simple criminal acts of violence or massive acts of terrorism are carried out by the actors or "new stars" of the 21st Century.

Through a single, well calculated act of violence an ordinary member of the world audience can take center stage, grasp 15 minutes of fame and possibly even re-write and change history forever rivaling the greatest leaders' achievements!

The American people are saturated with recreational and commercial, make-believe violence and these illusions are epidemic potentially creating problems and challenges we may not really be prepared for. Americans consume a heavy diet of illusion and make-believe violence which may turn once passive audiences into aggressive actors.

If movies and TV influence the way we talk, communicate, move, play, dress and so on, how then can it NOT affect our moral and thinking behavior? Are you affected much more often and more deeply than you may even be aware of? Does our unceasing availability of illusion and make-believe trigger uncontrollable urges in some of us? Are our perceptions becoming warped? Is make-believe and reality blurring together?

Entertainment is the latest drug of choice with violence being an integral part of much of it. We consume the illusion or the "make-believe pill" nowadays without much thought as to any potential side effects.

Critics charge that cigarette smoking, racial prejudice, as well as child abuse, are recent examples of the possible side effects. Can we even hope to reverse the damage potentially caused by destructive and self-destructive practices? For a clue to the "solutions" simply look at the products created and distributed by the illusion and make-believe industries.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1997

### **Democracy And Deconstruction Of Earth**

Ideally, democracy may possibly be the worst form of government except for all the other forms of government that have been tried! Consumer confidence in a democracy may really mean consumer over-confidence as more and more people are falling further and further in debt and behind on their credit card and mortgage payments leading to more and more bankruptcies than ever before despite how well the government makes the overall economy of the nation appear!

Meanwhile, critics charge that the deconstruction of the planet is happening right before our very eyes! Up to 70% of the Earth's commercial fishing areas are being seriously

threatened with depletion as too many species of fish may be in danger of extinction.

The resources of the Earth are being stretched beyond their capacity to support its growing population especially troubling is the possible ozone depletion and the greenhouse effect, air and water pollution, deforestation, new antibiotic-resistant viruses and infections, as well as the global economy's quick changing, turbulent and volatile economic and political conditions!

Critics charge the U.S. uses up to 40% of the Earth's resources which are made available each year due to its capitalism and commercialism, along with American consumers' nurtured need to consume and want for more and more of that which is not always necessary, brought on by corporate conglomerates' need for more and more profits! As the Earth's resources are one day depleted and fierce scarcity sets in, is the eventual extinction of the human race not too far behind? Or will what is left of mankind be turned into a feudal society where if you do not work you will not eat and a good year will be one in which you are blessed with a good harvest?

### **Evolution Of Our Mind**

Since the beginning of mankind, when we think, we tend to be more adaptive or emotional and not always rational. To reason why is secondary to all other thought, as making sense out of the world minute by minute is of primary importance in order to survive. However, we REASON that our self is in control.

Actually we have as many "selves" as we do thoughts and, like thoughts, they are always constantly changing! From minute to minute we are not the same person or "self" at all. That which we just adapted to is already gone. Every moment we are actually adapting anew.

Instead of possessing a single intellectual entity that judges different things equally, the mind is more complex, ever-changing and consists of many differing, smaller minds made up of fixed reactions and flexible thinking habits.

Therefore, our multi-mindedness, so to speak, constantly adapts, accommodates and assimilates to survive. We may only put our multi-mindedness into action temporarily for a complex task at hand.

Our multi-mind is NOT some almighty controlling force but is more like a semi-organized group of lower forces possessing a "knack" for things. This is why mankind,

by nature, is so inconsistent, moody and emotional. We cannot help but see the world through jaundiced (prejudiced) eyes. It is in our very nature and no amount of good intentioned, rational thoughts can change these instincts.

### **Example Or Exception**

It happens to you maybe every day, someone tries to persuade you to act or believe in something by saying, "For example....". However, the example they use on you may not be an example at all but could just as easily be an exception which would not be valid and/or reliable information to backup their argument. Their example of how they think things are or should be may be just a coincidence. A coincidence does not make for a strong argument like an example can persuasively demonstrate.

How are you ever to decisively know if someone's example used in an argument is really a strong, consistent example of what they are trying to convey or prove to you or is it merely a weak, coincidental exception? Odds are you cannot know for sure. You can only ask yourself the question, "Does it make sense?" If you are not sure it may be best NOT to believe the person trying to persuade you because, generally, most folks too often do NOT know what they are talking about and just want you to buy into or believe in what they are saying.

Remember, in general, nobody really KNOWS, they just like to believe that they know, then try to convince you they know when, odds are, they do not know they merely believe they know. For example, from the science perspective, we believe that God exists but we do not know absolutely positively for sure that God exists, this is why the subject is still debated between those in science and religion.

### **Experience Used As An Argument**

When determining the merits of someone's argument used to persuade you one way or another, remember that "experience" is subjective NOT objective. People would like you to possibly too often believe that their "experience" makes them knowledgeable or all-knowing. Experience should not always be discounted but someone's experience can be narrow and limited and not open to all other possibilities, alternatives, options and consequences. Experience can also be the exception and not the rule and may consider only one possibility and not all possibilities like "objective" thinking strives to accomplish before making an informed decision.

It is much easier to make decisions based only on experience instead of going to the time

consuming task of thinking things through to a logical, rational, objective end. It is ALWAYS easier to attain a subjective, emotional end using mostly only emotional-laden experience as a basis for your decision-making instead of more difficult objective, rational, logical thought.

## **Extinction Of Mankind And All Species**

Scientists admit that extinction is probably inevitable including mankind too due to the natural selection of nature. Some species just make it on Earth longer than others. The "meek shall inherit the earth" may simply mean the ants and cockroaches will outlast us all.

Scientists also claim that 99% of the Earth's species have already gone extinct and that every 20 minutes another species may disappear! The only thing constant is change.

Western civilizations should try to help Third World countries fight poverty and sickness but at some point you may have to ask yourself are you simply prolonging the inevitable? Mother Nature has her own way of letting us know when we may be overpopulated, creating too many questionable concoctions and pushing the Earth's resources to the limit and the Earth's ability to accomodate and cope with all mankind's creations and mutations by creating unstoppable forces like disease, fire and maybe even war!

With any kind of system, like eco-systems, man must learn to control it and use it without abusing it or it will control mankind! Ignorance leads to unrealistic expectations. Salvation is understanding and know-how.

## **Facts**

Facts are nothing more than a consensus opinion, meaning educated guesses! When someone says, "The fact of the matter is...." their argument would not come across so strong if they said, "The educated guess is....". Consequently, an opinion, stated as if it is a fact, by a good speaker can be made to sound or come across as indisputable. Remember, also that a so-called fact may be more of an "exception" to the rule instead an "example" of the rule! Anyone can distort the facts and be wrong.

## **Fishfinders**

There is a mini-camera selling for about \$700 that any fisherman can drop into the water and actually see where the fish are, especially suitable for weekend fishermen who



cannot stand to come home empty handed. This is similar to weekend hunters of wild animals who "bait" areas with food to draw animals out to be shot at almost point blank range!

Is there any sporting chance being left in fishing and hunting these days? Maybe for the fishing industry to survive and profit electronic gadgets may possibly turn this once wholesome activity into more of an effortless game like shooting fish in a barrel. Seeking effortless activities may be a sad commentary on the American sportsmen's evolving habits and values!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 8/2/98

### **Generation Z**

The next generation "Z" must accept the challenge and deal with our collapsing ecosystems and irreversible economic decline IF our descent into "ecocide" is to be reversed. Ecocide is the suicide of our ecology-- the air, water, land, plants and animals.

Continue doing business as usual and ecocide is our future as the population and consumption keep doubling every 40 years! This "stressing out" of our global ecosystems may be beyond repair and their ability to be able to renew themselves may be minimal. Continual unchecked growth eventually yields negative economic returns and then guess what? Our ecology eventually may come crashing down!

We may now be in the age of rapidly diminishing returns, like exhausted mineral deposits, falling and polluted water tables, degradation of soils, vanishing fossil fuels and old growth forests. Today, we face more and more environmental cleanups, industrial scrubbers, waste treatment plants and long-term storage of toxic and nuclear waste, all created to help enable the economy to continue growing.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1995

### **Genetic Diversity**

We are losing it and this may be a ticking time bomb! For example, the loss of genetic diversity in agriculture is now unstoppable and possibly may lead to worldwide hunger, maybe even extinction of mankind!

Nature is held together by complex interrelationships. Simplifying this forever alters and

may destroy nature's complexities! Modern genetics rapidly changed our food system. Genetic erosion began with plant and gene patenting and with it came opportunities for cornering the market. Corporations are monopolizing vanishing genes which may conceivably shatter our agriculture.

So, what is at stake? The control, future and integrity of the first link in the food chain! Genetic diversity can also be used to tell if you are predisposed or possibly even likely to get certain diseases as you get older, yet who or what can keep insurance companies from using the results to deny people coverage?

Test results should be the confidential property of the individual, otherwise, it could create a whole class of people that may not be able to get certain types of insurance or even certain jobs because they have been determined to be too risky due to a specific genetic makeup. Or even worse, some folks may be determined to have the wrong genes for what certain employers are looking for, and from their genetic makeup may be determined NOT to be able to handle certain tasks

### **History, Truth, Reality, And Logic**

History may be but a fable agreed upon, warped and written by the victors to suit the fears and prejudices of the public. Consider the very little "authentic" history that may even exist with all the coloring, conjecturing and spewing of opinion as if it is fact! Most histories may be but lies immortalized leaving us with a flawed view of posterity and there is no end in sight in the abuse of historical accuracy.

Concerning truth we too often cannot handle the truth, meaning radical honesty. Few of us ever get confronted with the truth or honesty which keeps us relatively content yet in the dark about many things we may need to know about if only we could handle truth and honesty.

Psychologically, too many of us are frail, overly sensitive and just plain mental midgets when it comes to intellectually discovering then dealing honestly with the truth. Many of us would rather go through life with blinders on, so to speak, seeing only what is right in front of us instead of what is all around us.

Today, for many of us perception IS reality or better known as misperception! Too often we may see only what we want to see and believe only what we want to believe or believe that which supports our core convictions and prejudices. We wish it is so, we hope it is so, therefore it IS so "before" we know it is so! Most everyday we convince

ourselves of that which may be questionable!

Logical thinking is useful but to claim it is the only way to reason things out is arrogant, making creative thinking less likely. Creative problem solving uses experience, common sense, passion and intuition which tempers logic's rigidity and, in turn, expands the bounds of logical thinking.

### **In Your Face Quotes**

"He who fears being conquered is sure of defeat."--Napolean

"Fortune does not change men it only unmask them."--M.J. Riccoboni

"Among mortals, second thoughts are wisest."--Erasmus

"One is never more on trial than in the moment of good fortune."--Lew Wallace

"Power corrupts the few; weakness corrupts the multitude."--Eric Hoffer

"A government big enough to give you everything you want is big enough to take everything you have."--anonymous

"Real knowledge is to know one's own ignorance."--Confucious

"A nice way to call someone a liar is to say he is speaking in terminological inexactitudes."--anonymous

"History is never what it appears to be. The truth may be stranger than fiction."--anonymous

### **Intoxication And The Psychedelic Mind**

Organized Western society and its political culture fears the "psychedelic mind" because psychedelic consciousness can change life as we know it. Yet, nothing can be more revolutionary and necessary as it censures the status quo and is considered taboo by the mainstream corporate conglomerate political parties and their news media puppets.

The "explorers" in the psychedelic realm, the "psychonauts", grow their minds, expand their awareness as well as explore the imagination.

However, psychedelic experimentation, practiced as scholarly research, is banned, taboo, even outlawed. In the West we may never learn how to cope with or learn from our mind's "inner space."

For example, Western culture cynics, or fault finders tend to be portrayed as dismissing the explorers, or psychonauts, as the "lunatic fringe" just so the psychedelic mind will NEVER be taken seriously by the public. As usual the bad publicity leaves out the other side of the story so the public can be led to believe something else entirely, which will typically follow the agenda of values and beliefs of the person(s) controlling the medium and the message.

When dismissing the psychonauts, in all fairness to the cynics quoted in the "general" dismissal, upon further investigation, "specifically" they may be finding fault to try and make psychedelic exploration better which, of course, is conveniently left out of the message by those against exploration who control the medium, like corporate conglomerates, politicians or anyone else in control of the information! Oftentimes the public is led to see only the "negatives" of cynicism and not the "positives".

The "lunatic fringe" described by a cynic in a positive way would be labeled instead as the "fringe culture" and described as follows. Since nothing ever really happens in the center, all innovative change and powerful ideas seem to happen out on the "edges" where sparks fly and opposing edges meet! For example, if you travel into outer space faster than the speed of light when you return to Earth you would only be a few years older but hundreds of years will have already passed by on Earth, which is Einstein's theory of time and space.

If scientists did not already know this particular theory to be a fact, and if only the cynics' negative perceptions of this theory of time and space were allowed to be adopted and reported on before it was ever adopted by the likes of Einstein and accepted by scientists everywhere, this theory would likely have been dismissed as just another invalid and unreliable idea from the lunatic fringe!

This brings us to intoxication which is most often portrayed as a negative state of mind. However, the positive side of the story rarely, if ever, gets told because it does not suit those in control of the information the public is allowed to ponder on a regular basis, day in and day out. For example, people like accessing altered states of consciousness for intellectual, scientific, psychic, psychological, exotic, euphoric as well as self-help

reasons. We feel intoxication helps us to discover our true hidden self, to understand dreams and to heighten our artistic perceptions.

Of course, some of us just like to hallucinate and experience visions just for the fun of it. Unlike what you may be led to believe, intoxication may produce in some of us some kind of happiness IF the user is not an abuser and uses self control and moderation in the process. Remember, we were born with the impulse to experiment and alter our mind.

### **Making A Fair Judgment**

To think CLEARLY and unconfused requires being able to judge things FAIRLY based on all the possibilities, the alternatives and all their consequences, at least as many as can be conceived of in the amount of time allotted for the task at hand. Fair judgment should be tempered with a passion for self-chosen principles. Making a fair judgment is not necessarily based on consensus "crowd" logic or laws.

However, there is usually an exception to every rule that should be considered when making a fair judgment. These exceptions will pop up depending on the circumstances.

Consequently, to reach a fair decision, every angle should be considered, which in all likelihood is improbable. This may be why so few truly fair decisions are ever made, even though everyday those people around you will likely try and convince you that "their" judgment is a fair one!

Most folks generally like to portray themselves as "know-it-alls". They may actually know little if anything about what they are talking about yet have convinced themselves otherwise, and now they are trying to convince you!

### **"The Missing Link" From Monkey To Man**

To date, since no one, including Darwin and other evolutionists, has yet to come up with the missing link in the evolution of man from monkey, could it be possible then that mankind may be a UFO experiment on a grand scale as part of a grand plan started thousands of years old which has effectively evolved out of control on purpose? Are we simply transplants from another world? To think we are the only water-based living things in the universe may be shortsighted, selfish and egocentric. The ancient Hopi Indians, as well as other cultures, call this possibility part of our "hidden history".

## **Moral Decision Making**

When faced with a moral dilemma in a particular situation there may be no absolutely right or wrong decision to make but instead there may be "more or less" effective decisions to make. Concerning a moral dilemma you may be faced with, most anyone can make the "more or less" right decision AFTER you have had time to weigh all the possibilities and all the consequences to those possibilities. However, when faced with a moral dilemma there may be no time to weigh all the possibilities and consequences to your actions. And remember, what someone SAYS they would do when faced with a particular situation and what they would ACTUALLY do may be two completely different things.

Here are a few scenarios to test your moral decision making skills. Remember there are no right or wrong answers. This first scenario actually happened and is a true story!

Scenario #1: You work in a fairly large office building or you are at school and at least two co-workers or fellow students burst into the building and start shooting up the place with an arsenal of shotguns, semi-automatic weapons and bombs too, attempting to kill everyone in sight!

You are surrounded by co-workers or fellow students and one has been shot in the face, and is bleeding but is not able to stand on his own but he is moving a round. The shooters have vanished to another part of the building and you still hear sporadic gunfire and people screaming bloody murder! You are already on a cell phone calling 911 asking for help. You tell them exactly where you are in the building and let them know about the injured person. The 911 operator says, "Help is on the way, don't move, stay where you are!"

Thirty minutes go by and still no help. The injured person is still bleeding and saying, "Please! You have to get me out of here!" However, you still hear gunfire in other parts of the building and people screaming although not necessarily close by. You look outside and see cops surrounding the building and the 911 operator on the phone still says, "Stay where you are, help is on the way."

An hour goes by. An hour and a half go by and still no help. Two hours go by and the injured person is now asking you to make sure you tell his family how much he loves them if he does not make it out. Believe it or not the 911 operator is still saying help is on the way and "Stay put!"

So, what do you do? You know the layout of the building. With the sounds of gunfire nearby, do you maybe risk your life making a run for it while helping others carry out the injured person to paramedics? Or do you continue to wait?

Consider this, if it was YOU or your child or loved one that was injured in this situation, what would you want them to do for you? There are no right or wrong answers in this situation because it is life threatening. There are just "more or less" effective solutions to the dilemma.

If you decided not to wait inside but instead make a break for it outside, you may get shot or you may get free and save the life of the injured person. This action could possibly be considered heroic by some even though you disregarded what the prevailing authority said to do, which was to "wait, as help is on the way". Do you take matters in your own hands based on self-chosen principles or do you listen to the authority and continue to wait? If the people you are with decide to wait it out, do you listen to the consensus of the crowd logic? Are you afraid of getting shot too and decide to wait it out, basing your decision on self-preservation? Even though some may call this selfishness.

In reality, in this particular situation, the group decided to wait it out, the injured person bled to death, the swat-team eventually arrived after three hours of waiting to save you and the group of people you were with. You and the group, along with the family of the dead person, later blamed the authorities for not rescuing them. Considering the scene, the cops had surrounded the place and the swat-team, as is customary, was slowly and methodically going from room to room looking for the shooters, looking out for booby traps and bombs while helping people they come across along the way get out of harms way.

It does little good now to play the "blame game" blaming authorities for the death of the injured person, unless you are maybe trying to reduce your own guilt and make yourself feel better about your actions and decisions since someone died in your arms but you were eventually saved.

Consider this possibility, you wait it out like the 911 operator insisted you do, but the shooters find their way back to where you are and kill or wound you before help arrives! Remember there are no right or wrong answers in such emotionally charged, chaotic, violent situations, just actions that may possibly be more or less effective depending on your character or your level of moral decision making in this particular situation.

This scene was actually one that took place in 1999 at Columbine High School in Colorado when two kids went on a shooting spree and eventually killed themselves rather than be taken alive. Here is another scenario that tests your level of moral decision making. Again, remember there are no right or wrong answers. Let's say you are walking down the street and witness a man severely beating a woman, relentlessly, neither of which you know. He just will not stop beating her with his fists. No one else is around so what do you do? Do you possibly risk your life by intervening? Do you run and call the cops? Or do you do nothing?

To do nothing, of course, saves you from injury and possibly death and could be interpreted as selfishness. To call the cops is what most people say they would do in this type of situation which is a consensual level of moral decision making, meaning your decision is based more on what most people say they would do. However, too often, by the time the cops arrive the damage has been done and in all likelihood the victim could be dead by now or seriously injured and the criminal has escaped, possibly never to be found thus allowing him to perpetrate the same crime against someone else, maybe even against yourself, a friend or a loved one!

If it was you or a loved one being severely beaten, what would you like the onlooker to do for you? In this situation, if you had tried to intervene and help without regard for your own safety, you may have been killed or hurt but possibly had saved the person from serious injury and maybe even death, as the criminal may decide it is best to stop, re-think his actions and run away before he gets caught. And again maybe he would not. You just do not know until it happens to you, but regardless, if you intervene, some may call this heroic, "somewhat" like those folks who dive in the water to save a drowning person or help someone out of a submerged car in a lake or canal. This level of moral decision making operates on self-chosen principles, without regard for your own safety or what the group or what many people would likely do in this situation and is against what the cops and some religious groups would suggest you should do, as they may say you should probably wait for help and not risk your own life in a violent situation.

If it was your loved one being severely beaten, is there any question that you would not immediately intervene and not wait for some cop to show up? Is it that you would only intervene if it was someone you cared about and not intervene for someone you did not know?

The decisions you make when faced with a moral dilemma expose or uncover your level



of moral decision making. Are you giving or helping by nature in chaotic, potentially harmful situations or are you more selfish? Some people rationalize their actions in these type situations by saying, "There was nothing I could do." This can reduce their feelings of guilt or helplessness or weakness. Of course, a life may be at stake here, YOURS or a loved one's, but there are no right or wrong answers.

Here is the final test of your level of moral decision making. Let's say a loved one is in the hospital dying of a painful, terminal disease with no hope or chance for recovery. He begs and pleads with you to pull the plug from the life support machine that keeps him alive. Also, most importantly in this particular situation, you have absolutely nothing to gain if this person dies. So what do you do? To unplug the life support machinery is against the law and you could go to jail. Calling hospice may only prolong your loved one's misery even though he may be in less pain while he vegetates and waits to die. Calling hospice may reduce your guilt for not doing what your loved one requested and make you feel like you at least did something to help. You could go to court to try and get the judge to allow you to unplug the life support, but this could take months while your loved one continues to beg you to help him die.

If this was you on life support what would you want done? To do nothing and you do not risk going to jail. Call hospice for help here is what most people would likely do. However, if you unplug the machinery this decision is NOT based on selfishness, NOT on law and order or the doctors' authority and NOT on what most people would likely do, but instead is based on what YOU think is the best action for the dying person, despite what everyone else says you should do. Remember,

**SUPPLEMENTAL SOURCES: NBC-TV DATELINE 4/17/01 and KOHLBERG'S THEORY OF MORAL DEVELOPMENT**

### **Mysticism And Science**

People, scientists and researchers included, like to think they are and can be "objective" about things. Mankind is mentally incapable of being totally objective about complex things and issues, events or reality!

The human mind is LOADED with preconceived ideas, agendas and biases, conscious and unconscious. It "fogs up" our ability to make a truly fair judgment. Even scientific experimentation, with all its built-in checks and balances, ends up making TRUE objectivity virtually impossible.

Forget TRUE objectivity! It likely will not happen. Only a semblance of objectivity is possible. Reality and objectivity can only be described through the "subjective" mind. The result can be neither reality nor objectivity but is instead some sort of "omni-objectivity".

## **Myths Of Darwinism**

For over 100 years, the most acceptable explanation for the formation of life on Earth may have been based more on faith than compelling scientific evidence! Darwinism has been considered to be based on hard facts, yet modern methods of dating the Earth and its fossils indicate that there may not have been enough time for complex lifeforms to have evolved from single-cell organisms!

Scientists who uphold Darwins theory as fact have always admitted there is a missing link showing just how man evolved from the ape, but now there may be even more missing links in the human evolutionary line than there are fossils to back up Darwinism.

Apply the scientific method to Darwinism and it can be exposed as possibly more an act of faith than a functioning science!

One idea to possibly ponder is, could mankind be nothing more than an experiment on a grand scale conducted by extraterrestrials who do not make themselves known because, as any scientist knows, once the observer becomes observed by the subjects being studied, then the experiments results are forever tainted and the results are automatically less valuable for later correlations and extrapolations!

## **Positive Thinking**

"Playing the odds" on what "probably" can or will happen may more likely reap more benefits than trying to WILL something into happening through some sort of positive thinking practice. Things that happen to you may have more to do with the "coincidental odds" of things happening in the normal course of events and not necessarily due to your POSITIVE thinking at all.

Positive thinking is more emotional and from the heart, while negative thinking can be more rational, like in looking for what can go wrong. A negative thinker may have greater opportunity to fix things BEFORE they go wrong. It is believed by some that the MORE intelligent you are, the MORE negative your thinking habits may tend to be.

However, intelligence does NOT mean one is knowledgeable and some of our most "knowledgeable" minds do not always come across as intelligent.

### **Public Ignorance**

We, the ignorant masses, perpetuate ignorance by creating "privileged" positions and classes for our leaders. We put them in control of our lives and vast amounts of money and power then wonder why they turn out inadequate and unable to correct their own deficiencies, as well as the system's weaknesses they were put in charge of controlling and correcting!

Unfortunately, these privileged classes of people that we, the masses, create end up speaking to us in double-talk so from them we do not really know what we think we know.. This means that what you "think" they said to us is not what they actually meant!

### **Radical Honesty**

Radical honesty is learning how to get good at telling the truth WITHOUT making everyone hate or despise you in the process. Stress does not come most often from environmental influences but more often comes from the self-built jail of our mind which keeps us locked up through telling lies.

We lie like hell. We cannot help it Telling lies burns us out and is a primary source of stress.... and stress kills!

Not telling the truth about how we REALLY feel about things, in general, keeps us stressful. The only relief is to get good at telling the truth in a radically honest way. It may save you from a stress-related heart attack.

Speaking in "politically correct" terms means "telling lies" (untruths) just to help you get by day to day and not be hated or despised by friends, family and co-workers. Speaking politically correct can also make a person feel miserable inside. Telling lots of lies or untruths can put unnecessary stress upon you because you are too often searching for "just the right " lie or "fib" to tell others that will be believed to be truthful.

### **Rational Thought**

If we always HAD to think "rationally" we may NEVER decide! It is just too time consuming and mind boggling to sit around always considering all your options, all the

possibilities and all their consequences.

Therefore, our emotions or "gut feelings", intuition, common sense, "vibes" or vibrations and situational ethics, all take over to settle or end the decision making process. None of these emotional characteristics have anything much to do with rational thought except in helping to guide our decision making process along.

Dealing with day to day affairs more emotionally instead of rationally, makes life much simpler to deal with. In a sense it is an emotional shortcut. By and large, rational thought in its purest form is left primarily to the scientists. The rest of us live more emotionally, moment to moment, preferring to worry about any possible consequences later.

No one really likes to admit that they have a problem thinking things through rationally or reasonably. Furthermore, it is possible that Americans are more reliant on emotional thinking patterns compared to other cultures.

Additionally, to challenge someone's THINKING process, thinking habits or their "thinking", in general, can be intimidating, even provoking! So, how do you come to a balanced decision and consider things fairly? Accept the mental challenge of the "thinking" process versus the "emoting" process, never jump to conclusions and never assume anything.

To challenge someone's thinking patterns CAN be a friendly, fruitful exercise IF folks would just NOT feel so threatened by this mental challenge. Unfortunately, few of us can accept the criticism well without getting angry, defensive or taking it all too personal.

## **Reality Creation**

Your mind creates the ONLY reality you can experience or know. Your perceptions, attitudes and willingness to experiment or gamble is the only reality you can know and YOU control it.

Objective reality is outside, "out there somewhere", but your experience of reality is in your mind. So how real is real? To possibly find out you should try liberating your mind.

For example, believing in just "one reality" is the most dangerous illusion. There are many realities created internally. Some contradict but none can truly reflect external, eternal objective truths because we cannot KNOW them. We can only BELIEVE in our

interpretations of what we want to think these perceived realities are.

## **Reason**

Reason often may not breed clarity like you would like to believe but instead can lead to numerous irreconcilable contradictions between differing opinions. Reason does NOT settle questions but raises questions!

## **Scamming Yourself And Illusion Of Fact**

When someone tries to convince you by saying, "The fact of the matter is...", remember that a fact is nothing more than a consensus of opinion! A fact is not necessarily truth. Many people have come to confuse fact with truth yet these are two completely different concepts. Facts are everywhere, the TRUTH we may never know! The discovery of TRUTH has been debated since the beginning of discourse over 2000 years ago!

"Scamming" yourself is when you convince yourself of that which is questionable! Deceiving yourself may make you feel better and even make you feel as though you REALLY do "know" something. Most of us do not "know" what we are talking about much of the time but we do not like to come across to others as if we do not "know".

One of man's inherent cognitive weaknesses is determining the difference between "knowledge" and "belief". We BELIEVE something to be true but we most likely do NOT KNOW it to be true! We often may only have a "belief or feeling" that something is "true" when we do not have indisputable, absolute "knowledge" that something is true.

To REALLY "know" something may be next to impossible when considering complex issues, however, to "believe" is much simpler to accomplish, a mental "cakewalk" so to speak. For example, we may "believe" in God but by logical standards we unfortunately do not have indisputable, absolute proof or evidence that God exists! We may "believe" God exists but we just do not "know" that God exists.

## **Scientific Funding, Science And Religion**

The integrity of "funded" scientific research may too often be threatened by fame and fortune which may compromise and corrupt the pursuit of scientific truth! A code of silence or a veil of secrecy may be surrounding the whole scientific research community. The potential overzealous drive to "show results", sometimes any results, under haunting deadlines, may be the fatal flaw of our system of funding science and intellectual

curiosity.

Concerning science and religion, scientists believe nature or "starstuff" created mankind, and man, in turn, created God. The atoms that go into the makeup of man's body, the iron, calcium and carbon are all said to have come from giant red stars billions of years ago.

However, this may be a losing argument with the general public because there are 1000 devoutly religious people for every one scientific-minded "believer" who believes mankind evolved from "starstuff". There are even 10 times more astrologers in America than there are astronomers.

Why? Possibly because religion is much less complicated to understand so is it no wonder that religious fundamentalism is on the upswing worldwide and in America as well? This is fanaticism to some or scientific illiteracy to others.

Americans, by and large, cannot recognize good science from bad. The ignorance of American culture concerning science attests to the "dumbing down" of America. This process is like a toxic virus eating away at enlightenment.

However, science cannot explain the unexplainable satisfactorily. Ask a scientist to unravel the mystery of the "spirit" of mankind which resides in all of us. Our spirit transcends anything the human mind can ever come close to truly or clearly understand or explain. For example, many folks "believe" there is a God, yet we cannot prove it scientifically. If we absolutely positively knew God exists there would be no debate on the issue. Who knows maybe Satan and science are one and the same keeping us from attaining the knowledge and indisputable truth that God exists.

### **Selfishness And Revolutionaries**

True selfishness may be the ONLY friend you can trust because unselfish people can turn "on and off" their loyalty like a light switch! The TRUE revolutionary is the ONLY one you can ALWAYS trust and count on because he is loyal ONLY to himself, and in it for himself, as only a true revolutionary could ever be.

This means if he is on the side of YOUR cause he will not bend or break and will "go down with the ship", so to speak, while others around you could easily "switch" loyalties just to save themselves, consequently, leaving you stranded!

## **Slave Traders**

Slave traders sent slaves to America but most slave traders were not white men like many want to think, but were black slave traders, meaning Africans selling other Africans into slavery! The slave trade to America got started in Africa when the Portuguese went to Africa seeking gold but found instead well organized African kings of countries that were delighted to sell the Portuguese as many slaves as they wanted to buy!

Eventually 11 million slaves were sold and sent out of Africa to the western world. When the Portuguese and other Europeans landed in Africa, the African economy was already well established and robust with well trained, ruthless, large armies organized for protection. Consequently, if Africans had not sold other Africans into slavery, slavery as we know it today in America would never have existed!

SUPPLEMENTAL SOURCE: PBS TV DOCUMENTARY AFRICANS AND AMERICA: AMERICAS JOURNEY THROUGH SLAVERY 6/9/01

## **Solar Flares From The Sun**

Just one big solar flare can change, even destroy, life on planet earth forever! Our sun is billions of years old but no one knows if and when it may explode or deliver a fatal blow to earth.

The earth's atmosphere, unlike many planets, is thick which protects us from typical low-grade solar flare-ups, but someday, and nobody knows when, this could all change virtually overnight!

The old saying goes, There are few if any absolutes in this world. All tends to be relative and not absolute. Nothing lasts forever. We feel the sun will always come up tomorrow, but we know someday this too may change.

SUPPLEMENTAL SOURCE: DISCOVERY TV CHANNELS PLANET STORM 6/20/01

## **Southerners And Race Relations**

In the U.S. Southerners have always been labeled by Northerners as racists. Northerners feel they are the champions of civil rights.

However, if you ask many African-Americans who live in the South about their day to day treatment by Southerners compared to treatment they have experienced at the hands of Northerners you may be surprised to learn they may claim they get more mannerly treatment from Southerners!

In addition, many service oriented businesses run by Northerners feel they like to hire Southerners because they do not have to teach them manners. Northerners, they feel, may too often have been raised with a lack of manners compared to how many Southerners may have been raised.

Mannerly, civilized conduct toward others may go further in making people around you feel good about themselves, their condition and their position in society. Mandated civil rights laws, school desegregation and other governmentally mandated legislation cannot change moral character. You simply cannot legislate morality!

### **Spiritual Resistance, Activism And The Law**

Spiritual resistance is the ability to stand firm at the center of our convictions when everything around us asks us to concede. Our capacity to face the harsh measures of life comes from the deep quiet of listening to the land, the river and the rocks. There is a resonance of humility that has evolved with the Earth.

Many feel there is no question that both the law and the legal system are used against activists. The laws are said to be made by the privileged HAVES and used against the poorer HAVE NOTS. The legal system is even run by the rich and the privileged, including many, if not most, of the judges, according to activists standards! The HAVE NOTS may not even have access to legal information and the necessary resources to try and protect themselves.

Furthermore, laws are created and interpreted at the whims of corporate interests which use lawsuits and the legal system to bankrupt, demoralize and imprison activists. Now, in the present anti-terrorist environment most any radical non-violent movement may be vulnerable to attack by those in charge of the law and the legal system, which includes legislators, law enforcement, corporate lawyers and judges or THE HAVES.

Over-reliance upon lawyers to help the underdog (THE HAVE NOTS) may be a mistake because typical lawyers are part of the current legal system and may be part of the problem who have to operate inside and survive under the system set up and run by THE HAVES! Moreover, these same lawyers operate mostly as short-term, action-specific



operatives while long-term structures with a wider scope of goals as an agenda may be what is necessary for the HAVE NOTS to actually make the gains they seek.

The myth that you need special training to understand the law and the legal system has always been perpetuated to help keep THE HAVES in power. Essentially, the HAVE NOTS may not need special skills but may just need a group of dedicated people with some time on their hands to help fight a potentially slanted, biased, corruptible system run by the power-hungry and money-hungry HAVES.

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL JUNE 2002

### **Stupidity**

Stupidity is what you do over and over and over again expecting a different result! You can apply this to everything from raising a child to what the government does to try and please the voters.

SUPPLEMENTAL SOURCE: ALBERT EINSTEIN

### **Sub-Human Nature**

People expect too much from other people these days meaning, in essence, in the overall scheme of the Earth's existence for millions and millions of years, 21st Century man only started walking upright maybe five minutes ago compared to the age of the Earth so how can we possibly expect much more from people than sub-human nature!

If man had truly "arrived", so to speak, meaning if mankind was truly human there would be no hate and no war and mankind would only exist to help every other human on the planet. However, this includes the control of the size of the population for what the Earth can handle and sustain for the health of the Earth as well as the health of the Earth's population. Since this is nowhere near the case, consequently, the resulting behavior of 21st Century man could therefore be categorized as sub-human even though we really and truly generally think of ourselves as an advanced culture and all-knowing which, again, in the overall scheme of time, can be nowhere near the case in light of the fact that we've only been on the planet for 5 minutes so far!

21st Century man could then be termed nothing more than barely walking upright and connected by tiny wires, wires which provide information overload for most of the population.

Moreover, it is a population that has given up trying to make sense of complex issues and instead looks for the easy, non-thinking way out to figuring out that which is complex.

Mankind, by and large, prefers to be spoon-fed all this information which results in the general non-thinking population being told how to think and how to act instead of trying to figure out complex issues for themselves. Admittedly, many issues are way too complex to figure out these days so it is understandable why much of mankind prefers the information to be spoon-fed so this is not a “knock” against your friends’ and neighbors’ abilities to figure out complex issues but this is more of a realization or “reality check” pure and simple.

### **The American Dream And Progress**

Has it lost its luster because of its never-ending "materialism"? The once absolutely beautiful planet Earth is slowly becoming cancerous with cities metastasizing, yet the affluent Western cultures seemingly live in denial while militarily and financially propping up so-called friendly, puppet, quasi-democratic governments and corrupt capitalistic economies worldwide!

America is the model for the rest of the world, however, the explosion in trade, growth and investment ultimately rings hollow. If the American-based, new global economy is so great, why are fisheries vanishing? Why is soil eroding, deserts spreading, floods growing in number and the oceans warming? Why are we still burning so much fossil fuel and losing biodiversity?

The system of economic accountability used in the U.S. is outdated and has not really changed significantly since 1945! The social and environmental costs are typically left out of any economic calculations so that capitalism always seems to be making "progress", but are we living off the death of nature and off the backs of future generations?

How do economic professors at universities measure progress? Critics charge that the global economy is a potential doomsday machine as it stands on its present course! Economists must learn to subtract if they are ever to factor in the social and environmental costs of the new global economy.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1997

## **The Good Life**

Busy people must take time out! We work like crazy to attain the "good" life and keep up our standard of living, but many of us are not getting that much satisfaction from it.

Attaining and maintaining the good life forces most of us to become obsessed with time. Every activity gets consciously or unconsciously measured by how much time it takes to complete and not necessarily always by the satisfaction it brings.

One of the consequences of sustaining the good life nowadays is that we are enjoying it less and having less time for the activities which once "truly" defined the good life-- friends, love, charity and reflection.

## **The Human Brain**

It is the most complex matter we know of. We know more about the stars in the sky than we do about our brain. Since we supposedly use only 10% of the brain's capacity, it may be practically impossible to understand how the brain works and even trying to understand it may be an insurmountable task!

Our brain is mankind's greatest hope. It can be used constructively or destructively. So what is humanity's greatest danger? Hate, envy and desire....all of which, of course, are conjured up in the brain.

## **The Hypocrisy Of Activism**

It can be hard to avoid hypocrisy in any struggle against the status quo. The political and capitalist economies in place in America make it practically impossible. To be an activist against environmental rapists and polluters by avowing not to wear leather, fur or eat meat and dairy products, remember, animal products are still used to make film, movies, musical recordings, cosmetics and countless other products. So, do you swear off taking pictures, listening to music and going to movies too? Even if you are a vegan the companies you buy vegetables from are likely connected to the meat and dairy industries!

To be an "activist" your choices are limited. You cannot entirely escape the conditions you are forced to live within, replicate and reinforce. To insist that an activist obeys only one set of rules is not only unrealistic but dogmatic and even authoritarian like the dogma which has been forced on activists for centuries!

An activist's guidelines need to be re-evaluated and challenged from time to time to prevent stagnation. Tasting the forbidden fruit of hypocrisy also helps the activist remain immune to the shame and potential despair that may afflict the person who strives for the ideal and perfect innocence.

Inconsistencies in your heart and soul are only natural. Be proud to be a hypocrite in your struggle to overthrow the status quo. Anyway, it is difficult to be a "saint" and still be a part of the political and capitalist economic system of modern life in America. Do not even try to claim you are innocent and a saint, pure and right all the time! Act and act joyously and do not accept that we are helpless to effect change....even if we are. Act on your own, passionately and joyously and this, in and of itself, can be the revolt you seek but probably not the revolution. A real revolution involves breaking out of all preconceived roles, reclaiming our lives and seizing control of our own destinies, creating new selves and new forms of interaction and community.

In your heart an activist KNOWS and believes that state-organized societies, whatever economies they are based upon, cannot be ecologically sustainable in the long term future. Activism helps us and others see this. However, in the meantime, you will face negative media and language from critics which try to make you feel guilty about that which you cannot change right now, yet in your heart you know something is wrong and it should not stand. Remember, negative words from critics are merely psychological ploys to keep you on the defensive.

Activism is all about priorities and not always about ideals. An activist enslaved to "the cause" stunts his own life and his will to live, generating bitterness and antipathy toward life while withering everything around him. A martyr may go down in history, but the most productive success may be to try and create or promote a role for others to emulate which can be more rewarding for an activist than martyrdom!

An activist's self-imposed isolation from people is wrong because these are the very people he should be connecting with. For example, to be anti-capitalist is to alienate ourselves from the service of the "things" capitalism has created to help further "the cause".

Activism expresses real struggle, not the affirmation of separateness and distinctiveness of a particular group. However, linking your activism with other activists' causes or campaigns different from yours may only relegate your "cause" to the ghetto of "good causes" in the public's eye.

SUPPLEMENTAL SOURCE: EARTH FIRST JOURNAL 9/1/01

### **The Myth Of Sexual Peak**

Women peak sexually at the age of 35 to 40 while men peak at the age of 18 to 25 which is utter nonsense. Age does NOT determine a person's sexual peak!

### **The Myth Of Sharing Public Vs. Private**

We are taught to share but in America what too often really happens when we share? Just look at everything from public restrooms to public lands, lakes, streams and the seas.

Private restrooms that cost you money to use are always kept cleaner than public toilets which we all know are usually disgustingly dirty. Privately owned forests have less fires than U.S. government publicly owned forests because the privately owned forests have caretakers who provide constant care and attention that publicly owned forests do not regularly receive. This is why the most devastating fires occur almost always on U.S. government controlled, publicly owned lands!

The fish in the sea are publicly owned by essentially everyone in the world, so what is happening? Countries worldwide are overfishing the seas without making sure they are leaving enough fish populations to reproduce. Consequently, certain areas of the world are "fished out"!

Public lakes, streams and parks are trashed and the trash does not always even get picked up regularly and sometimes not at all because it is on public land. Trash and pollutants are regularly dumped into public sewers by privately owned companies and citizens.

Even poaching wildlife has benefits if the poaching is controlled by private enterprise! For example, the wildlife being poached in Africa is out of control on government controlled public land because the land and wildlife responsibilities there are shared by everyone.

However, if you give the wildlife to the people living on the land, or privatize the wildlife, and allow the natives living there to sell hunting licenses, and so forth, the natives will protect the wildlife from poachers because the wildlife then becomes their

livelihood! When the welfare of the wildlife is left up to the people living on the land in those areas poaching is not a problem, whereas poaching on government controlled, publicly owned lands the wildlife is becoming endangered and even on the way to extinction!

Social economists call the myth of sharing the "tragedy of the common". We, the people, are expected to share things fairly but because we feel others will take more than they need we, in turn, take more than we need and, consequently, as has also been shown in study after study, people living in a capitalist society demonstrate their inherent greed and that no one is really in control when things are not privatized. This means privatization results in more abundance and better quality because privateers will be delegated the responsibility to care more about it and they will be held accountable for it.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/28/05

### **The Psychology Of The Power Game**

Acquire more success and you acquire more reasons for people to lie to you, to flatter you, not to contradict you and tell you ONLY what you want to hear!

### **The Rhetoric Of Sophists**

Sophist is the root word of "sophisticate". A sophist is a sophisticated person who aims to persuade you in any way possible and will do whatever it takes, ethically or unethically, to get you on THEIR side of an issue. Today, we are just too sophisticated for our own good!

### **Theories Of Knowledge**

Successful scientific inquiry does not always necessarily proceed rationally or reasonably. For example, Galileo defended the Copernican revolution in physics, not rationally, but with an idealistic zeal mixed with rhetoric and propaganda, and rightfully so.

Intellectual progress stresses creativity, wants and desires, instead of complete adherence to scientific method, scrutiny and authority. Anarchist thought SHOULD replace rationalism! It would allow the scientist freedom without having to threaten scientific law and order.

This "whittling" away of reason in favor of the principle of ANYTHING GOES is "the way" toward progress. The reality may be that science is closer to myth than it is to scientific method or philosophy, despite what the scientific community would like YOU and the nation's leaders to believe!

Those who reject the science of ANYTHING GOES have already decided to favor ANOTHER WAY of seeing things. Have you possibly simply "accepted" this other way or perspective WITHOUT really thoroughly investigating it? If it is the status quo you are accepting, or group consensus, have you considered its disadvantages and limits? Accepting or rejecting ideologies is an individual decision one has to make on their own.

However, "liberating your mind" in favor of possibly ANYTHING GOES may be the ONLY way to achieve everything you have yet to learn or fully realize.

### **Therapy For The Soul**

Therapy is "in" your mind not always "outside" it. Americans are addicted to "distractions", like movies, TV, pop music, gambling and so on, then they turn around and blame those who create and profit from our addiction to distractions, like the moviemakers, record companies and consumer culture corporate conglomerates. What Americans may really need is nourishment for the soul.

"Retreating", like meditating or going to a spa or spiritual retreat, may be the best way to help purify the mind and keep from turning into toxic consumers. Tap into your inner mind instead of just responding to advertisers' creation of "artificial" needs, fears and desires. Without all the typical day to day distractions, you may discover just how your life has become so programmed to desire pleasure and avoid pain at all costs.

A 10 to 40 day "retreat" may help you chip away at all your conditioned, robotic impulses so you can gain more mental space and freedom. Turn off the TV in your house and turn on the TV in your mind. Your mind has the ability to talk to itself as well as display a barrage of images, sensations and feelings.

In retreat, silence may be the key. The longer you go silent and restore your inner peace, the less likely you may continue to be addicted to distractions.

Then when you return to the REAL world, you may find yourself uninterested in the chatter on the radio, TV, even music, if it distracts from your NEW sense of serenity.

RETREAT and discover a powerful sense of knowing that your mind contains the answers to many of your questions.

You may not have to run away from or run toward something or someone else for answers. YOU have the capacity to cultivate awareness and knowledge. RETREAT and learn the difference between soul-nourishing resources and our toxic consumerist culture.

If you cannot retreat simply try staying still for a weekend and go deep inside your own mind. See what emerges. Investigate silence and discover how the demons of our consumerist society constantly try and manipulate us into distracting and diverting our energies.

### **Thinking In The Past**

Americans tend to live and think in the past meaning when they are faced with a totally new situation they may tend to react according to the beliefs and opinions they have always held, instead of trying to accept or adapt to new ideas. This is similar to interpreting the "present" through a rear view mirror, which is like walking backwards into the future!

SUPPLEMENTAL SOURCE: THE MEDIUM IS THE MESSAGE BY MARSHALL McLUHAN

### **Those Who Rant And Rave**

"Ranters" dare to speak their mind then get labeled as "crackpots". Remember, ranters are some of the last "free-beings" left on earth. Spewing burning truths and incendiary opinions may be the only real freedom and human dignity that mankind has left.

Truth stings. We typically may not like facing the truth. Ranters are truthful but become scapegoats, driven away to the realm of the "unheard", branded as extremists and cultists.

Society's punishment is to banish ranters from any kind of position of power or power potential, kind of like what happened to New Orleans District Attorney, Jim Garrison, who conceivably got too close to discovering who REALLY killed President John F. Kennedy. Anyone considered by those in power to be a threat to that power will be considered to be social foes and these foes tend to get their "teeth kicked in", so to



speak, by those in power and control.

If a ranter can successfully "spin control" his burning truths and incendiary opinions he can then possibly sway public opinion and control the media that sets out to destroy him but "spinning" may, in itself, too often dilute and weaken the rant and rave!

### **Truth In America**

Truth, today, is what we choose to remember. What the American public does NOT know is what makes the American public the American public!

### **TV Media-speak , TV Images & Affluenza**

TV manipulates you without you really knowing it. Its advertisements, news, entertainment, celebrities, sports figures and politicians all seek to persuade and deter you, controlling what you see and potentially how you see the world, as well as how you may react to it. TV shapes your values, lifestyle, spending habits even your love life. Also, if you do not question it TV can influence how you think.

If you are a closed minded individual you may think you choose the things that surround you, yet a strong philosophical case can be made that those things you choose actually choose you, you do not choose them even though, egocentrically or in a self-centered way, you likely prefer to believe YOU do the choosing.

If you open your mind up to the possibilities, what seems normal at first may later seem insane! This is why reading and writing always makes more sense than the images viewed on TV.

Writing relies on a series of assertions that the reader may accept or not accept. TV images are not exactly rational but are more sensory by their very nature. Unlike the written word and their inherent rationality, we do not tend to automatically find reasons to reject the emotion-stirring imagery set forth by the images on TV which leads us to "affluenza".

Affluenza is a childhood disease caused by parental affluence and too much materialism which contributes to potential irresponsible notions in adulthood! So, what are the symptoms? Unnecessry purchases, ungrateful attitudes and general lack of accountability and carelessness.

Affluence is contagious too! It spreads by contact with radio, TV, videos, shopping malls and by word of mouth. The ONLY known cure is complete isolation from contact with harmful influences. After two weeks of the "isolation treatment" the afflicted child or person may be ready for the maintenance program which includes some closely monitored recreational mail order or shopping mall excursions and maybe some radio, TV, video and/or movie exposure. However, remember, the affluenza infecting the person may be chronic and not always curable.

TV is considered by some to be the ultimate time-waster and quality of life compromiser. Try getting the family to go a while with little if any TV watching and possibly find your family actually being "weined off" TV. Consequently, your family may never want to go back to the 3 to 6 hours a day of the TV watching tradition.

Beware that affluenza may first take hold in a child's life when TV is used as a babysitter. The medium of TV is used by advertisers to create the impulse to buy, buy, buy, consume, consume, consume, especially goods and services we may not really need. Getting children "hooked" on impulse buying early in life is the irresistible drug like nicotine is to tobacco!

Advertisers know that the impulse to buy needs to be made effortless on the part of consumers no matter what age the consumer may be, hence the use of toll free phone numbers, credit cards, on-line purchasing and now, sooner than later, "interactive TV", so all you have to do is push a button on your TV remote and products and services will be automatically sent right to your home which, of course, will someday change the face of retail shopping as we know it.

SUPPLEMENTAL SOURCES: ADBUSTERS MAGAZINE SPRING 1997 and the book: MARKETING MADNESS BY JACOBSON & MAZUR

### **Waiting For Pay Phones And Parking Spaces**

If someone KNOWS you are waiting to use the phone or park in a parking space you may find that the person you are waiting on to get off the phone or move may actually take longer because they KNOW you are waiting!

### **Why We May Never Win The War On Aids**

Over 200 reknown medical researchers and scientists from around the world studying the AIDS disease seem to agree that the HIV virus alone may NOT cause AIDS! These

scientists charge that HIV may be a harmless microbe "unknowingly" being used to convince contributors, benefactors, government officials and legislators that always more and more donations and governmental research funding is needed. For the researchers who are economically benefiting from the continuation of well-funded research projects, the HIV virus may be nothing more than a "smoke screen" possibly inhibiting the discovery of the real cause of AIDS!

In all AIDS cases there may always be another deadly factor present. Ignoring these type possibilities keep the massive private and government funding of the AIDS medical establishment alive and lucrative! Taxpayers typically do not know that more of their money goes to AIDS research than most all other common deadly diseases COMBINED!

The AIDS establishment has most all of the media and Hollywood's most famous stars possibly duped, creating a public hysteria and maybe even a false impression of the potential of AIDS ever being cured!

Just as cancer may be caused or helped along by smoking and a poor diet of processed and other chemically tainted foods, similarly to the War on Drugs, we may never win the War on AIDS without changing the public's sexual and drug habits first.

Ignorant politicians, benefactors and contributors, as well as greedy scientists wanting to prolong their lucrative AIDS research enterprise, may prevent a cure for AIDS, not the lack of scientific knowledge. The AIDS establishment, the U.S. government and the media may all be accidentally, or accidentally on purpose, contributing to the potential AIDS cover-up. When fame and fortune are at stake in America NEVER underestimate the greed of your fellow man in the exploitation of the ignorance of others.

SUPPLEMENTAL SOURCE: the book: Why We Will Never Win The War On AIDS by Ellison

### **Wicked People**

Blackmailers, moneylenders, employers of child laborers, pimps, scab laborers, drug pushers, stripminers, slumlords and libelers, all are society's scapegoats. They are the objects of revulsion even though they are not thought of as aggressors or violent by nature.

Yet, in one sense, they actually fulfill functions in the economy just like scorpions,

buzzards and maggots.

### **Your Money Or Your Life**

Today, people are "downshifting" like never before, meaning they are re-prioritizing their values in life. Consumption-fed, work-driven lifestyles are losing out to a quieter quality of life.

About 30% of all Americans say they have taken a pay cut to try and simplify and enjoy their life more! This trading money for time is called downshifting. The new mantra is to slow down, smell the roses and seek contentment and community. Today, the ultimate goal may NOT be in seeking money but in seeking freedom!

# **PRODUCT SAFETY**

## **Air Cleaning Devices**

These "ozone generators" may conceivably do more harm than good! Critics charge it is even debatable whether or not you should even be breathing the ozone air put out by one of these devices!

These machines may be promoted as helping your allergies and even asthma but do not always count on it! The Federal Trade Commission (FTC) is not convinced of these products' health claims because no convincing evidence exists to support the claims that these devices contribute to or benefit your health!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/1/97

## **Baby Bath Seats**

Seriously consider avoiding even using a baby bath seat because even the newest ones may present a safety hazard! Critics contend it may be safer overall to use a sink or small bathing tub that holds only a small amount of water instead of a baby bath seat. Newer baby bath seats may have a spring clamp that fits over the edge of the tub but when the tub wall is wet the seat may still dislodge and tip over with less force than the so-called revised safety standards specify for suction-cup seats!

Regardless of what you use it goes without saying that you should never ever leave infants alone when giving a bath. Even the warning label on the newer baby bath seats says "always keep baby within arm's reach".

However, critics charge baby bath seats may give you a false sense of security leading you to think you may be able to turn your back while giving an infant a bath. Consequently, critics contend that all baby bath seats should be banned regardless of any kind of warning labels rather than searching for some feasible safety operating standard!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JANUARY 2005

## **Bottled Water And Tap Water**

Bottled water may come from municipal city water supplies instead of some fresh mountain spring as the bottled water's name, label or advertisements may imply. It is next to impossible to determine if bottled water is up to governmental standards or is, in fact, contaminated! Why? There are just too many variables influencing the quality of bottled water and these variables are usually out of the consumer's control. bottled water in overall quality. Do not blindly accept all the advertised "hype" that your favorite bottled water is mountain fresh spring water because it may actually come from some potentially polluted well water supply then is passed off as fresh spring water!

The problem with municipal city tap water is you could still get sick due to microbes in the water not yet or adequately filtered out by local government regulatory procedures and practices. No one knows how many people may be getting sick due to low-level exposure to pathogens and chemical pollutants

in regular everyday tap water!

However, city tap water is more regulated by government water safety practices than bottled water in many cases! Bottled water may actually end up with a lot more bacteria than tap water! So-called mineral water claiming to be sparkling clean and pristine may actually come from nothing more than a machine that spits out essentially low cost seltzer water!

Water purifiers like home carbon filtering and reverse osmosis systems may not kill all bacteria and cysts even though salespeople and advertisements for these filtering systems may claim they remove ALL bad contaminants. No product on the market, to date, removes 100% of all contaminants! Possibly the only way to make this claim is through a filtering system that uses ultra-violet sterilization, distillation or ozonation.

The way your tap water looks, tastes or smells is not necessarily what you should be concerned about! These problems result from calcium, sulfur, chlorine and iron which are virtually harmless in the amounts you may find in a lot of municipal city tap water supplies. You should possibly be more concerned about the pollutants you cannot see, smell or taste in your tap water like lead, radon and nitrate which are all potential health hazards.

Regardless, if you drink tap water the best way to consume it may be to fill up your drinking water jug or container with the tap water then let it sit out "uncapped" for 2 hours before putting it in the refrigerator. Leaving the container uncovered and uncapped potentially lets contaminants evaporate before you put it in the refrigerator.

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE DECEMBER 1995 and CONSUMER REPORTS BUYING GUIDE 1996 and NBC-TV DATELINE 3/13/98 and the book: MARKETING MADNESS BY JACOBSON and MAZUR

## **Builders' Power Nail Guns**

Over 50% of all injuries from the use of nail guns could possibly be prevented if only the manufacturer would make the guns with some kind of "safety" latch, switch or mechanism which would prevent mishaps.

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 7/19/04

## **Ceramic, Crystal, And Chinaware**

Plates, bowls and pitchers coated with a "glaze", if not manufactured properly, may release dangerous levels of lead into your food! Imported, handmade products seem to be the biggest problem.

Lead crystal glasses, decanters and plates used for food and drink may also have the same dangerous tendencies if you let a liquid stand in them over long periods of time. To play it safe use them for display only unless you KNOW it is lead-free.

## **Chemical-laden Cigarette Tobacco**

Critics charge that tobacco is not just tobacco anymore and that during the tobacco processing it may be laced with 200 different chemicals, some potentially toxic! Are you smoking tobacco or inhaling toxic chemicals?

The tobacco industry has even been accused of possibly adding nicotine to tobacco products which could potentially contribute to smokers' stronger dependency on tobacco!

Even those cigarette products labeled as "lite" may be misleading. "Lite" cigarettes sound like they may be low tar and low nicotine yet smokers may be getting about the same amount of tar and nicotine no matter what kind of cigarettes they smoke!

Some day cigarettes may have to be regulated as a drug on the basis of the possible inherent addictive nature of nicotine.

## **Dangerous Aerosol Insecticide Foggers**

Indoor aerosol foggers for insect control may possibly explode causing a fire if you leave on the pilot light of your stove or heater while fogging . Even sparks from an air conditioner or refrigerator plug can send a fireball through your home in a matter of seconds without any warning when using an insect fogger.

Consider possibly unplugging everything you can before using this type product and never set off more foggers than the recommended number!

## **Defective Running Shoes**

The expensive kind you see advertised on TV and sold by retailers everywhere may actually be bad for your feet! Also, about 1/3 of all those sold in regular retail stores nationwide may be defective too and cause the wearer discomfort, pain and potentially even injury when wearing them for jogging, running or any kind of extensive exercise! Remember, most running shoes made today are made overseas and are not American-made anymore.

The problem is many retail stores will not admit they may be selling structurally defective running shoes to unsuspecting customers and the only people who can even tell if your particular pair of expensive or not-so-expensive running shoes are defective are medical doctors trained in podiatry. Others who may be able to tell a good shoe from a defective one are the retailers selling them but do not expect any of them to come forward too often!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 5/19/97



## **Disposable Lighters**

They have been known to explode under certain stressful conditions, like heat from direct sun, and one lighter may equal about a quarter stick of dynamite if it explodes! Maybe a book of matches is not so inconvenient after all.

## **Dryer Appliance Fires**

Over 10,000 potentially deadly fires occur every year possibly because people do not keep the lint screen clean and clear of lint, as well as keep the area behind the dryer lint-free! Any electronic short in your dryer may spark a fire in just seconds and the whole dryer unit can go up in flames possibly burning down your home if you do not catch it in time!

Moreover, if you have plastic tubing leading to your dryer vent in the wall, and many if not most homes do, this plastic tubing is also highly flammable. Aluminum tubing is less likely to be a fire hazard.

Your best bet is to always vacuum the lint from beneath and in back of your dryer unit, as well as keep your lint screen clean after every use. Better yet, try and never leave your home while your dryer is in use, and especially do not go to bed with the dryer running!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 4/20/01

## **Electric Garage Door**

By law, it is supposed to automatically reverse and go back up if it hits something on the way down. This way a person would not get trapped under the door when it is lowered. However, approximately 7 million homes in the U.S. are still equipped with the type of electric garage door that may not automatically reverse itself due to an obstruction! Unsupervised children may be most at risk!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 8/1/97

## **Farm Animal Meat Contamination Safety System**

As always the primary reason government regulators cannot prevent the spread of harmful fecal matter E. coli is inadequate government inspection and meat handling practices primarily inside the slaughterhouses. However, other problems are also potentially built-in the safety system.

For example, farm animal carcasses may be moved through the slaughterhouse process at up to 390 slaughters per hour obviously making thorough inspection problematic.

Furthermore, if meat does test positive for potentially harmful bacteria companies are allowed to cook it anyway for human consumption! Yes, companies are allowed to cook this contaminated meat for sale in other products like pizza or tacos! Even though thorough cooking is supposed to kill the fecal matter E. coli, built-in the cooking process there are possibilities opened up for cross-contamination so the cooking of contaminated meat is not fool proof.

Remember, consumer illnesses trigger recalls for the majority of meat contamination cases! It typically is not government and not industry testing that triggers a recall of contaminated meat. Typically, only when consumers get sick does anyone really start investigating what could have possibly caused the sickness which is just another reason why critics ask, “Who’s minding the store?” The government regulators protecting consumers is the U.S. Department Of Agriculture (USDA) and the meat processing industry are pretty much allowed to police themselves!

Another reason why there has been a rise in meat contamination may possibly be due to the increase in the production of ethanol which creates a corn “by-product” or “cheap feed” that is in turn fed to farm animals designated for human consumption. This cheap feed by-product fed to farm animals may make the animals’ digestive tracts more hospitable breeding grounds for stronger strains of E. coli than had existed before.

### **Farm Raised Catfish From China**

You may want to inquire if the catfish you want to eat came from China when ordering a catfish dinner at restaurants or buying catfish from your local market. Why? Catfish producing states in the U.S. claim China is sending over contaminated catfish and the U.S. government may not be doing enough to monitor the potentially harmful situation. The catfish are also supposedly loaded with way too many antibiotics because the waters the catfish are raised in are so heavily polluted.

SUPPLEMENTAL SOURCE: CNN-TV LOU DOBBS THIS WEEK 5/19/07

### **Fire Hazard Wood Stain Products**

Any product made with linseed oil can start a fire requiring NO SPARKS and NO IGNITOR necessary for it to burst into flames! Linseed oil products can catch fire through spontaneous combustion.

Lawsuits involving linseed oil products may typically be kept from the public because wood stain product manufacturers tend to settle out of court, and by law, any victims receiving a monetary settlement for damages are sworn to secrecy! Making matters worse the manufacturers of wood stain products meet all U.S. government safety standards which suggests the safety standards may possibly be set too low.

Nevertheless, the government's safety standards only protect you from the product itself and how it is used. What cannot be enforced is the way linseed oil products are disposed of which is most often how the fires start in the first place.

### **Furniture Fires**

If and when your furniture catches on fire, especially fabric covered furniture, possibly the best thing to do is run for the nearest exit and call 911 because it may virtually explode into flames and heavy smoke

in a matter of seconds! You may barely have time to escape much less have any time to try and put out the fire yourself.

There are not national or state government laws forcing furniture manufacturers to use only flame retardant, flame resistant, burn-proof fabrics to cover furniture. In tests conducted on fabric-covered furniture going up in flames, even a fire hose off a fire truck has trouble putting out a furniture fire.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 11/5/99

## **Gas Water Heater Danger & Heat Loss**

Home gas water heaters may actually cause a flash fire if a flammable liquid is spilled near the heater. What happens is the fumes are sucked up into the air intake mechanism possibly being ignited by the heater's pilot light near the bottom of the water heater thus potentially resulting in flash fire!

The manufacturers claim that their water heaters are safe without any further safety modifications. The heater manufacturers claim that homeowners and children are just not supposed to spill any flammable liquids near any gas hot water heater which may be asking a lot.

Critics charge that to make them safer, gas hot water heater installers should consider raising the water heaters 18 inches off the floor which may help. Yet even 18 inches off the ground if a flammable liquid is spilled near a gas water heater, it may still cause a flash fire if, in time, the fumes rise up over 18 inches and make contact with the gas heater's pilot light. Consider never storing or leaving flammable liquids near a gas water heater regardless!

Concerning heat loss in the home, the blower hood over your kitchen oven or range, used to keep cooking smells and smoke out of your kitchen, can actually suck the heat out of your whole house in possibly just one hour! Also, do not leave your garage door up or open if you expect to keep the heat inside your home.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 10/25/96 and ABC-TV PRIMETIME LIVE 9/18/96

## **Hair Dyes With Lead Contents**

Some nationally advertised brands of hair dyes may have "lead" in its ingredients. At least one independent researcher fears that if you use the particular types of hair dyes that contain "lead", and after applying the hair dye, if you handle with your hands something a child may accidentally end up putting in his mouth this could possibly contribute to lead poisoning! It is conceivable because it may take only an extremely small amount of lead to potentially contribute to permanent learning disabilities in children!

The researcher's advice is to stay away from lead-based hair dyes for men and women if you possibly can or risk contaminating anything a child may get hold of.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/4/97

### **Harmful New Carpet Chemicals**

New carpet chemicals have been accused of possibly contributing to allergic reactions in some people and children. The carpet industry has also been accused of downplaying these accusations.

If after putting down new carpet and you notice that someone in the family continually keeps getting ill then you may have to replace the new carpet with another type carpet or carpet brand.

Look for new carpet labeled "chemical-free". If you can SMELL the new carpet, chances are it may be loaded with potentially harmful chemicals.

### **Home Mini-blinds And Ozone Generators**

Miniblinds made of vinyl that hang in your windows may be a source for lead poisoning! Make sure the miniblinds you buy are lead-free, or better yet, do not let children play with them. If they run their fingers over the blinds then put their fingers in their mouths they could be at risk of getting lead poisoning.

The cheaper, plastic, imported miniblinds may slowly disintegrate creating a microscopic lead dust on the surface of the blinds which, if ingested, even low levels of it, may potentially contribute to a child's learning disabilities!

Home and apartment indoor air ozone generators used to clean indoor air may conceivably generate potential unhealthy levels of ozone!

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 5/21/96 and CONSUMER REPORTS 1996 BUYING GUIDE

### **Ionizing Air Cleaners**

Some of the most heavily advertised ionizer models of air cleaners may not only do a poor job of cleaning the air but may also expose you to harmful ozone levels, especially if you have asthma or allergy problems!

Never place an ionizer close to where you sleep because you may not want to breathe potential high levels of ozone for hours at a time!

Beware of so-called independent research groups which endorse ionizers because the research groups' test results could be funded by ionizer manufacturers! Also, some research group product endorsers may state in their "seal of approval" that the research groups' seal of approval in no way is an endorsement or statement of the product's clinical efficacy yet their seal on a product implies otherwise to consumers!

Endorsement programs between businesses and/or product manufacturers and so-called non-profit groups raises ethical questions among critics. Implied product endorsements may mislead, deceive or confuse consumers but, to date, these type endorsement programs are numerous!

Conflicts of interest arise when board members of independent research groups include members of pharmaceutical, medical-device and air-filter manufacturers!

Instead of investing in an ionizer air cleaner consider reducing indoor pollutants like smoke from tobacco, wood-burning fires, candles, incense and consider using unscented cleaners when cleaning. Keep solvents and pesticides outdoors and keep the place well ventilated if possible by using outdoor-venting exhaust fans. Moreover, keep heating and cooling equipment working properly as well as chimneys and vents to minimize the presence of carbon monoxide in your living areas. Also, wash bed linens in hot water.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 2005

### **Kitchen Cutting Boards**

If not properly cleaned they can carry bacteria that can cause food poisoning. Even your pet dog or cat can get sick if its wooden or plastic bowl is not cleaned properly.

The wooden or plastic cutting boards found in restaurants or in your own kitchen used to cut meat, fruits and vegetables can only be cleaned with a combination of 50% bleach and 50% water. Nothing else may kill all the bacteria!

### **Microwave Oven Explosions**

Stir a liquid before you heat it and also never heat a liquid, consisting of some water, more than 2 minutes on high or it may explode in your face when you take it out of the oven. People have been scarred for life from microwave oven explosions! There may be some variations to the aforementioned information but these type instructions are usually written in your owners manual, so play it safe and read the manual carefully!

A liquid that may NOT look like it is boiling in a microwave, but may, in fact, be super-heated beyond boiling, which may cause an explosion when the super-heated liquid is removed from the oven and a kitchen utensil is placed near the microwave container holding the super-heated liquid.

These type explosions may be explained in the operating manual that should come with your microwave but too many people still make the mistake of improperly heating certain liquids causing explosions.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 3/15/01

### **Motorized Snow Shovels**

A "snow thrower" need not cost thousands of dollars. Some of those under \$1000 are considered a better buy. Regardless of what kind you end up purchasing always make sure it has a "deadman control" which disengages the rapidly spinning auger whenever you let go of the shovel handle. Without this control you may risk severe injury if you reach in to clear the discharge chute while the machine is running!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 1997

### **New Wave Sunscreen Products**

Some of the latest sunscreens now out on the market today seem to be getting away from sun protection and do more to attract MORE sun which can contribute to MORE skin cancer. Remember, if you see some famous person or some group endorsing a sunscreen this does NOT mean they actually use the product!

Many dermatologists agree that any sunscreen with over a 45 SPF is possibly a waste of money and anything less than a 15 SPF is possibly too risky to use for anything over 30 minutes out in the direct sun. A 30 SPF may be ideal and less costly than those over 30 SPF. Regardless, just because sunscreens allow you to stay out longer in the direct sun it still does not mean you should do so if getting skin cancer is of any concern to you years down the road.

Many sunscreens and sunscreen moisturizers may be overpriced with a low SPF so consider avoiding them altogether. Manufacturers may claim that their 0 SPF products still block out 50% of the sun but dermatologists say this is not enough to absolutely protect you from deadly melanoma skin cancer.

Some of the promotional printing on the packaging may seem to describe the product as having some sunscreen protection but anything with less than a 15 SPF, do not count on it.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 5/2/97

### **No Product Lasts Forever...So When Do You Toss It Out?**

Smoke alarms should be thrown away 10 years after purchase. This is when they become unreliable. In the meantime replace the battery every year and test it monthly if you can. If it fails to test properly then throw it away even if it has not been 10 years!

Non-chargeable fire extinguishers are no good after 12 years. They lose pressure and become ineffective. Just in case have it checked annually to make sure it still works. Have it checked out by a professional. Look under fire extinguisher services.

Running shoes can break down after 500 miles of use. Once they start to break down they could contribute to a fall or injury.

Women's makeup goes bad too. Old makeup may possibly cause skin irritation so once the container has been opened consider discarding mascara and lipstick liners after three months, lipsticks and powder after one year, foundations after six months and consider discarding pencils after several years.

Pressure cooker gaskets should be replaced once a year or sooner because once the rubber has shrunk, stretched out, cracks or gets sticky a bad fit may cause loss of pressure and the food may be cooked improperly not to mention anything under pressure the parts should always be kept in good working order.

SUPPLEMENTAL SOURCE: GOOD HOUSEKEEPING'S QUICK AND SIMPLE MAGAZINE  
JUNE 26, 2007

### **Poisonous Gas Heat**

During the winter months there are many more carbon monoxide poisonings due to malfunctioning natural gas heat sources like heaters, stoves and fireplaces. Carbon monoxide poisoning is a slow but sure silent killer. If your family is experiencing flu-like symptoms do not overlook any possible clogged heating ducts and passageways that do not allow the gas to escape your home.

Additionally, doctors have misdiagnosed carbon monoxide poisoning and even sent patients back home to a potentially deadly environment! Even people with carbon monoxide detectors that "go off", and when the fire department shows up, even the firemen have, at times, said they could detect no problem and declare the detector must be too sensitive or malfunctioning when, in fact, carbon monoxide IS present and could turn deadly!

If you even think carbon monoxide poisoning is a remote possibility in your home, call your local utility company. This may be your only possibility at detecting any leakage of carbon monoxide into your home.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 2/7/97

### **Product Liability And Federal Fines**

Too many household and food products may contain ingredients or combinations of ingredients that may possibly contribute to cancer in humans and you may never know it because these products' labels may neglect to list potentially cancer causing ingredients! Why?

The U.S. government may have even been misled or may not want to admit that it may have been misled about the cancer causing ingredients possibly for fear of costly lawsuits from the public and greedy trial lawyers. The list of products in this alleged scandal covers a wide range of products from hot dog meats to household cleaners and everything in between.

Concerning U.S. government federal fines levied by a federal court of law for embezzlement and other crimes, many feel why pay the fines? Too many other people do not! Many federal fines go uncollected because the government is either too incompetent, inefficient and/or too corrupt to always effectively follow through for the taxpayers whose loss it becomes when the government does not collect these fines!

Federal fines are supposed to go to help the victims of crime but crisis centers everywhere lack necessary funding while "wealthy" criminals neglect to pay the fines levied against them even though the crooks too often get away with keeping a lot of the money they were convicted of stealing from investors, banks and others.

Victims of crime essentially are getting victimized twice, so to speak, once by the criminals and again by they justice system that is supposed to protect them! Airlines and credit card companies keep up with a billion transactions a year but the federal government cannot even keep up with a total of 100,000 "swindlers" who owe the government federal fines that have been levied against them!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 7/16/96



## **Product Lifetime Guarantees and Product Safety Standards**

So how long is a lifetime? It obviously is NOT the lifetime of the consumer purchasing the product. You will quickly find out how long a product's lifetime guarantee is when you try and return it.

Lifetime guarantees typically do not cover normal wear and tear or incidental or consequential damage, in other words, the product would be replaced if it ever failed during normal usage for which the product was meant to be used. For example, a knife may be guaranteed forever under normal usage by an individual but not if it is used in a commercial environment meaning abnormal wear and tear.

Another problem with lifetime guarantees is it may cost as much to send back the product to the manufacturer as it costs to buy a new one of the same brand, make and model. Also beware of the multi-year warranty on the package label that morphs into a 90-day warranty when you read the small print on the warranty inside the package!

What all this means is a product may have a forever, lifetime warranty and be guaranteed to work ONLY until it breaks!

On another note manufacturers are shortening appliance warranties. Appliances that used to be under warranty for 5 to 20 years now may only have a one year warranty unless you purchase an extended warranty which may buy you a few more years.

Appliance manufacturers say they are simplifying warranties when the reality is they may giving consumers less coverage for the same price and no manufacturers are leading the way to cut appliance prices or prices on extended warranties! Shorter warranties seemed to start going into effect in late 2005 and early 2006.

Fortunately, most appliances do not tend to break during the first three years of normal usage so even with less protection you still may not need to purchase an extended warranty on appliances.

Concerning product safety standards consumers believe that if a product meets current standards on safety then the product IS safe. This is not always true. A product deemed safe may suddenly be deemed unsafe if and when consumers report accidents happening during normal usage of a particular product.

Product recalls often happen on products which meet mandatory or voluntary safety

standards laid down by the U.S. government and other organizations in charge of protecting and safeguarding consumers. The biggest problem is there are too often cases of widespread non-compliance with existing industry product safety standards by product manufacturers since no organization routinely monitors or requires adherence to product safety standards.

So, what does all this mean when it comes to mandatory and voluntary product safety standards existing today? It may simply mean this practice is an accident waiting to happen!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE FEBRUARY 2006 AND MARCH 2006

### **Product Safety Recalls**

Around 20,000 people in the U.S. are killed each year and around 30 million are injured using consumer products, everything from coffeemakers to sneakers. The U.S. governments Consumer Product Safety Commission (CPSC) requires companies to promptly report to the CPSC any product safety problems they may know of or even suspect. Unfortunately, this government regulation and moral duty may be routinely ignored by product manufacturers even though manufacturers are the ones which usually first receive complaints concerning product safety.

Failure to report promptly any product safety products to the CPSC can lead to hefty monetary fines imposed on manufacturers by the CPSC but lack of resources and staff severely limits the government agencies ability to fully police the consumer product marketplace!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 2001

### **Product Sell By Expiration Date**

Drugstore chains nationwide have been fined large sums of by states for selling expired over-the-counter drugs and some of the expired dates on product packaging are so hard to read and or figure out that it is no wonder consumers are easily being deceived! Hundreds of products have been found on store shelves with expired sell-by dates including everything from childrens aspirin to pregnancy tests!

SUPPLEMENTAL SOURCE: ABC-TV GOOD MORNING AMERICA 12/5/01

## **Sodium-free Bottled Water**

Consumers like to believe that it is safer and tastes better but some of it does not even meet safety standards set down by the state you reside in. In fact, sodium-free bottled water may actually contain up to 30 grams of sodium per container!

Bottled water may possibly even contain some beryllium which can cause sickness in some people leading critics to believe safety standards for bottled water may be set too low.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/2/97

## **Store-bought Sunglasses**

Many may be mis-labeled with claims that they cut out ultraviolet (UV) rays when they may not! Labeling has not been standardized by the U.S. government to make sure which ones actually do what they say they do on the label.

Anything less than 99% protection from UV rays is not adequate protection, but if the label is misleading you will never know! When in doubt wear a hat. This provides the best UV protection of all.

## **Toxins In Plastics**

If you use plastics like plastic containers, plastic water bottles, plastic baby bottles and in some cases even the lining in some tin cans may be toxic, you may want to consider using only BPA-Free plastic containers and tin cans. Recent studies have shown that people regularly using BPA laden plastic containers and tin cans may have higher incidence of diabetes, heart disease and liver problems due to toxins being leached or released out of the plastic containers and tin cans they are using.

The only way you know if a plastic container or tin can is free of BPA, which is the name for the chemical bisphenol-A, is if the container you purchase actually says BPA-Free on the package. This also goes for microwave plastic containers as well.

To date, Canada is the first country to ban BPA but so far only in baby bottles.

# RELIGION

## **Catholic Priests And The Church**

It may not just be a few priests who are sexually assaulting children, but possibly up to 60% of all churches may have received complaints concerning sexual assaults against children by priests! If this is true, the "problem priests" may not be an aberration and not even a cult but may be a deviant culture among clergymen!

Church attorneys admit the church clergy in charge of church operations may not always seem too concerned about possible victims and victims' families, but do seem concerned about negative media coverage and how much money it may cost the church to settle all the sexual assault lawsuits brought against the church by possible sexual assault victims!

Church bishops may have failed to protect children so do not count on getting very far if you try and report a sexual assault by your local priest to other church clergymen either locally, regionally or at the national level of church management! Critics charge that the "bosses" of too many churches may have covered up sex crimes against children then moved the "problem priests" on to other unsuspecting churches virtually allowing the rape of children by the priests to continue on a whole new set of children!

You may want to beware of a priest getting too friendly with your family's children and maybe never let your kids be alone with a priest. Pedophile priests have gained the trust of parents then turned around and abused their children sexually. Making matters worse, once the priest is caught his court defense may be that the parents were negligent for letting the priest be alone with their children!

Churches have possibly been covering up child rape by priests for decades and denying it ever happens, or calling the kids liars who bring criminal charges against priests. Priests have even told kids that if they tell anyone about the sexual assault that no one will believe them, they will go to hell and God knows about this type of sexual activity and it is ok because the priest is close to God!

SUPPLEMENTAL SOURCES: NBC-TV TODAY SHOW 6/11/02 CBS-TV 60 MINUTES 6/12/02

## **Crooked Clergy**

If you think you are getting married by an ordained Roman Catholic priest consider investigating the service you are interested in using BEFORE giving them any money!, Ask the priest for proof of where and when he was ordained as a Roman Catholic!

Some priests are passing themselves off as Roman Catholic but may only be Catholic priests and not ordained at all or possibly may not even be priests at all. Regardless, the so-called ordained priest you are considering using for services may not have ever been recognized by the Roman Catholic Church.

SUPPLEMENTAL SOURCE: WSVN-TV NEWS 2/1/96

## **The Devil At Work**

Philosophers and many scientists may claim that God did not create man but instead man created God! However, one who receives the Lord as his Savior feels that a self-centered philosophy is Satan at work. In other words "the devil" is always trying to lead us astray.

Acts of terrorism, negative thinking, worry, envy, jealousy, hopelessness, foul language are all considered to be devil's work. Satan has even led devout religious people astray for centuries by breaking them up into hundreds of denominations or religious faiths. Divisiveness is devil's work, if so what does this say about the actions of our political parties?

Too many of us simply allow the devil to walk right into our lives! Many holy, faithful and devoutly religious people question why the Lord allows tragedy, sickness and disease to exist. It is the devil's work and it is the devil's work to even question the Lord's intentions or capabilities. You have to get the answers and figure it all out for yourself... with the Lord's help to give you the strength, knowledge and power to do so of course..

Some folks believe that where there is no faith and no quest or thirst for knowledge, there is no God. What you are then left with is devil's work!

Ever lost a loved one and blamed God? God gives life, not takes it away. It is the work of the devil to rob and steal from us that which is precious. You can only blame yourself for not receiving the Lord into your heart and not seeing past the devil's work.

The sooner you realize that flesh and blood is only temporary--the better. The spirit of our souls is forever and whether or not our spirit will reside forever in heaven or hell is up to you .

To think that mankind is all-knowing is selfish and naive. The "unknown" will always be more powerful than that which is "known"!

Faith can potentially heal. The power of the mind can possibly heal. Non-believers and "doubters" can only doubt. Doubt is the devil's work. Knowledge can deliver each of us to everlasting peace within. Without a presence of faith and knowledge the devil will always find work to do!

The Lord lays back and awaits your commitment. Seek and you shall find. Satan, on the other hand, finds you. You can always count on Satan to come knocking at your door. Oftentimes, it is solely up to you to let him in or not!

## **QUESTIONABLE RELIGIOUS MINISTRIES FINANCIAL PRACTICES**

To see which ministries are financially transparent consider going to [Ministry Watch on the internet](#). It may help you decide if the ministry you are sending monetary donations to is letting the public and donors know how they are spending the donated dollars. You may be surprised just which ministries are financially transparent and those that are not!

Ministry Watch is similar to what Animal People News does when exposing animal charities which may be spending their monetary donations wisely or unwisely, for example, like which animal charities have high expenses because certain animal charities pay overly generous salaries to the leaders of the charities.

Too many leaders of the popular ministries you see every week on TV may be living the high life like the rich and famous while telling you, the donors, they are spending donated funds wisely and not spending it foolishly on themselves. Living in huge mansions and flying around the world in private jets in the Lord's name may be alright to some financial donors but not alright to others.

It may come down to what you do know about how they spend your monetary donations and what you do not know about how they spend it!

SUPPLEMENTAL SOURCE: ABC-TV 2020 3/23/07

### **Religious TV Faith Healers**

Unfortunately, they too often may not be able to provide convincing evidence that anyone has ever actually been healed by their touch, the wave of their hand or by being breathed on by a faith healer. However, they do a very good job of convincing many people to open their wallets and pour millions of dollars into the faith healers' questionable ministries.

During an investigation the only people available that supposedly have been healed already died, and those that have been healed that have been supplied by the ministries in question will not supply any convincing evidence that they were healed by the religious TV faith healer!

Critics charge that at times so much money rolls into the coffers of a faith healer's ministry that lots of it may possibly vanish into the pockets of those in charge of collecting and counting the money in the coffers.

Critics charge faith healers give people false hope that their diseases may be cured while at the same time making sure these sick people know they should seriously consider giving money to the ministry IF they expect to be cured!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/27/02

### **Sex Abuse And Religious Clergy**

If a religious clergyman gets caught stealing or embezzling money from a church or any formal religious organization he will be terminated, fired, let go and not be reassigned or allowed back into the clergy, but these same clergymen can and do get away with child molestation and can still get work elsewhere in the same capacity at another church!

Once child molestation occurs, the church may reassign the clergyman to another church in another state but the unsuspecting clergymen at the newly reassigned church may be totally unaware of the

child molesters history! Consequently, the molestation can start all over again because the church may have a history of covering up and hiding its molesters deviant, unholy habits and behavior!

Remember, clergymen hold their followers to the highest levels of moral behavior while too many of the clergymen themselves may be acting immorally!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 4/19/02

## **Signing A Contract To Join A Church**

Beware of signing a contract to join a church that has a clause that you agree to stay a member for life or for many many years. Why? If and when you decide to leave or quit the church at any time during the contract the church may actually turn around hit you up for fees and services that you accepted from them that could add up to thousands of dollars for breach of contract! And it is legal! Your only choice would be to fight it in court which could end up costing you thousands of dollars in attorney fees.

SUPPLEMENTAL SOURCE: NEW YORK TIMES NEWSPAPER AND MSNBC TV NEW 3/9/10



# **Restaurants and Fast Food Chains**

## **Cheese, Cheeseburgers, And Shakes**

A slice of cheese may advertise it contains as much calcium as 5 ounces of milk but may neglect to disclose that much of the calcium and other nutrients found in the milk used to make the cheese may be lost during the cheese making process, so much so, that a typical slice of cheese may end up 1/3 less calcium than 5 ounces of milk!

Also, a child eating a typical cheeseburger and milkshake on a regular basis may be unhealthy over the long term. This single meal may contain enough saturated fat and calories equal to what is recommended for one person's whole day intake of fat and calories! Eating like this over the long term may possibly contribute to an increased risk of heart disease by the time a child reaches adulthood if the child's eating habits are not changed.

SUPPLEMENTAL SOURCES: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 1/28/97 and the book: MARKETING MADNESS BY MAZUR AND JACOBSON

## **Contaminated Restaurant Ice Cubes and More**

When restaurant, fast food restaurant workers even bartenders and others dip your glass into the ice cubes to fill your glass if they are not wearing food handling gloves you may end up getting sick due to the contamination on workers' hands. E-coli and other bacteria can easily maintain their potency in ice for up to three days or 72 hours and longer from the time of contamination! Some restaurant patrons request their drinks be served without ice if the drink is not prepared out in plain view of customers.

Workplace contamination is also widespread. In fact, the elevator buttons, refrigerator handles, keyboards on computers, buttons on phones and anything that many people touch may be contaminated with up to TEN TIMES MORE germs and bacteria than the toilet seats in the workplace restrooms!

## **Dining Out Safely At Restaurants**

Local health inspection reports are not an absolutely reliable way to determine if restaurant food is safe. A restaurant with a good food safety record during one inspection can possibly turn into a sanitary nightmare an hour after the inspector leaves!

Remember, there are no federal food safety standards for restaurants and no minimum training standards for restaurant food safety inspectors! So, what can you do to help protect yourself?

First, if a restaurant's entrance and back door have trash nearby and are not neat and clean, the restaurant's interior may also not be sanitary. Consider not even eating there!

Second, if you notice a funny smell or bad odor, the restaurant may be experiencing a lapse in cleanliness and maintenance. Consider leaving the establishment.

Third, check the restroom. If this area is not clean, the kitchen may also be dirty!

Fourth, dirty silverware, dishes and glasses should be immediately brought to the attention of the manager on duty. If he shrugs off your complaint or is not noticeably disturbed, leave the restaurant. The food may not be safe to eat!

Fifth, if you notice food servers touch their noses, cough or sneeze without stopping to wash their hands, do not risk eating there. Or if food servers have dirty fingernails, do not eat there.

Sixth, if you see a food server touch any part of your silverware that goes into your mouth, do not eat there!

Seventh, if you get a drink refill do not let them take your glass away and come back with a refill. This is a risk of spreading germs. If they give you a refill at your table, make sure the water pitcher they pour from does not touch your glass. This can also spread harmful germs!

Eighth, of course, any dead insects or flying insects visible anywhere indicate possible poor sanitary habits at the restaurant. If you see any insect or rodent bait or traps, run to the nearest exit!

Ninth, always demand that any hot food you order is indeed hot and any cold food is actually cold. This is an important way to control any possible food-borne illnesses.

SUPPLEMENTAL SOURCE: USA WEEKEND MAGAZINE 11/4/01

## **Egg Food Poisoning In Restaurants**

Anytime a cook cracks then pools together lots of eggs when cooking increases the chances for contamination since it only takes one bad egg to spoil the whole batch. This type of food poisoning does not tend to occur very often in home cooking situations.

## **Fast Food And The Planet**

The livestock industry is accused of using up to 50% of the USA's available water supply just to feed livestock! Up to 60% of the Americans dying each year may be dying from diseases possibly linked to meat consumption according to meat industry critics! Up to 9 billion farm animals are killed for food each year in the U.S. alone!

Concerning the impact on the environment, even though less and lighter plastics and more re-cycled

paper products are being used than in the past, this earth-friendly trend may have a limited effect. To begin with, fast food packaging may make up less than 1/4 of all disposable garbage, yet the building of fast food restaurants has more than doubled worldwide in the last 10 years!

SUPPLEMENTAL SOURCES: CONSUMER REPORTS MAGAZINE DECEMBER 1997 and ANIMAL PROTECTION INSTITUTE DECEMBER 1998

## **Fast Food Restaurant Contamination**

Hidden undercover camera investigations have caught fast food restaurant employees scratching their private parts underneath their clothes then preparing food for customers WITHOUT washing their hands prior to food preparation! Your food may get sneezed on, tasted, even dropped on the floor, then picked up and served to unsuspecting customers!

Also, rat and mice extermination may be a routine practice at restaurants. Caught on camera, one rat was even "stomped" and killed then left dead near a food preparation area!

One "minimum wage" restaurant employee was caught on camera lickiing his fingers each time he had to separate the cheese slices to put on hamburgers!

At most any restaurant anywhere, if a food preparer picks his nose or possibly any other body cavity, then prepares up your meal without washing his hands, would you ever even know it? Or if rats and roaches urinate and drop fecal matter in and around food preparation and storage areas, would you ever even know it? Critics feel local governments do an inadequate job of inspecting restaurants concerning health and food safety issues.

Former restaurant employees have been asked what REALLY goes on during food preparation, especially at restaurants where customers cannot see their food being prepared. These employees suggest you should take note of the food preparation areas and food handling crew in restaurants. Are the areas kept clean? Does the food handling crew look like "derelicts" or does the crew look clean and seem to care about hygiene, like wearing plastic gloves, or frequently wash their hands or wipe their hands on relatively clean aprons or hand towels?

SUPPLEMENTAL SOURCES: ABC-TV PRIMETIME LIVE 6/12/96 ADBUSTERS MAGAZINE SPRING 1996

## **Fast Food Restaurant Cooking Oils**

U.S. owned fast food chains cook with healthier cooking oils in Europe compared to what is used in the same U.S. fast food restaurants simply because Europeans demand healthier foods! The same fast food chains in America could cook its foods in healthier oils, but if you can believe it, they say they have not yet figured out how to deliver the same healthier cooked food to Americans!

Remember, if it costs less to manufacture food, and they can get away with it, then it likely will be done until consumers demand better or boycott the unhealthy cooked food altogether!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 9/16/03

### **Fast Food Restaurant Healthy Choices**

If you load up the salads with all the toppings being offered to go with them you can end up with the same amount of fat and calories as one of their big fat, tasty hamburgers with all the fixings! If you take away the fattening salad toppings like fried rice noodles, salad dressing, the nuts and so forth all you may end up with is boring, basically tasteless lettuce!

Also beware of any fast food advertising campaigns suggesting you can maintain weight control eating fried chicken. The small, unreadable print on the TV advertisement suggests you should eat the fried chicken without the skin on it and only one piece of chicken is considered one serving. The question is who really peels off all the skin on fried chicken and who can eat only one piece instead of the two or three or bucket that is typically offered in a meal?

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/31/03

### **Restaurant And Bar Food Deceptions**

Too many restaurants may use what some customers would call “fake” steak and chicken by using “reconstituted” meats which have been ground down and mixed with water then pressure assembled to look like “real” steak and chicken! They use the reconstituted meats on grilled salads or use the meats in dishes where the meat is essentially more unidentifiable!

Some restaurants may use pork instead of veal when customers think they are getting veal. Veal when cooked looks grey or light brown. If you get your veal meal and when you cut into it if the inside of the meat is white you may have been served pork passed off as veal.

Some of your favorite sushi restaurants may actually disinfect certain older cuts of fish hoping to prolong its shelf life rather than throwing it away essentially throwing away profits.

At some restaurants and bars when you are offered unlimited free champagne and/or mimosas you may be getting seltzer water mixed with champagne or they may be mixing seltzer water with an egg, a little champagne and orange juice and calling it a mimosa.

Restaurant food managers may also dig through the trash at the end of each shift to retrieve creamers and crackers that have been unused and thrown away by customers. They will be washed off and served to other unsuspecting customers! The same goes for unused pickle slices too!

Some restaurants may buy generic condiments, like ketchup and mustard, and refill name brand containers so customers will think the restaurant is using well known, brand name condiments. The same can be said of frozen pies and cakes being passed off as homemade since they can charge a high price for homemade!

When ordering a cup of soup some restaurants may put just as much soup in the cup as they do the bowl but, of course, they charge more for a bowl of soup. Also beware of “magic” plates that are higher in the middle of the plate so it looks like more food is on the plate. Magic plates help hide the fact that portion sizes have decreased.

It is not uncommon at some restaurants and bars to find a 10% surcharge added to your bill these days due to higher food costs so restaurants do not have to raise menu prices!

Restaurants with weekend buffets have been known to freeze the leftovers and bring them out again the following weekend offering it up to unsuspecting customers!

### **Free Pizza Delivery**

So-called free delivery may not be free afterall. A "carry-out" pizza may cost several dollars less than a pizza that is "delivered" so how can a pizza parlor get away with calling it free delivery?

The pizzamaker claims that if you pickup the pizza without having it delivered, you get a discount for carry-out orders!

### **Heart-clogging Deli Sandwiches**

The all-American deli sandwich favorites may be chocked full of potentially heart-clogging saturated fat. Reuben and grilled cheese sandwiches lead the pack for being the fattiest.

Even tuna salad and chicken salad may be highly suspect because of all the mayonnaise in which just one serving could be equal to 80 potato chips or 2 large orders of fries! Just one deli sandwich may equal a whole day's worth of fat.

The vegetarian deli sandwiches may not fare much better if they lay on the avocado and cheese which adds up to three times more fat than a regular roast beef sandwich. Calorie counting books can also be misleading because many deli sandwiches may have twice the calories compared to those listed in the calorie counting books.

Mayonnaise, cheese, pork and oils are the worst offenders when it comes to adding fat and calories to deli sandwiches. Even cutting down on the piled-high portions of meat helps cut down on unnecessary fat.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 3/22/95

### **Restaurant Breakfasts**

The most popular breakfast specials you find when eating out may easily have more than a whole day's worth of fat, sodium and cholesterol all in just one meal and all before 10am in the morning! Just two scrambled eggs has more fat and calories than four strips of bacon, typically.

Eggs boost your cholesterol while cheese adds unnecessary saturated fat to your system as does bacon, sausage and butter. Even pancakes with syrup and no butter or margarine may equal 16 grams of fat, which some suggest already equals about 1/2 the fat you should consume in one day.

Is it no wonder that our most popular breakfast restaurant chains in the U.S. provide little if any nutritional information on their menus. Are you getting served that which may be your heart's worst nightmare?

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER MARCH 1996

## **Restaurant Entrees**

Since fat content, calories, sodium, sugar and chemical preservatives are not made public many of the most popular, nationally advertised, family-style restaurants' entrees may be loaded with up to 100 grams of fat in each entree potentially adding up to thousands of calories! Is it any wonder why they do not publish their entrees' ingredients?

Consequently, beware of BBQ baby back ribs, cole slaw, fries, onion rings, mushroom burgers and chicken wings just to name a few. Consider sticking to entrees labeled "lite" even though a "lite" label is no guarantee the dish will be a healthy one. Stick with grilled dishes. Beware of "loaded" potatoes and most salad dressings which may be loaded with fat and oil.

The nationally advertised restaurant chains, as well as many "mom and pop" family restaurants, may make even fast food outlets look wholesome when it comes to potentially heart-clogging risky ingredients and cooking practices.

The "hard artery cafes" which line your neighborhood steets may have some healthy dishes but to be "heart smart" skip most appetizers and dessert. Just one cup of chili may be high in saturated fat. Buffalo chicken wings typically may be loaded with artery-clogging ingredients. Just one fried mozzarella stick is equal to two strips of bacon. A typical appetizer, like stuffed potato skins, may be like consuming nearly 10 sticks of butter!

Order the salad with the dressing on the side and without croutons. An order of chicken fingers is like eating a high fat hamburger and hot fudge sundae! Family restaurant-style hamburgers may be up to twice as fatty as one of the more popular fast food outlet burgers because they are bigger. Onion rings are typically worse than fries for heart-clogging.

One order of BBQ baby back ribs is like eating two whole breakfasts complete with eggs, bacon, sausage, biscuits, grits or hash brown potatoes and pancakes with syrup! A mushroom cheeseburger with onion rings is like consuming five strips of bacon, four chocolate donuts, three slices of pepperoni pizza washed down with two banana splits and a big fat fast food outlet hamburger on the side!

Restaurant cole slaw and tuna salad are typically very fattening. Add an order of fries is like adding a bacon and cheese, grilled chicken sandwich to your meal.

One order of onion rings contains more fat than a whole sirloin steak dinner or a bacon and cheese grilled chicken sandwich or a whole order of BBQ baby back ribs. Only the mushroom cheeseburger may contain more artery-clogging fat than an order of onion rings.

Eating a fudge brownie sundae or a slice of restaurant cheesecake is like eating a whole small pepperoni pizza plus two banana splits!

Food critics say skip restaurant appetizers altogether because they may contain up to 200 grams of fat each! Even caesar salads may be fat-risky.

Fatty steaks include porterhouse, rib-eye, t-bone and New York strip with prime rib being the most fattening with up to 90 grams of fat in the meat alone in one restaurant serving! One healthy serving of meat is just 3 ounces yet most restaurants serve 10 to 20 ounces per serving.

The following grams of "fat chart" per serving was compiled from America's most popular restaurant chains: One serving of pot roast 16 grams of fat, turkey and dressing 19 grams, chicken stir-fry 23 grams, hamburger 27 grams, one slice of apple pie or milkshake 30 grams, philly cheese steak 35 grams, chicken pot pie 37 grams, meatloaf 38 grams, country fried steak 42 grams, patty melt hamburger 50 grams and chef salad with dressing 71 grams.

SUPPLEMENTAL SOURCES: ABC-TV 20/20 1/17/97 and NBC-TV DATELINE 9/24/96 and NUTRITION ACTION HEALTH LETTER OCTOBER 1996 and MAY 1997 and CNBC-TV STEALS AND DEALS 9/24/96

## **Restaurant Food Preparation And Fat**

Restaurants tend to make use of fattier ingredients compared to those you may typically use at home when preparing foods and restaurants may even tend to cook more with fattier methods, as well as serve up huge portion sizes.

Just one typical sub-sandwich served in a restaurant is often made up of enough calories to adequately serve two people for two whole meals! The average American is around 10 pounds heavier today compared to just 10 years ago.

So consider sharing the sandwich or meal you get served in a restaurant or cut it in half and take the other half home. Why stuff yourself just because a huge portion is served to you? The practice of sharing a restaurant meal or taking half your restaurant portion home can conceivably cut your monthly restaurant food bill in half.

Overeating may be due to too many food choices like you find at a typical buffet. When you can choose between all sorts of dishes you may tend to make choices you normally would not have to make so you may tend to overeat.

Eating with other people may also entice you to generally overeat. Furthermore, one reason why so



many fast food outlets are painted in shades of red and yellow is because psychological research has shown that these two colors seem to stimulate our taste buds more, possibly contributing to more overeating.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 5/30/97 and 6/20/97

## **Restaurant Food Production & Inspection**

Too many states nationwide do not even strictly enforce the U.S. government's food handling and food safety laws essentially too often allowing substandard restaurant sanitary practices to continue with virtually nothing more than an apparent "slap on the wrist" for the restaurant owner/operators!

When a restaurant IS closed it may only be for one day and who is to say that once the "heat has died down", so to speak, the conditions which brought on the restaurant being closed down in the first place may arise again contributing to sloppy, careless, and unhealthy sanitary conditions at the restaurant until the next inspection months from now! This is similar to meat inspections at meatpacking plants and slaughterhouses which have been accused of the same type of unhealthy, unsanitary procedures and practices. Up to 40% of all restaurants may be operating under questionable food handling and food safety practices!

Critics have cited that one possible reason for such low compliance with the Food And Drug Administration's (FDA) food production laws is because local politicians, as well as restaurant owners and operators may, in a sense, be "in bed with each other", so to speak. Again, as usual, it is up to the consumer to beware.

Consumers should always feel free to ask to see a restaurant's kitchen area and the restaurant's most recent food inspection report. If the restaurant's management will not show you either one of these it may be wise to eat somewhere else! Even if you do see either of these things do not hesitate to ask to see them again because food handling practices can vary from day to day!

Hidden camera investigations have caught restaurant food handlers hardly ever washing their hands even after using the bathroom and sneezing then turning right around and handling your food! Cameras have also caught food handlers smoking around food preparation areas with cigarette ashes falling on food as well as food preparation utensils being washed right over the meat during preparation!

Food handlers have also been caught with their finger up their noses and frequently licking their fingers then handling food right before it gets served to unsuspecting customers! Since states do not always strictly enforce food safety and production laws, it may be wise to always be cautious of any restaurant that does not prepare your food out in the open where customers can easily see just who is doing the food preparation and how it is routinely handled.

Remember, you can get extremely ill and possibly even die due to unsanitary food preparation and production practices. Just because a restaurant looks fancy and clean and even comes highly recommended does not mean when it is inspected by the state that it will have no questionable food handlers and food handling practices.

SUPPLEMENTAL SOURCE: CBS-TV "THE PUBLIC EYE REPORT" 12/3/97

## **Restaurant Ice Tea & Water Coolers**

Restaurant ice tea may too often be contaminated with bacteria at levels 11 million times over what is acceptable by U.S. government food safety standards and it is not something you can even taste! If the ice tea you drink is this tainted it is only a little better than sewer water!

It is not due to bad tea usually but possibly due to careless preparation, handling and lack of cleaning by restaurant employees. The bacteria-laden culprits tend to be the cooking vats and tea dispensers, contaminated tea dispensing spigots, undercooked tea and worker mishandling.

E-coli (fecal matter) bacterial contamination has been found in samples taken from several well-known, well-respected, highly advertised chains of restaurants. Restaurant management will try and convince you that ice tea contamination only happens in isolated incidents but remember this may possibly be how management is taught to respond to any and all investigative reports!

Concerning water coolers, it typically is not the bottled water coming out of the water cooler that is the problem but it is the water cooler "spigots" that collect the bacteria and they may rarely, if ever, get properly or thoroughly cleaned! If a contaminated spigot contaminates the water, once ingested, you may come down with symptoms similar to food poisoning!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 12/11/95

## **Restaurant Lite Menu**

Oftentimes meals labeled as being low fat may actually contain twice the fat that they are advertised they contain! This means you may not always be able to trust the claims on many so-called "lite" menu offerings.

Basically, it all depends on how the cooks and chefs prepare them on a daily basis so you may never really know for sure what the exact ingredient makeup is of any particular restaurant meal item. The nationally advertised restaurant chains claim they tell their chefs how to prepare the "lite" dishes but it is always up to the cook as to what really goes into the meals each and every day!

Smaller "mom and pop" family-style restaurants may even be worse when it comes to preparing the items on their "lite" menu. If they claim a certain menu item is "lite" or "low fat"--beware.

Regardless, too many "lite" menu items may be swimming in sodium which may not be all that desirable for folks with high blood pressure. Bottom line? If "lite" menu offerings do not always conform to what constitutes a "lite", low fat meal then they should not be allowed to label, advertise or promote the "lite" items as healthy, heart smart or anything sounding like low fat. As usual, it is up to the consumer to beware.

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 11/28/95 and MIAMI HERALD  
NEWSPAPER 11/29/95

# **Security and Terrorism**

## **401K Pension Funds Aiding Terrorists**

International U.S. corporate conglomerates, as well as state governments, invest their U.S. citizen employees' pension funds in countries with questionable intentions like Syria, Libya, Iran and others. The last time anyone investigated this, at least 200 U.S. corporations were investing pension funds with Third World governments which may have possible ties to terrorist groups! Critics charge even if you do legitimate business with these governments too much of the money may end up in terrorists' hands.

Of course, those managing 401-K pension funds do not readily tell you, the stockholders in these funds, where your pension money is being invested! If you knew you may likely demand that your pension funds NOT be invested in these countries because if anything goes terribly wrong with the governments in these countries your funds may be lost forever!

Moreover, if you ask exactly where your pension funds are being invested overseas, and the pension fund managers say the information is not readily available, do NOT believe them! They can easily tell you if they want to like they did the national TV network's investigative reporters when they asked for the list and got it promptly which showed all the questionable countries that were getting pension fund money from hundreds of U.S. corporations!

Who knows....U.S. citizen pension funds could be funding the next terror attack in the USA!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 1/25/04

## **Airline Baggage**

Even after the events of September 11th, 90% of all domestic airline baggage is still not screened for explosives and who is to blame? First and foremost it is the flying public's responsibility to DEMAND that all baggage be screened instead of being led like sheep to slaughter, or simply do not fly! The politicians, you vote for, for 13 years, have allowed airline company lobbyists to pressure your legislators not to force the airlines to screen all domestic airline passenger baggage! And worse yet, the Federal Aviation Administration (FAA) which is the flying public's safety watchdog, does not seem concerned at all for allowing this practice to go on for what seems like forever!

Also, "ANYONE" can still "check" a suitcase, meaning buy a ticket then leave a bag, at

a domestic airline terminal at any airport and NOT have to board the flight to go along with the suitcase or bag, thus sending the bag into the belly of a passenger airliner passengerless, with who knows what could be in the suitcase!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 10/19/01

### **Airline Security After September 11<sup>th</sup>**

There are still gaping holes in security at our airports! Poor employee background checks, the use of fake identification to fly and gain access to airports and planes, as well as breeches of security at passenger plane and airport checkpoints still occur and many pilots and flight attendants still do not feel safe flying despite all of the so-called heightened attempts at security!

Pilots and flight attendants testify that airline companies do not seem as concerned with security as many of their own employees who are flying the skies on a daily basis! Employees complain they feel the flying public may be getting mostly lip service about heightened security measures being delivered through the media by airline company spokespeople.

In fact, since September 11th, pilots and flight attendants are actually coming up with their own ideas and plans to thwart a potential hijacking, because they complain they are not getting many useful directives coming down from airline company management! Airline company management seemingly may be more concerned about getting passenger seats filled up to capacity and not as concerned with in-flight security, just as they, along with the Federal Aviation Administration (FAA), have always been accused of, prior to September 11th.

Remember, seeing the National Guard at airports may do little to stop a terrorist act and may be more to do with simply making the flying public FEEL safe which airline employees feel may be giving passengers a false sense of security!

SUPPLEMENTAL SOURCES: ABC TV PRIMETIME 10/4/01 NBC TV DATELINE 10/5/01

### **Airport And Nuclear Plant Security**

Six months after 9/11 an undercover investigation conducted by the U.S. government has found that it is possible that airports and commercial airliners security can be breached with weapons and explosives up to 50% of the time that investigative attempts were made despite all the present and current security measures in place to deter terrorists!

The U.S. government now also admits that U.S. nuclear power plants possibly cannot withstand the type of attack terrorists made with commercial airliners on the World

Trade Center! Remember, right after 9/11 the government tried to assure the citizenry that our nuclear power plants could withstand such an attack! Nuclear power plants also stand accused of not doing enough to screen employees and prospective employees, as well as not adequately guarding the plants from a hostile takeover or attack. Sometimes guards have been found not even on duty or the plant has just one guard with a mere pistol left guarding critical areas of entry into the plants!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 3/25/02

### **Airport Security Personnel Felons, Criminals & Illegal Immigrants**

The Federal Aviation Administration (FAA) has fined the largest employer of airport security personnel one million dollars and is investigating other firms for not adequately training and doing thorough background checks on those it hires to protect you at airports during baggage screenings, searches, etc. Consequently, numerous felons, illegal immigrants and ex-cons may be in charge of passenger security because, to date, most anyone can get a job in airport security. Remember, it only pays around \$7 an hour, so are you surprised?

SUPPLEMENTAL SOURCE: NBC TV TODAY SHOW 10/12/01

### **American-born Arab Terrorists**

Some 2000 American-Arabs may have trained in Third World countries' terrorist training camps and have already returned to the U.S. to possibly participate as "sleeper cells" awaiting their chance to wreak havoc on U.S. citizens, interests and the economy.

SUPPLEMENTAL SOURCE: FOX TV NEWS 10/20/02

### **America's Underground Tunnel Terror**

Drug dealers and illegal aliens, many of which are not hispanic but may be coming from all over world, are digging into already existing underground drainage tunnels in the border areas between the southwest U.S. and Mexico and using them to burrow into the U.S. since it is somewhat tougher to get into the U.S. "above ground" these days.

Of course, the fear is it may just be a matter of time before terrorists use a tunnel to get into the U.S. and commit terrorist acts!

SUPPLEMENTAL SOURCE: FOX TV NEWS 10/9/04

## **Anti-American Saudi Schools in America**

The Saudi Arabian government may be paying teacher salaries and funding hundreds of high schools located in America. The problem is in these schools the students may be learning to distrust Americans, Jews, Christians and any Muslims who do not practice Islamic fundamentalism!

Moreover, the students may be learning NOT to feel loyal toward America even though the students may be born in America and citizens of the United States! Also possibly being taught in these schools is the idea that democracy may not be a form of government to trust or to even be loyal to regardless if they are American citizens or not!

An American-born Arab accused of possibly plotting the assassination of the President of the United States is reported to have been taught in one of these Saudi schools located in the USA.

SUPPLEMENTAL SOURCE: FOX-TV NEWS 2/24/05

## **Anthrax Decontamination**

The Center for Disease Control (CDC) says, to date, even after a building or an area is cleaned and decontaminated there is no guarantee the building or area will be absolutely free of Anthrax! The question is, at what level of risk can we learn to live with it in places once contaminated with Anthrax then decontaminated?

SUPPLEMENTAL SOURCE: NBC TV NEWS 11/7/01

## **Bacteria Terrorist Acts**

Before the collapse of the Soviet Union during the 1980's, both the U.S. and the Soviets signed and sealed an agreement NOT to produce biological weapons but the Soviets did not trust the Americans and produced them anyway! The U.S. found this out when the Soviet Union collapsed. The Soviet's biological warfare programs employed some 60,000 scientists who worked for years weaponizing deadly diseases, including smallpox.

When the Soviet Union collapsed many of these scientists were terminated, "fired", and essentially cut loose and now their deadly work has turned up in biological weapons programs for countries like Iraq, North Korea and Russia.



Biological warfare can be unleashed against an adversary and you would not know it until it is too late and people all around you start dropping like flies! The U.S. government's Center For Disease Control (CDC) admits that, to date, too few doses of vaccines exist to thwart a major epidemic of disease spread by an act of terrorism!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 9/4/01

## **Bacteria Warfare**

Guess who helped supply Iraq with weapons of mass destruction and chemical warfare capabilities during the 1980's, even though some U.S. government officials vehemently protested? The U.S. Pentagon and U.S. State Department, through the U.S. Commerce Department, supplied Iraq with WMD capabilities to counteract Iran's build-up and emerging terrorist influence.

Consequently, if and when a terrorist act using bacteria warfare lands on American soil, essentially you may be able to contribute much of the blame on U.S. government foreign policy of the 1980's. Just one test tube of deadly anthrax bacteria can be used to wipe out a million people!

Furthermore, critics contend that foreign exchange student subversives may easily smuggle deadly bacteria into the U.S. hidden in their body cavities and possibly one day spread it all-at-once or little by little all over America. This is just one reason why some folks prefer living in relatively unpopulated places like Utah and Montana.

Critics believe that a potentially devastating release of germ warfare may happen in the U.S. They believe it is not a question of if but when? In fact, it has already happened on much smaller scales in the U.S. and around the world. Some of the deadliest biological weapons can be produced by someone simply going around posing as a legitimate researcher and then purchasing the germs from biological labs in the USA!

If and when a germ bomb is released in the U.S., to date, there will not be enough vaccines in stock to treat all those infected thus most victims will die a horrific death! There are also some viruses being produced in combinations today, called "cocktails", for which there are no known cures!

A germ bomb can be released silently, like on a commercial passenger airliner or in a shopping mall and all those infected may in turn infect hundreds and thousands of other people! A bomb can also be released via fan systems and air conditioning systems or

even through the exhaust pipe of a car engine.

Even when the U.S. voluntarily stopped experimenting with germ warfare, the former Soviet Union did not stop and produced germ warheads that could be disarmed and the contents used elsewhere! Moreover, now that Soviet Union germ warfare scientists are starving no one really knows in whose hands deadly viruses may end up!

SUPPLEMENTAL SOURCES: CBS-TV 60 MINUTES 2/22/98 and ABC-TV PRIMETIME LIVE 2/25/98

### **Bomb-sniffing, Drug-sniffing Security Dogs**

Since 9/11 there is such demand for these type trained security dogs that the ready supply of them cannot keep up. Unfortunately, the U.S. federal government and law enforcement agencies nationwide have received too many unqualified trained dogs that, to date, still remain on the force possibly performing poor, inadequate security in airports and elsewhere! Too many times these security dogs have missed large amounts of explosives and drugs and too many times they have "hit" on people and packages who had absolutely no drugs or explosives! If a dog "hits" on you, indicating you may be carrying contraband, the dog may possibly only doing so because the animal knows it will get rewarded for doing so.

There are no set standards for security dog training requirements and there are no training regulations enforced. Also too many dog trainers are unlicensed and no license is even required to train a security dog either! Moreover, a dog that performs well in training may not perform well in the field on the job!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 1/4/04

### **British, U.S., & French Terrorists**

Most every known terror group or organization can be found setup and operating in Britain and British military intelligence does monitor the terror groups' movements and actions. Britain has a very large Muslim population.

However, France has just as many terror groups operating in Britain as well as a huge Muslim population second to none anywhere in the Free World! Unlike Britain though, seemingly, French military intelligence does NOT always know the movements of the terror groups located in France, in fact, critics complain that known terrorists may be

allowed to move around too freely without being watched or their movements monitored, similar to what supposedly goes on in Canada, our next door neighbor!

Like Britain, in the U.S., possibly "known" terrorists have even been allowed to become British or U.S. citizens while U.S. and British military intelligence seems to have known about it prior to the possible terrorists' becoming citizens!

SUPPLEMENTAL SOURCES: FOX-TV NEWS 11/16/03 and CBS-TV 60 MINUTES 11/16/03

### **Canada's Liberal Refugee Policy**

Suspected terrorists have found a safe haven in Canada due to liberal refugee asylum rules by Canadas government. Not only can a suspected terrorist find asylum and a safe place to live in Canada, but Canada's liberal welfare system also gives suspected terrorists welfare checks, work, a drivers license and free health care then allows them to disappear in the country! From Canada it can be relatively easy to then sneak into the U.S.! Remember U.S. security may be only as good as Canadas security.

Why is this even allowed to happen? Canada has a do-gooder liberal government attitude toward political refugees. Just say you are persecuted and Canadas liberal government may likely give you safe haven there! Canada does not feel like changing their liberal refugee asylum policy because their government feels it would be unfair to traumatize refugees who have already been traumatized in other countries!

As bad as the U.S. is at keeping up with immigrants and illegal immigrants, at least if and when the U.S. determines that a refugees story and diplomatic status is questionable, the U.S. can put the potential terrorist on the next plane out of the country. However, in Canada a suspected terrorist may simply be given a court date then released and allowed to move freely in Canada then possibly slip into the U.S.!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 11-29-01

### **Chemical Weapons Threat**

Terrorists worldwide may succeed at getting their hands on Russian chemical weapons which may be more off a threat than nuclear weapons because a chemical bomb can be detonated by just one person and it can be carried around in a briefcase! One briefcase

bomb can be set off by remote control and can potentially kill a whole stadium full of people! Exposure to things like nerve gas takes just seconds to kill if you are exposed to it. It is the poor man's nuclear weapon and at least 40 thousand tons of it exists in Russia, enough to kill the world's population 3 times over making Russia into a terrorist supermarket!

The problem is these weapons are loosely guarded, in too many cases, by unarmed, poorly paid Russian troops at 6 or more sites throughout Russia. The Russian population is extremely poor with 50% of them unemployed so some citizens may feel the need to steal then sell the small size bombs to terrorists for huge sums of cash! The Russian population living near the weapons sites complain that security around these storage sites is minimal considering the contents that are supposedly being guarded! Once smuggled out of Russia these chemical weapons could easily end up in America in 7 to 10 days and no one in charge of guarding the weapons in Russia may even know they were missing!

Journalists invited in videotaped that only small padlocks secure the storage areas, the security fences have holes in them big enough to crawl through and there is neither electronic security cameras nor any kind of computerized inventory procedures to account for or keep up with all the weapons!

The U.S. Congress is attempting to deal with the problem by getting cooperation from the Russians to destroy the chemical weapons currently stored in the tens of thousands of artillery shells once meant to be used against U.S. and Nato troops. However, even if we started destroying these chemical weapons tomorrow it would still take up to 10 years or more to safely destroy them all. Is destroying these weapons going to be a priority or an afterthought? If it is an afterthought it is going to be done after what?

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/18/03

### **Chemical Weapons Bunkers**

They house millions of pounds of deadly bacteria in obsolete warheads leftover from the Cold War and they are being stored away in many states nationwide in America. Of course, now they are so old that they sometimes leak! Any significant accident or "spill" could wipe out whole towns that are downwind!

The U.S. government in 1989 appropriated and spent \$25,000,000 taxpayer dollars to start dealing with this problem and incinerate all these stockpiles. However, as usual,

even though the money was spent on the project, little has been accomplished to either help protect the citizenry in nearby areas or to destroy the chemical weapons stockpiles. Making matters worse, the U.S. General Accounting Office (GAO) in Washington D.C, cannot account for where all the money went!

Government always seems to have a way of soaking up any available dollars without any real accountability! If a private enterprise operated this way it could amount to criminal activity and fraud and the people responsible could go to prison for it.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 8/2/98

### **Counterfeit Womens Purses & Terrorism**

Counterfeiters re-create expensive women's "designer brand name" purses and sell them for a fraction of the cost and it may be hard to tell the real thing from the fake. The fakes may be sold everywhere from deep discount stores to flea markets to "purse parties", which are parties where women gather to socialize and maybe purchase a purse.

Terrorists and other criminal enterprises have been known to be behind counterfeiting all kinds of merchandise so remember the next time you purchase a "knock-off" item you may be contributing to terrorist and criminals everywhere!

Also, counterfeited merchandise is typically made using child labor and "sweat shops" in China or possibly other Third World countries no matter what the fake label may say about the product's country of origination!

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 6/24/04

### **Coupon-clipping Terrorists**

In America, terrorists can help fund their activities by clipping out product coupons then redeeming them for cash at corner grocery stores run by terrorist sympathizers who do not require that products be purchased! The coupons are then turned in to the product manufacturers offering the coupons in return for cash refunds to be paid to the terrorists by the corner grocery store sympathizers.

Fraudulent coupon redemption is a 100 million dollar a year scheme and, since it is considered to be a nickel and dime crime that is hard to track down and prosecute, no one really tries to fight it.

SUPPLEMENTAL SOURCE: CNN-TV FINANCIAL NEWS 12/25/01

### **Discount W.M.D.**

Most all of the lab equipment you need to create biological weapons of mass destruction has been made available on the Internet at 10 cents on the dollar of what it originally cost. This lab equipment has already been purchased at deep discounted prices and sent to suspect Third World countries which have possible ties to terrorists!

The irony is the lab equipment was sold by the Pentagon as surplus lab supplies even though the U.S. Defense Department originally bought the equipment with taxpayer dollars at 10 times the cost compared what it has been sold for as surplus on the Internet!

Also sold has been hazard suits that were outdated and supposedly no good. The problem is these same suits have been distributed to emergency medical personnel and firemen all across the U.S. after 9/11 and may still possibly be used in emergency situations!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 10/6/03

### **Emergency Response 911 Phone Operators**

Your ONLY link between possible life and death situations may often depend on police department 911 phone operators who initially answer emergency calls from the public. In many states these phone operators may be trained in just 2 short weeks then "thrown to the wolves", so to speak, to help serve the public and save lives!

Not only may they be essentially untrained to take on all the potential life and death situations and communication pitfalls, but some have even been accused of carelessness, ignorance, arrogance as well as sleeping on the job! Remember, these are not high paying jobs so the quality of individuals employed may leave a lot to be desired.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 8/9/95

## **Fake American Marriages Sponsor Terror**

Up to 30% of all marriages between an American and an immigrant may be fraudulent! American women are knowingly or unknowingly marrying immigrant terrorists! Spouses can be found for sale or for hire everywhere, like through some immigration services, matchmakers, on the Internet or even on the street as a hidden camera investigation uncovered! The American men and women willing to fake a marriage do not seem to think they may be marrying a terrorist but only think about the thousands of dollars they may earn for doing the potentially deadly deed. Those involved in "brokering" the fraud, or getting all parties involved together, are brazen and not shy about how easy the fraud can be committed successfully and boast they will teach you and tell you everything you will need to know pull it off. These "brokers" of fake marriages may also have criminal records, some for violent acts!

Immigrants, trying to avoid deportation, use these illegal services to stay in America but since terrorists are now getting in on the act, once the terrorists are inside the U.S., it is easy for them to blend into friendly neighborhoods in the vastly diverse American culture. They then can do what they have to do to legally and illegally to raise money to send back to terror cells worldwide or, as "sleeper cells", to plan terrorists acts themselves here in the U.S.!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 5/7/04

## **Fake Identities For Criminals And Terrorists**

An undercover camera investigation showed that for around \$2000 anyone can hang around most any states Department of Motor Vehicles (DMV) and obtain a legitimate birth certificate and drivers license using a stolen social security number. How? Simply approach someone who appears to be giving driving lessons and if this "connection" does not think you are a cop, he may tell you just how easy it is to beat the system and get a new identity so you can be free to do whatever you like in America, including terrorize! Remember, once you get a legitimate, valid drivers license you can go, do and get almost anything you want in America.

Your connection for this drivers license may actually be paying off or bribing a low-paid employee, of the DMV so you may not even have to take the drivers test to get a permanent Drivers license. Also, do not be surprised if your connection at the DMV to get you the license is an immigrant who readily admits he gets fake identification for other immigrants who, as far as he knows, could be terrorists!

Furthermore, the fingerprints that the DMV takes are not even cross-checked with law enforcement agencies to see if you are a criminal, murderer or terrorist. The fingerprints taken, to date, are just so the DMV has them on record. The privacy laws are such in America that even if the DMV did cross-check them for anything they could only check your prints against any possible traffic violations you may have outstanding or against you!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 10/26/01

### **Federalized Airport Security**

What makes you think the U.S. Government can manage airport security any better than they are managing commercial flights or Anthrax and the U.S. postal service (USPS) or the Immigration and Naturalization Service (INS) which opens the door to terrorists in the first place? Has government bureaucracy ever been known for efficiency or effectiveness?

The U.S. Congress actually believes a couple of major European cities have successfully federalized airport security, when, in fact, they have not. European governments tried unsuccessfully to federalize airport security years ago and failed so they let private companies do it instead with what they consider to be great success. Private companies breed competition. If the government takes over, security personnel cannot easily be fired and neither can government bureaucrats who will run the program!

However, European governments do supervise airport security rules and regulations which is the capacity the Federal Aviation Administration (FAA) is already supposed to be performing but we all know the FAA is a joke and not doing what it could to protect the flying public and it never has, which is why it acquired the name The Tombstone Agency. Critics charge the FAA does not act on safety issues until airline passengers die! What we really need is to force the FAA and airports everywhere to do what it knows it has to do to protect passengers!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 11/7/01



## **Home Security And Hospital Security**

Up to 98% of all residential and business burglar alarm calls are false alarms. Even if the burglary is "real" the police may take 20 minutes to respond giving a burglar plenty of time to take what he wants and flee.

Monitored home security systems may conceivably be more for the homeowner's own peace of mind vs. actually turning away burglars. What security system salespeople may not tell you is if the burglar cuts your phone line the monitoring aspect of your security system is automatically disabled, useless and no longer able to be monitored by security so no police can be called to your home or business by the alarm company once it is burglarized! All you would be left with is the siren going off for a few minutes outside your home or business to deter a burglar, which everyone knows is practically useless.

To prevent burglars from cutting your phone line there typically is a security system "upgrade" you can purchase when you buy a security system which will alert the alarm company if and when your phone line is cut or disrupted which is not a bad idea to look into when purchasing a security system. Alarm company salespeople may not initially mention this potentially costly upgrade for fear of not making a sale to install a monitored security system. Of course, the monthly monitoring charges is where security companies make most of their money. The big profits are not in the installation of security systems.

Incidentally, burglars know that your home alarm system may not even be turned on at times when you are awake or at home especially during the day. Consequently, during the day is when burglars commit many home invasion burglaries knowing the homeowner's alarm system is not even engaged!

When it comes to hospital security, who knows if anyone is even watching the so-called security cameras? It seems that at times most anyone can walk right into areas where newborn babies are kept, often without even being questioned by security or hospital personnel. You may even walk into most any hospital patient's room without being stopped or questioned by hospital staff or security!

Furthermore, hospitals may be exposing patients to risky, potentially incompetent physicians and surgeons without feeling obligated to let patients or the public know about them.

**SUPPLEMENTAL SOURCES: CURRENT AFFAIR TV NEWS 11/8/95 and CNBC-TV**

STEALS AND DEALS 7/5/95 and NBC-TV DATELINE 8/21/96

### **Homeland Security Terror Pitfalls**

A common, easily acquired farm fertilizer mixed with a common, easily acquired engine fuel are the latest bomb-making materials of choice used by terrorists worldwide, and to date, these materials are still easily acquired even in America! In fact, this deadly combination of materials is what was used to bring down the Oklahoma City Federal Building.

Elsewhere America's railroad system is, to date, still routing hazardous chemicals through heavily populated areas, including the White House in Washington D.C. This hazardous cargo could possibly be re-routed around populated areas all across America but have not yet been re-routed!

On another front in American homeland security the armed air marshals used to fly on many commercial passenger airline flights to guard against terrorists hijacking planes, too many air marshals may be recruited from the prison guard community which may not be the best group of individuals to recruit from since background security checks may too often be lacking. Some air marshals have been exposed to have criminal backgrounds and some have even been caught sleeping on the job while flying on commercial passenger flights!

SUPPLEMENTAL SOURCE: MSNBC-TV NEWS 9/12 /04

### **Kidnapped Overseas**

The U.S. government can do little or nothing to rescue you if you are a private citizen not working for the U.S. government and you are kidnapped overseas. The U.S. government only rescues government employees like U.S. diplomats and U.S. soldiers.

Rebel and terrorist groups know that private U.S. citizens who are working for companies and corporations overseas are usually insured and are easy kidnapping targets to score or pickup up big bucks!

The biggest problem seems that too many companies and corporations sending their employees to work overseas too often may neglect to tell their overseas employees of the potential risks. Unfortunately, U.S. citizen employees working overseas for non-governmental businesses have been tortured and killed before a deal could be worked

out to win their release!

SUPPLEMENTAL SOURCE: ABC TV 20/20 5/18/01

### **Leaderless Terrorism And Terrorist Acts**

Nowadays American and foreign terrorists are being encouraged by other terrorists to be "leaderless" which helps them escape detection by law enforcement and government agencies worldwide. Under this scenario, leaderless terrorist acts would be committed by small groups (cells) and/or individuals without direction from others, in effect, making every terrorist a potential "leader"!

Additionally, terrorist acts against Americans may too often have come with prior warnings days in advance! However, the public, as well as company employees, in and around the areas threatened by the terrorists may never hear about or be aware of the threats or warning signals!

Making matters worse, certain government employees may actually be tipped off that a terrorist act may occur, but the "tip" may not filter down to the employees working in or near the site of a potential terrorist act. Then when a terrorist act does occur the government's official spokesperson can claim there were no prior warnings!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 1/17/97 and NBC-TV NEWS 8/1/97

### **Martyr Suicide Bombers**

These suicidal bombers from the Mid-East are not considered crazy or legitimately psychotic but do NOT fear anything or anybody. They are considered heroes at home once their mission to kill Israelis and Americans is complete! Also, Americans are not just an enemy of their homeland and culture, but instead Americans are considered to be THE enemy!

SUPPLEMENTAL SOURCE: CBS TV 60 MINUTES 9/23/01

### **Military Surplus Supplies**

The U.S. government's system of accounting for or destroying tons of dangerous weaponry parts and supplies does not work! At the end of the Cold War the U.S. Defense Department seemingly was more concerned with profiting from all the leftover weapons systems, so much so, that many of the codes used to determine what is

supposed to be destroyed by the Pentagon are wrong!

Many weapons, including computers for nuclear weapon deployment are being sold and falling into the hands of Third World countries and even China thanks to the U.S. President and the legislative branch of the government during the 1990's who are apparently not focused on putting a stop to this practice. To date, there is no license required to even sell weapons parts and supplies! The U.S. Customs Office may inspect only about 1/10 of 1% of what leaves the U.S., so arms dealers and parts suppliers can have a field day selling parts and supplies to seemingly almost anyone, all of whom can then turn right around and arm everything from rocket launchers on attack helicopters to nuclear warhead computer systems!

In many cases, the parts and supplies can be ordered by mail and delivered C.O.D. by American overnight mail delivery services.! A fully loaded attack helicopter could wipe out a football stadium full of people! Some of these type "choppers" may already be in private hands!

Hidden cameras exposed that a typical American parts dealer may not even want to know where the parts that are being sold may end up! Simply pay the money necessary and continue buying weapons parts and supplies for all kinds of top secret U.S. weaponry!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 12/3/96

### **Native-Americans Smuggling Terrorists**

Heavily armed Indians on a reservation bordering Canada and the U.S. are admittedly smuggling more than illegal drugs, booze and cigarettes these days! They have been accused of smuggling illegal aliens for a price and once these potential terrorists are across the border, in just a few hours they can be on the streets of New York City! This is how fast the underground smuggling network works.

If you go to the Indian reservation you will see signs posted warning all trespassers to keep out including the police, the U.S. and Canadian governments and the I.R.S.

Remember, Indian reservations are essentially sovereign nations and can get away with murder, so to speak. There are thousands of places that most anyone can enter the U.S. from Canada on their own but when a terrorist can be smuggled in under the protection of greedy, anti-American, anti-Canadian smugglers why would any terrorist want to risk

entering the U.S. without the comfort and protection of a sympathetic escort?

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 1/22/03

### **Neighborhood Gang Recruiting And The U.S. Military**

To date, there is nothing yet approved by the U.S. Congress or the U.S. military to keep U.S. city gang members from joining the military. Since 911 the U.S. military has lowered some standards for allowing certain people to join the military. If you are a known gang member, you can still join the military as long as you agree that you are a passive gang member and not an active one! Nothing more is required!

What is happening though is gang members are joining the military and learning all about weapons, how to fight military style as well as learning how to recruit others to join up with their street gangs even while in the military, then too many of them are going back to the streets where they came from and using this knowledge in street violence against local law enforcement killing cops as well as the competition, other street gang members! The word is you may take the street gang member out of the "hood" (neighborhood) but you may not be able to take the "hood" out of the street gang member!

### **Nuclear Terrorists**

Small amounts of low-grade uranium, commonly found on the black market, can fairly easily be turned into weapons-grade uranium which can be used to detonate a nuclear bomb the size of the Hiroshima bomb used to defeat Japan during World War II!

Also, nuclear waste from any nuclear plant can be formed into a "dirty" nuclear bomb which can kill thousands of people and close down any U.S. harbor or port, for example, like New York harbor!

It only takes nuclear material the size of a baseball to make a nuclear bomb. Since only 2% of all ship containers arriving in U.S. ports are thoroughly inspected, we are possibly fighting a losing battle to shut down a determined, knowledgeable, well-financed group of nuclear terrorists!

The U.S. Defense Department is already working on a plan on how to react if a nuclear bomb of any kind does go off anywhere in the nation. The war against terrorism has slowed down some of the nuclear terrorists from building a bomb but has, to date, not

yet stopped them elsewhere in the world! Doomsday critics believe that there will be a nuclear terrorist attack on U.S. soil or against U.S. interests somewhere in the world within the next five to ten years!

SUPPLEMENTAL SOURCE: MSNBC-TV NATIONAL GEOGRAPHIC EXPLORER SERIES 10/19/02

### **On Terror Conservatives Are Dumber**

Since many conservatives do not see eye to eye with liberals on many issues, conservatives could win more people over to their cause by NOT going overseas to fight terrorists. Allowing foreign terrorists to finish the job they started with the World Trade Center, the Pentagon and what was attempted at the L.A. Airport, in places like New York City, Washington D.C., Los Angeles and who knows where else, allowing more terrorist acts to take place would have turned liberal "doves" into conservative "hawks"!

If only the conservatives had not cared so much to invade overseas looking for weapons of mass destruction, that did not even exist, all the American money and lives wasted, to date, could have been spent to rebuild liberal American cities attacked by terrorists with billions upon billions of taxpayer dollars left over!

The majority of conservatives in America, which is said not to even like the liberal values held by the majority of the people in New York City, Washington D.C., Los Angeles and other major metropolitan areas, like Boston, Chicago, Detroit and elsewhere, conservatives could have treated terrorist acts in these places like nothing more than a hurricane or mudslide. Fundamentalist conservatives could even have rationalized that violent terrorist acts are acts of God and meant to wipe out, wake up or shake up certain segments of the population.

To the conservatives, who may not like liberals anyway, so what if certain areas of America become uninhabitable for a while, the worst case probably being a Chernobyl-like nuclear meltdown event of radioactivity. If conservatives were smarter than liberals such terrorist events would turn whoever was left in these areas into such "hawks" it would possibly make the rest of America's conservatives look like liberals!

An example of who may care more, liberals or conservatives when it comes to donating to charitable causes, which states are known to donate the most money? Is it places like New York, New Jersey and Massachusetts or is it places like Mississippi, Arkansas, Tennessee and Oklahoma? You may be surprised to find out that southern states, like

Mississippi, and midwestern states, like Oklahoma, are at the top of the list for overall charitable donations with states like New Jersey and Massachusetts at the bottom of the list in all 50 states! You would never know this by all the liberal "noise" that comes out of the northern states in the U.S.

Many liberals complain we should not be invading overseas so why should conservatives try and protect liberals. If the conservatives were smarter than liberals they would allow the liberals to simply become the sacrificial lambs and rationalize it as being in God's grand scheme of things. If conservatives were really smarter than liberals, and they obviously in now way are smarter and probably never will be, they could even take it all a step further by unleashing America's criminals and getting rid of tough laws on crime! Criminals will not gravitate to conservative areas because homeowners, store owners and the police in these areas will shoot first and ask questions later. Consequently, criminals will gravitate to liberal areas to steal, kill and terrorize which, in time, will convert the remaining liberals there into "hawks", IF ONLY conservatives were not so dumb about action-reaction political behavior.

### **Park Rangers And Terrorists**

Criminals like murderers, rapists, drug dealers, illegal aliens and even terrorists are using America's national parks these days as wide open, virtually unpoliced territory to infiltrate! Since regular border crossing areas today are more heavily policed than ever, the easiest points for illegal entry and activities in the U.S. are now in national parks. In addition, on a smaller scale, homeless families may spend months at a time in our national parks and too many may use crime to put bread on the table, doing everything from theft to drug dealing.

What seems like just a handful of park rangers for each park is supposed to police the millions of legitimate tourists each year as well as police the hundreds of miles of U.S. borders adjacent to Mexico and Canada. Known terrorists have already been known to infiltrate America's national park borders! Hundreds of illegal aliens a night have been videotaped crossing the border into the U.S. using national parks. Park rangers may also too often be outgunned using only hand guns and shotguns while going up against drug smugglers and illegal aliens who may be using automatic weapons like AK-47's!

When government officials exclaim that our borders are safer than ever, simply try going out on patrol with park rangers at night like some investigative news reporters have done who have seen for themselves just how easy and often illegal aliens are getting into the U.S. every night!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 7/25/03

### **Russian Weapons Of Mass Destruction**

Even though the Cold War is officially over as of 2004 the Russians still have 4 biological weapons manufacturing plants that are off-limits to international weapons inspectors and millions of warheads and artillery shells are still in Russian hands that can be equipped with nuclear and biological weapons!

Even though Russia's nuclear missile arsenal is somewhat dismantled what is left of it can be re-aimed at the U.S. in a matter of minutes and it still only takes just ten minutes for a launched Russian nuclear missile to reach any city in the USA! The problem is that possibly too many low-level military officers may have access to launch buttons!

If any of these officers feel threatened by U.S. imperialism in the form of a capitalistic takeover or if they feel abandoned by the Russian government or if they get corrupted by money from terrorists they may be persuaded to make potentially devastating decisions. It is reported that too often too many Russian military men are not getting paid due to a poor Russian economy!

SUPPLEMENTAL SOURCES: C-SPAN TV SEN. RICHARD LUGAR, CHAIRMAN OF THE U.S. FOREIGN RELATIONS COMMITTEE 8/12/04 and NBC-TV NEWS 6/22/97

### **Terror On The High Seas**

Pirates are getting bolder and attacks by pirates are up 400% over just a few years ago and many attacks go unreported. Pirates are also no longer happy with stealing but they are killing all on-board to get rid of all witnesses, and yachts and sailboats are not the only ones falling victim these days.

Pirates armed with high powered weapons are now stealing tankers filled with oil and container ships loaded with goods then selling the ships contents on the black market for millions and possibly using the money to support terrorist networks. A whole ships crew, up to 40 men or more, can be killed or thrown overboard.

Cruise ships loaded with passengers may be the next target so next time you take a cruise you may want to ask how many armed guards are on-board to protect the ships



passengers from pirates. If they have no armed guards you may want to consider another cruise ship that may be better prepared to protect passengers from the unthinkable. Remember, some of the best trained troops used to fight back against pirates, that are being used on many ships these days, come from Nepal.

SUPPLEMENTAL SOURCE: ABC-TV DOWNTOWN 4/10/02

### **Terrorist Infiltration Into The USA**

Since the 1980's the U.S. government has been warned of and has documented terrorist infiltration into U.S. universities, prisons, and the military as well as mosques and possibly every other segment of society nationwide! Terrorists have no specific timetable to attack and always have patience and time on their side.

If you think that taking out known leaders of terrorist groups inhibits a terrorist's way of thinking, well, think again. Terrorists fight for a cause. They in now way need leaders to lead them.

Terrorists fight on their own if necessary often partaking in what is commonly known as "leaderless terrorism". This is how they may fight their battles with the infidels. Essentially this may mean if you cut off the head of the snake this in no way kills the snake.

Leaders are not required in terrorism. All you need are individual terrorists who have the knowledge and willpower to committ terrorist acts!

In fact, you could make a case that taking out group leaders responsible for terrorist acts actually creates even more terrorists and there may be no end in sight no matter what is done militarily or diplomatically! Eliminating terrorist leaders may be like cutting a worm in half. Two worms may then be generated to take on independent lives of their own.

SUPPLEMENTAL SOURCE: the book TERRORISM ON THE HOME FRONT BY HARVEY KUSHNER

### **Terrorist Underground Banking**

Terrorists can transfer money to each other internationally without detection by government agencies and without actually moving money in and out of countries or

across the ocean!

They do it using a centuries old system based on family trust! For example, a terrorist in the Mid-East has a family member in New York. The unsuspecting family member is asked to take his own money and deliver, lets say, \$1000 to a terrorist in New York. The family member does not know he is aiding a terrorist, as this practice of moving money around between families without using banks has gone on for centuries. The \$1000 is delivered without moving any money into or out of the country!

Now, here is how the \$1000 gets paid back to the family member in New York who unknowingly delivered \$1000 to a terrorist in New York. The terrorist in the Mid-East simply finds a family member of the New York man who lives in the Mid-East and pays back the \$1000. This way no money actually crosses over any borders, oceans and can never be detected going in and out of any banks! A \$1000 is delivered and \$1000 is paid back, all between unsuspecting family members who never know they are actually doing money transactions for terrorists!

SUPPLEMENTAL SOURCE: ABC TV NITELINE 9/24/01

### **Terrorists & U.S. Chemical Plant Security**

There are thousands of toxic chemical plants nationwide and too many may have serious security problems. One undercover investigator penetrated 60 out of 60 of the so-called secure chemical plants he visited. In a hidden camera investigation he showed just how easy it is to gain access through unlocked gates without even being questioned by on-site chemical plant security personnel!

Many chemical plants are located within big cities and just one toxic cloud chemical leak caused by a terrorist truck bomb could kill and injure thousands of people nearby!

Unfortunately, any homeland security chemical plant legislation, to date, seems to get watered down or weakened by lobbyists for the chemical plant industry so that in the end the legislation has no teeth, so to speak, to be able to penalize those chemical plants that do not make the necessary changes to secure the chemical plants from potential terrorists' actions!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 11/16/03

## **Terrorists Hidden Internet Messages**

The practice of hiding messages in downloaded pictures over the Internet is used by terrorists to send messages between terrorists and, to date, these hidden messages cannot be easily detected by government or law enforcement agencies. It is a system of virtually using hidden or invisible ink.

Terrorists are known to use the free Internet services offered by your local libraries or universities all across the U.S. The innocent looking pictures you may see someone downloading off the Internet can easily hide coded messages covering everything from airline flight schedules to command and control messages planning and initiating the next terrorist act!

SUPPLEMENTAL SOURCE: ABC TV PRIMETIME 10/4/01

## **Terrorists Smuggling Nukes**

In November 2001, Pakistan alerted U.S. intelligence officials that, under coercion, a terrorist suspect admitted that terrorists had smuggled two portable nuclear weapons into the USA! The suspect knew details of the activation of the weapons and their construction that are not in the public domain. The weapons could easily be nuclear backpack weapons, of the suitcase variety, or some other Russian-made portable nuclear weapon.

The U.S. has since put 18,000 U.S. law enforcement agencies on highest alert. The finished nuke could be a radiological device with a core of conventional explosive wrapped inside nuclear waste such as iodine 131.

U.S. intelligence officials have confirmed that Russia produced 132 portable nuclear weapons, that nearly 50 of them have disappeared and terrorists have gone to great lengths to purchase these weapons of mass destruction.

In fact, in a hidden camera investigation, it was shown how easy one can acquire shopping lists of what is available in the way of nuclear bomb-making materials, ready-made biological weapons and goods and services which can be bought and sold on the streets of 3rd world nations!

Also, currently, no one is talking much about the outbreaks of the Ebola Virus in 3rd world nations. Critics charge this may be because U.S. intelligence officials may not

want to panic the sheepish U.S. citizenry as no known cure is available for the highly contagious Ebola Virus. 80% who contract Ebola die and all we can do, to date, is set up quarantine camps for those who contract Ebola!

Remember, only 3% of all ship containers entering the U.S. even get inspected, only 25% of all air freight carried by passenger aircraft even gets inspected and over 20 million import shipments come into the U.S. every year by truck, train, ship or plane. Furthermore, terrorists are known to have their own ships registered to companies in various countries. U.S. intelligence officials admit that the biggest problem is all that we do not know and they are too often unable to separate fact from conjecture!

SUPPLEMENTAL SOURCES: NEWSMAX.COM 12/21/01 CBS-TV 60 MINUTES  
12/19/01

### **Terrorists' Stinger Missiles In America**

Many 3rd World countries manufacture stingers which are hand-held and any one man can shoulder-fire it with very little training or effort! Stinger missiles are also very accurate and can bring down any size commercial airliner!

Terrorists are attempting to smuggle them into the U.S. and since, on average, only 2%-8% of all containers on ships may even thoroughly be searched, it may be highly likely that some have already made it into the hands of terrorists, many of whom may possibly be American-born Arabs.

Considering that thousands of Arabs and other foreign nationals are loose in America and the Immigration And Naturalization Service (INS) does not know where they are, the possibility of a stinger missile attack looms large!

Furthermore, drug lords worldwide are now smuggling large numbers of immigrants through the virtually unprotected borders of America and the U.S. government is afraid to place military troops on its borders fearing it may offend the countries bordering the U.S. However, other countries do not hesitate to place military troops on its borders to protect its citizenry!

Remember too that the immigrants being smuggled these days are not always migrant agricultural workers but many Asians and Arabs have also found their way into the smugglers' pipeline!

SUPPLEMENTAL SOURCES: FOX-TV NEWS 11/21/02 and WFOR-TV NEWS  
11/22/02

### **Terrorists and Nuclear Reactors on College Campuses**

Anyone can walk up to or drive a huge truck right up to questionably protected nuclear reactors on 9 out of 10 college campuses in America and never be challenged by security. In fact, there is virtually no security of any kind present and accounted for at nuclear reactors on most all college campuses.

Doors are left wide open at all hours day and night and if someone is there when you enter you may be asked to fill out nothing more than something that looks like a magazine subscription card and show some kind of picture identification, all of which can be easily falsified information!

To date, if anything ever did happen at one of these college nuclear reactors, by law, it is the responsibility of low-paid campus security guards, or so-called campus police, to be in charge as first responders! Paris Hilton, the so-called TV and movie star, has more security leaving a nightclub in Hollywood than a college campus nuclear reactor!

Students carrying hidden cameras and backpacks proved there is virtually no security at these nuclear reactors by walking right in through unlocked doors and many times were actually escorted in by other students without showing any type of identification or security clearances! Rarely, if ever, would a student's backpack even be checked!

In other words, anyone could blow up, take over or steal the contents of a nuclear reactor on college campuses all over America! Most every college campus nuclear reactor has almost enough, and in some cases more than enough, weapons grade nuclear material to build a nuclear bomb.

Of course, when the U.S. federal government's Nuclear Regulatory Commission (NRC) was shown how easy it is to penetrate the nonexistent security at college nuclear reactors they basically made excuses why security was so easily breeched, like, by law, college nuclear reactors are not even required to have heightened security!

When college administrators were shown the evidence of nonexistent security they too made inexcusable excuses why security was breeched, like it's not fair to send in pretty female students to ask for an impromptu tour of the nuclear reactors when nothing more than male students are in charge of the nuclear facilities, like terrorists are going to play fair!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 10/13/05

## **The 50-caliber Weapon Of Terror**

The military's weapon of choice and known as "the big gun", the 50-caliber rifle is 5 feet in length! This is the biggest gun made that can also be sold to the public! To date, only California has banned sale of the 50-cal to the public primarily because it is so powerful with an unheardof, ungodly, armor-piercing range of 2000 yards!

With this kind of extreme long range accuracy, in the hands of a terrorist, most any target is vulnerable including everything from our national leaders to commercial passenger airliners to explosive chemical and fuel storage tanks. With such a long range of accuracy, equivalent to 20 football fields, this gives a terrorist a much larger window of time and space to make a clean getaway and escape capture!

There is also a type of shell the 50-cal shoots that will not only pierce armor but at the same time upon impact it will also start a fire at the target sight! These type shells are not available to the public, it is illegal to own them but they are for sale on the Internet!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 1/9/05 Making matters

## **The "Other" Terrorism**

Believe it or not, terrorism on the high seas may possibly be as great or even a greater threat to our collective future security than the current terrorist threat against the USA from terrorist groups overseas! Terrorism is not limited to hijacked aircraft or truck bombs. Unfortunately, there are other subtle, covert and even socially acceptable forms of terrorism in the pursuit of profits, like the large-scale commercial devastation of marine wildlife and oceanic eco-systems!

The loss of marine wildlife and oceanic eco-systems are not inconsequential in comparison to the lives lost in a terrorist attack. If marine eco-systems are damaged, depleted or destroyed, then so goes mankind in the future, maybe affecting us as soon as our childrens children become adults!

The arrogance that seeks to justify the fanatical beliefs that caused the events of 9/11/01 comes from the same root arrogance that our commercial fishing culture displays in justifying the destruction and death of marine wildlife in pursuit of profits!

We destroy wetlands, rain forests as well as other vital eco-systems without much thought about the obliteration of species of wildlife and eco-systems and its affect on the

planet! We assault marine wildlife with devastating commercial technologies, destroying vast tracts of ocean wildlife and its habitat, like coral reefs, and all this in search of sea-life to sell and consume!

However, marine life does not suffer alone. In just 10 years, 10 million "local" fisherman have lost their livelihood to Asian and Western commercial fishing operations, "locals" who have witnessed firsthand the devastating effects on the local areas where these 10 million fisherman live!

SUPPLEMENTAL SOURCE: SEA SHEPHERD CONSERVATION SOCIETY  
MAGAZINE-- WINTER 2001

### **The Perfect Terrorist Nuclear Bomb**

It is the size of a suitcase and over 100 of them actually exist and may even be missing from the former Soviet Union's nuclear arsenal. No one knows for sure where these deadly suitcases may be! It takes just one person to detonate a suitcase nuclear bomb which can wipe out 100,000 people in any large city in the U.S. not counting all those who will be affected in the surrounding areas by radioactive fallout!

If a suitcase bomb ever goes off in the U.S. is retaliation the solution? Likely not, but it may be the only answer to an unsolvable problem!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 9/7/97

### **U.S.-born Arab Terrorists**

Young Arab men born or raised and educated in the U.S. in Arab schools, mosques and elsewhere, may possibly have terrorist leanings and or tendencies! Could Arab mosques and schools in America possibly be breeding grounds for home-grown terrorists?

SUPPLEMENTAL SOURCE: NBC-TV NEWS 3/26/02

### **U.S. Port And Federal Building Terrorism**

A federal government undercover investigation showed that the security guards protecting U.S. federal buildings may not always be doing their job! This possibly could allow terrorists to plant explosives, listening devices, chemical and biological bombs inside U.S. federal buildings!

Fake identification badges were used during the investigation and too often the so-called security guards did not even try to do their job and simply allowed undercover investigators to go anywhere they wanted inside the federal buildings.

Additionally, homeland security experts fear a terrorist group may be able to plant a dirty nuclear bomb inside just one of the thousands of the ship containers entering U.S. ports everyday! Detonating this dirty bomb can cause an immediate stock market crash costing billions of dollars and close the port for months while the nuclear material is cleaned up!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 4/29/02

### **U.S. Supporting Terrorism**

By driving gas-guzzling vehicles critics charge we are indirectly subsidizing Arab terrorists because without the income from oil exports these countries would have no other means of generating income so how then could terrorists living in oil exporting Arab countries even afford to acquire weapons of mass destruction?

Up to 70% of all imported oil used in the U.S. goes toward transportation while only 5% goes toward heating homes!



# **Society and Culture**

## **The Alphabet**

It creates forgetfulness and discourages the use of memory. Western cultures have become too accustomed to "trusting" the written word. We forget that the written word is true ONLY as others have perceived it. Mastering the printed word is useful but you still will have "learned" nothing!

Masterfully stringing words together on paper using the alphabet makes us only APPEAR knowledgeable when we may actually KNOW little, if anything. What we REALLY have is not knowledge but "know-how". We know how to accomplish the artful process of writing things down.

Allowing ourselves to be hypnotized and thus persuaded by the magical powers of WRITING, with its inherent dependence on the alphabet, is NOT how knowledge is attained. Even though Western cultures would like to believe otherwise. Knowledge is gained by thinking and not necessarily by writing things down.

Writing can take away from the process of attaining knowledge, as much as it can add to it. Now, just think how you have come to think about things and organize the world around you.

Western cultures think "linearly". The invention of printing, followed by mechanical type-setting, created then fostered linear left to right sequential thought. This is totally unlike the Chinese alphabet which is in "pictures", giving us an all-at-once understanding of things, hence the saying, "A picture is worth a thousand words."

Thinking in pictures is quite different from the more restrictive, linear, Western ways of thinking and organizing ideas, thoughts and things.

Instead of having to read through something linearly, to understand the Chinese alphabet takes non-restrictive, non-linear, non-sequential thought. By comparison, linear thinking is like tunnel vision--you end up looking at the world with blinders on!

This is also why Eastern as well as Arab cultures do not trust linear thinking and will not obey documents written linearly, like peace agreements and treaties crafted by Western cultures! Whenever these type agreements are signed and sealed in the presence of cameras and flashing flashbulbs it is more of a photo opportunity for Western politicians and the Western media and not taken seriously by the Eastern cultures also signing off on the linear-thought-out documents.

SUPPLEMENTAL SOURCE: the book: THE MEDIUM IS THE MESSAGE by Marshal McLuhan

## **America: The Number One Consumer**

The USA has, per capita, the most billionaires and more children and elderly people living in poverty than any other nation in the world! America is number one in real wealth as well as unequal wealth distribution. America is number one when it comes to big homes, number one in homelessness, first in private consumption, large salaries as well as

inequality in pay!

America consumes to feel good and to impress. Consumer culture is greedy and as a result, the planet Earth may be dying an unnecessary slow death!

So what is the possible solution? Consume less, stop buying needlessly and simplify your lifestyle. Conserve nature and the Earth's diminishing resources for future generations.

The average U.S. citizen consumes up to 5 times more than a Mexican, 10 times more than a Chinaman and 30 times more than a citizen of India. U.S. citizens are the most voracious consumers in the world and only make up 5% of the Earth's population yet consume up to 25% of the Earth's resources!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE FALL 1997

### **American Commercial Consumer Culture**

In the American popular consumer culture, truth and untruth, morality and immorality are all mixed together. Dissent is never forbidden unless it poses a danger to the capitalist economy which cannot be tolerated.

Dissenters to commercial culture are "culture jammers". who describe things as they REALLY are and NOT as the entertainment-consumption complex wants us to believe things to be. Culture jamming sabotages commercialism so corporate "captains" move to silence the jammer-traitors using laws, like business libel, to suppress the dissenters.

Two-faced major commercial outlets, like some radio, TV stations, newspapers and others, may refuse to air what culture jammers would really like to say. However, these same media outlets turn around and hide behind the banner of free speech!

This is the conflict between the commercial marketplace, ideas and observations. The right to dissent becomes minimalized if there is little or no access to the commercial airwaves.

For example, here are some of the public service ads you may never or rarely see that were created by activist groups but were rejected by mainstream media outlets. A cigarette ad with a riderless horse grazing in a graveyard. Any media outlet accepting tobacco advertising will likely never allow this type of ad for fear of driving away big

money contracts with tobacco advertisers. How about the ad showing a worn-out looking young woman smoking a cigarette and drinking alcohol with the caption reading, "Everyday is a day for boozing it up!"

Then there is the ad, you will never likely see carried by a mainstream media outlet, portraying an innocent child sitting in front of a TV with glazed over eyes and a fixed stare as the announcer says, "She's young and she's addicted! It's changed how she eats, thinks and behaves. She's addicted to TV!"

Americans are drowning in a media-fed fantasyland. We are the first culture not shaped by nature but by media images. We used to experience nature firsthand to help shape and determine our values. Now too many of us watch nature shows on TV instead of experiencing the REAL thing. We are becoming more and more detached from nature instead of becoming one with it! We spend our evenings watching TV shows with sexual content instead of physically touching someone. If we do not participate in reality, we may become mere spectators in the make-believe world of TV.

Product marketing is pre-occupied with consumers seemingly without regard and to the detriment of you and the world around you. Our founding fathers talked of commerce without commercialism and of upholding values beyond the marketplace, like worthy aspirations, the simple life, modest consumption, civility and friendship.

Today, to be a citizen means no more than being a consumer. Citizen democracy is now consumer democracy, meaning it is your DUTY as a patriot to consume!

We buy more than we need or can often afford. Our focus on the marketplace distracts us from non-commercial facets of life.

Commercialism is backed by lawyers, lobbyists, politicians and powerful capitalists who understand the secrets of propaganda and power. Politics is power and all about who gets it and who gets to keep it. To persuade the public, you completely immerse consumers in the ideas you want adopted without them ever really noticing that they are being immersed in them!

For example, from infancy, today, Americans are immersed in consumerism and essentially trained to buy, buy, buy! Most everything we see as well as hear, taste, touch and smell is someone else's attempt to sell us something. Consumption is "pitched" to us as if it will solve our problems and help us achieve happiness.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1996

### **American Life Expectancy**

Compared to the rest of the world American men rank 22nd and American women rank 17th in overall length of life or life expectancy! Infant mortality in the U.S. ranks 25th out of all the countries in the world! Japanese people rank #1 for leading the longest, healthiest lives with all western European and Scandinavian people, on average, living longer, healthier lives compared to U.S. citizens. These are very poor results for the richest country in the world!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 7/30/98

### **Colorism: light skin vs. dark skin**

Since the days of slavery in America light skin African-Americans have always been treated as smarter and given more privileges in society compared to their darker skinned brothers and sisters. This "colorism" occurs, not only by white people, but it even occurs in groups of African-Americans!

This may not always be the case if you are highly talented but, for example, if you are applying for regular jobs or regular parts in movies or music videos, the lighter skin African-Americans are typically cast in the more upscale, smarter more business-like roles while the darker skin people will likely be cast more as the not-so-pretty not-so-smart types or even as criminal-types!

In music videos the dark skinned women typically get cast as the "booty bouncing" dancers while the light skin women are typically the ones put up on a pedestal, so to speak, and more sought after by the males in the music video. When questioned about "colorism" African-Americans freely admit that it exists even in their own peer groups.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/4/05

### **Drug Culture In America**

America's number one drug of choice is coffee. Alcohol is second, tobacco is third and marijuana is fourth. Opium is by far mother nature's strongest pain killer ever discovered, however, the U.S. government and the pharmaceutical industry prohibit and inhibit the use of all natural, less profitable drugs, like opium and marijuana, favoring

the highly profitable, "harder" synthetic derivatives, like morphine!

Before 1960 , illegal drugs like LSD ("acid") and marijuana ("pot") had little if any "street value" because the users of these drugs typically only "turned on" their friends and acquaintances. However, responding to political pressure, once the police started "busting" the users of "acid" and "pot" these drugs became increasingly harder and harder to get and eventually they took on "street value"! This created a black market and "underground" drug use. Today, growing or manufacturing illegal drugs in America has more profit potential than many states' agricultural cash crops!

Consequently, as illegal drugs become more and more valuable this contributes to more and more robbing and killing to get these drugs! One thing we have learned in the so-called War On Drugs is you cannot stop illegal drug use or legislate morality.

The War On Drugs has created a lucrative industry for black market drug dealers, growers and manufacturers while at the same time imprisons over 600,000 illegal drug users for criminal acts that were not even considered to be crimes prior to 1940.

Critics contend that the government's War On Drugs actually ends up subsidizing criminal activities due to the high costs incurred by taxpayers who foot the bill for waging the War against drugs. Due to the arrests of over 400,000 marijuana users and other illegal drug users EVERY year, a police state of sorts has now been created putting more people behind bars in America than in any other country in the free world!

Politicians use the War On Drugs to distract voters from the politicians' own possible gross incompetence concerning illegal drug use and control while the War continues to destroy civil liberties and, in essence, creates a reign of terror!

Illegal drug use can be dangerous but so are armed agents of the government hunting down citizens using "probable cause" to justify and warrant the hunt. Critics charge the War On Drugs has virtually turned into the War On Freedom!

SUPPLEMENTAL SOURCE: the book: POLITICS OF CONSCIOUSNESS BY S. KUBBY

### **Easy Way to Catch Spouse going to Topless Bars and Strip-Clubs**

If the credit card bill comes in noting the charge on the bill was for "food and beverage" this is a covert way topless bars and strip clubs help hide exactly what a particular

charge was for knowing they could possibly be helping a spouse conceal exactly where he or she was and what the charge was for!

## **Ecocide**

Western consumer culture, as we know it today, is unsustainable! Like the fall of Eastern Europe and the Soviet Union in the late 20th Century, the American dream may turn into a nightmare.

The diminishing quality of life, a fading economy for middle class Americans and a more widespread degradation of the environment are all locked into a disillusioning, slow downward spiral.

In 1903 the personal income tax was 3%. Today, it averages 25% or more! Making matters worse, now the U.S. government is even having to undo Americans' safety net of Social Security and Medicare. This furthers the nation's mental and economic breakdown as a whole.

If we cannot control our wanton consumer lifestyle and economy on to a sustainable path, and if the descent is irreversible, this is called ecocide. It is kind of like suicide by lifestyle and uncontrollable, wasteful habits.

Today's consumer culture is bloated and decadent. Industry is cancerous. Economics have replaced the Bible. The corporations are in control. Our brains are pickled by commercialism. Our only hope may be in the activist tradition but even this is bogged down by the "spent ideology" of the liberal left wing.

Are we, the people, even up to the challenge? What we may need is the birth of a new American dream, better ways to eat, think and behave, as well as a new political movement if we are to reverse the seemingly irreversible ecocide.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1996

## **Ecology-shock And Media-shock**

It is for sale if you can afford the cost of access! When the U.S. Constitution's Amendment for Freedom Of Speech was written in 1776, our forefathers never envisioned that rich corporations would be able to drown out and defeat competing opinions using TV ads to distort the truth and thus mislead voters on certain issues. E.g.

the U.S. Congress created a bill to heavily tax tobacco products to help pay the health costs of smokers on Medicare as well as to create an ad campaign to help inhibit teenage smoking. Consequently, the tobacco industry spent big bucks on negative issue TV ads and telemarketers employed to conduct negative issue telephone polling which, critics charge, distorted the truth about the bill in order to get voters to pressure their legislators to vote down the bill..... and it succeeded!

The influence of money determines who will be heard. Rich people and corporate conglomerates decide what we hear, creating a plutocracy, not a democracy! Money buys influence!

Even broadcasters (radio and TV stations /networks) are in on it by choosing what to investigate. When broadcasters stole the public's digital airwaves in the Telecommunications Act of 1999, few broadcast news organizations did any kind of lengthy investigation to expose the controversy!

Making matters worse, now that broadcast news organizations are mostly owned and operated by a few corporations, you can bet that you may be getting few if any lengthy investigations exposing the bad things that these corporations may be involved in.

Furthermore, as long as broadcasters are getting rich by selling advertising to their fellow corporate conglomerates which create negative issue ads to distort the truth and sway public opinion, you can be sure that those groups which may oppose these conglomerates or go against the financial interests of the broadcasters may not even be allowed to buy airtime and advertise their opinions.

But not to worry, because those who do oppose the financial interests of Big Business may not even have enough money to go up against corporate conglomerates and warn the public anyway. Nowadays, with the broadcast media in the hands of a few, the heads of these media giants can, in subtle ways, let your legislators know they risk not getting re-elected if they oppose what is in the financial interest of Big Business.

The wealthy people in America and their corporate conglomerates may have been allowed to get away with abusing the Free Speech Amendment for so long that it may be slowly but surely killing true democracy in America.

**SUPPLEMENTAL SOURCE: PBS-TV DOCUMENTARY FREE SPEECH FOR SALE IN AMERICA 6/3/00**



## **Free Speech For Sale In America**

Nowadays you do not need millions of people to start a revolution. You only need a passionate few who see the light! They are able to pull off a well coordinated social marketing strategy based on a certain level of collective disillusionment, a point many of us here in the U.S. feel we may have reached concerning certain issues. At the breaking point, then something needs to occur, like a deadly, devastating act of violence or plague to start the revolution.

Waiting for a ripe moment as this and by being ready when it occurs, a global network of some 500 "culture jammers", operating in unison, could possibly catalyze a sudden, unexpected global mindshift from which the greedy, self-centered, narrow-minded forces currently in control may never fully recover from!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1998

## **Global Economy Doomsday Machine**

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SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1998

## **Identifying Ethically Corrupt Behavior**

“Juicy” financial and/or political news creates increased volatility in the financial markets and political arena which always stirs the news and tabloid media which, in turn, generates much desired emotional public, political and financial community reactions. This means “money in the bank” for the news media but this does NOT mean it is a conspiracy to create the news. Right or wrong it all just

feeds on each other creating the much desired frenzy that is profitable from the media perspective.

Regardless, the only focus should be on the probable effects of all this behavior on the future since once corrupt behavior is exposed, in all likelihood, the damage has already been done. However, popular perception can be far different than reality. To help understand ethically corrupt behavior you need to understand some of what is going on meaning the tangents and core issues.

“Tangents” are bits and pieces of information that are the truths, partial truths and no truths. Any lobbyist, public relations firm, politician and anyone else with self-serving interests is well aware that the “tangents” can be used to attract or divert attention and obscure what is really important which are the “core” issues.

The public, made up of voters, Wall Street investors and everyone else, is deluged with information and faced with the task of differentiating the meaningful from the meaningless. Without a factual comparative base the task is nearly impossible. Not only is the quality of information difficult to decipher but without an objective base of information to base decisions the more vulnerable to emotionalism the public becomes.

Here is where you enter the world of statistics, albeit an imperfect and potentially inherently corrupt world by its very nature, as well as corrupted by those who use statistics, but it is typically all we have for guidance in future decision making procedures. Statistics are measurements derived by actual precedent. There is a story behind each measurement and the data derived from statistics cuts through “tangents” to expose the “core” issues.

Once the “core” issues are identified there is oftentimes nothing really new. However, especially noticeable among the deceiving and deceitful, or “bad” players in the process, there is ongoing thought to the development and implementation of “tangents” for self-serving interests. However, no matter how complex and convoluted the deceptions and nefarious schemes are constructed when “tangents” are removed the “core” issues are straightforward, but no one ever said it would be easy to wade through the mud to find clarity.

For example, on Wall Street a simple “pump and dump” scheme is when the value of an investment is artificially inflated (pumped up) and a misrepresentation to investors is applied to justify the inflated price and then the investment is sold (dumped) to those misinformed.

Another example is the Ponzi scheme investment which involves investment transactions that never even actually occurred! However, if Wall Street U.S. government regulators, known as the SEC, Securities And Exchange Commission, had ever really bothered to check out these type schemes they could possibly have been quickly exposed!

Then you also have business accounting gimmickry claiming earnings or profits, which pass SEC examination, and get signed off on as correct by accountants and lawyers, but profits and earnings that, in reality, are simply nonexistent! Then you also have the simpler fraud which consists of company management simply fraudulently inflating the valuations of existing company assets to the public and investors.

The list goes on but the point here is that schemes coming from ethically corrupt behavior making headlines, as these schemes are exposed, they are not new and all share a central core which is the manipulation of information or set of data.

Ethical corruption is nauseating and once exposed potentially always increases accompanying periods of socioeconomic disruption, meaning when the public realizes they have been victimized they are rightfully miffed and more active in seeking causes and remedies for their discomfort through temporary but potentially long lasting public mistrust, more vigorous voter turnout and more cautious investor behavior, but overall temporary because the fact is the public always tends to forget!

SUPPLEMENTAL SOURCE: DRACH MARKET RESEARCH BY ROBERT DRACH APRIL 16<sup>TH</sup>, 2010

### **Negotiate For Everything**

In Europe if you do not negotiate for everything you are considered a "loser"! In some places they negotiate their dentists down 50%, eye doctors, hairdressers, even funeral prices and prices are being dropped just for asking. Negotiating is an art but if everyone does not try to negotiate it cannot make a dent on standard operating procedures if rigid pricing policies are carved in stone by those selling their services.

More and more Americans have no reservations about "bargaining" to get their best deal. It may be culture shock to some but is looked on by others as necessary.

### **New Global Network And Oppositional Culture**

The New Global Network consists of artists, writers, students, educators, entrepreneurs, culture jammers, environmentalists, activists, reactionaries and revolutionaries who wish to launch the New Social Activist Movement in the Information Age of the 21st Century. The goal is to galvanize resistance against aspects of the commercial culture we have created.

Our commercial culture seems hell-bent on destroying too much of our precious environment, depleting the earth's limited resources and at the same time is polluting our minds, diminishing our lives with overwhelming amounts of elitist, self-centered, commercialized propaganda which is conditioning consumers to believe that everything is OK and no harm is really being done to us or the environment!

Now this is where oppositional culture step in, known as the New Activism which is, to

date, a loose knit network of artists, activists, green entrepreneurs, media literacy teachers, downshifters, reborn liberals, high school muckrakers, campus rabble rousers, dropouts, incorrigibles, poets, philosophers, eco-feminists, ecological economists, TV culture jammers, ethical investors, idealists, anarchists, guerilla tacticians, hoaxers, pranksters, neo-Luddites, malcontents and punks.

These type folks range from cool intellectuals to the violent lunatic fringe. These ragtag remnants of oppositional movements of days long gone by, are what is left of the revolutionary impulse in the jaded atmosphere of post-modernity in which revolution is said to no longer be possible. These culture jammers oppose consumer capitalism and represent a growing number of people giving up on the American dream, like students who do not want a career working for corporate America, like creative people and salespeople who are tired of selling their souls to corporate clients.

Culture jammers also include vegans, maverick professors, as well as, cyclists who paint their own bike lanes to reclaim the streets; earth-firsters who liberate (vandalize) commercial billboards along our roads and highways; urban guerillas who stage wild street parties; and other protesters who skull public advertisements or paste GREASE stickers on tables and trays at fast food restaurants.

SUPPLEMENTAL SOURCES: ADBUSTERS MAGAZINE SPRING 1999  
ADBUSTERS MAGAZINE SUMMER 1999

### **Privacy Issues**

Even one of the most vocal civil liberties spokesmen in America said everyone has a right to privacy but NOT the right to be anonymous! This means the U.S. government has a right to know who and where every citizen and non-citizen is when they are in America. Today, it is an issue and concern for national security.

SUPPLEMENTAL SOURCE: FOX NETWORK TV NEWS 4/5/03

### **Pit Bull Dog Fighting Sport, Human Gladiators And Now Cannibalism**

Dog fighting enthusiasts love the so-called sport so much that it is now evolving into more exciting but even more sinister so-called sports and activities. Dog fighters compare their animals to gladiators and the fighters, the owners, handlers and gamblers betting on the fights love the taste of blood competition. This is similar to the “ultimate” martial arts fighters you see so much on TV nowadays. However, the latest, not surprising illegal underground craze or criminal activity overseas is reportedly called “chew” which involves involuntary human participants! The question is when will “chew” make its presence known in America and what form will it take once it reaches our shores?

Dog fighters acquire throwaway animals or steal their neighbors' docile pet animals, like rabbits, cats and dogs, for bait so the fighters, typically pit bull terriers, can chew the stolen or unwanted pets to pieces, tear them apart and kill them which gets the fighting dogs wanting more and more the taste of blood and the fight. In the details of the latest federal crime indictment of one of the highest paid professional football players in the U.S. there is no doubt there is big money to be made in underground illegal fights.

This taste for blood in a violent society like the USA can not help but evolve, somewhat similar to what some conservatives fear gay rights has evolved into. So what will be next in America's evolution beyond the upcoming tax revolt touted as the next American revolution looming over the horizon due to America's sheepish voters and their wolfish, gutless, unaccountable, filthy rich politicians' decades of abuse of U.S. taxpayers? What is next in a society that wants more, more, more is...MORE!

For example, conservative anti-gay rights activists fear that when we start teaching our children in public schools that homosexuality is normal and acceptable, and no one doubts this will eventually happen, by law, considering the moral make up of the up coming generation of liberally-raised young voters, then the next taboo to be tackled and promoted by liberal thinkers is polygamy followed some day by bestiality.

Polygamy is already being bantered about as acceptable and normal by Hollywood TV and filmmakers as they promote their latest, to date, national cable TV network series about a male polygamist who is promoted as being "a man you will love to hate UNTIL YOU GET TO KNOW HIM". This in psychological terms is called "conditioning" whereby with animal and human nature if you keep banging the drum eventually the subject, meaning you, WILL get used to it and tune it out, just like we have been conditioned as a society to tune out excessive sex and violence. This brings us back to what's next in a liberal America, an America, by the way, that cannot even find the social backbone and come to grips with fighting home grown terror in our low income, poverty stricken neighborhoods!

Like everything else in America, over time, once polygamy becomes normal and acceptable, male and soon to be "female" polygamists will endorse the societal right to possess more than one wife or husband. So what is next, sex with animals or bestiality? Sound absurd? Give it twenty years or so after polygamy becomes accepted. Once upon a time in America homosexuality was considered taboo, unacceptable, abnormal and absurd to even talk about but not anymore if you buy into the social norms portrayed on TV and everywhere in the media.

Well, here we are in 2007 and the evolution of society in America now brings us "chew" an activity, or sport to some, with its origin being the ancient Greek gladiators, similar to American cock fighting and dog fighting. To date, "chew" is still too underground and taboo to even talk about it much, similar to the sex slave trade and "snuff" movies. "Chew" involves unwilling, involuntary human participants.

Young people around the ages of 6 to 16 are being conditioned to street fight for blood, money and sport and have even been videotaped doing so here in America's neighborhoods. However, in faraway places overseas human life may be cheap. Unlike dog fighting, to date, these underground street fights using underage adolescents and children have supposedly not yet evolved into fighting to the death but give it time. The craving for blood and more and more excitement tends to evolve which brings us to the latest craze... "chew".

“Chew” reportedly right now is an overseas “kick” which involves making children disappear...virtually stealing young children off the street to be used as “bait”. In this newly evolving practice of underground street fighting since young human fighters need to be desensitized to blood and violence and death they need to be able to chew before they can kill, in other words, walk before they can run. The rumor is a child is kidnapped thrown into a make shift ring with his mouth taped shut so no one hears the screams, (no female sacrifices rumored to date), and the child gladiator being trained to fight is prodded to beat up, torture, fight and literally chew on the victim or bait.

Unfortunately, the human bait must die and be disposed of similar to the bait animals of dog fighters just like the “loser” dogs are disposed of in dog fights, all of which are eventually put out of their misery by gun shot, hanging, electrocution, blunt trauma to the head or some other horrific means.

Once the fight is performed enough times the child gladiator may be conditioned to accept the violence and maybe even crave it just like the Greek gladiators of ancient history. But this is not all there is to it in the 21st Century, of course. It may have supposedly even been taken one step further!

“Chew” did not get its name simply by the act of kidnapping kids for “baiting” and fighting them overseas. The spoils or “losers”, meaning victims, are supposedly cooked up and cannibalized...fed to the child gladiators as the ultimate, almost religious act of sacrifice and rights of passage so to speak. And Americans thought religious animal sacrifice of the Carribean religion Santeria was horrific! Santeria looks tame compared to “chew”.

In third world countries where life is cheap and bushmeat is a commodity cannibalism potentially thrives but urban, 21st Century man it seems may be seeking to turn the outrageous man-eating custom into a thrill seeking sport you can bet on and, perish the thought, maybe even crave the taste of! Would YOU be surprised if some form of this type criminal activity lands on U.S. shores some day considering every other societal deviation we are slowly but surely being forced to accommodate as normal and acceptable behavior?

SUPPLEMENTAL SOURCE: CHATTER FROM “THE HOOD” June 2007

## **Rich People, Poor People, And Progress**

Economic recovery is when wages are kept low as possible for the "wage slaves" while the opulant few owner/operators just get richer. Slavery is NOT dead but alive and well, masquerading today as wage slavery. Ask any wage slave.

REAL economic recovery occurs when people figure out what it takes to pick themselves up off the industrial scrap heap, reject the "rat race" and make it on their own to either become one of the opulant few, or decide instead that they would rather have a more fulfilling and satisfying life as opposed to making a money-driven, materialistic living!

The U.S. government's and Wall Street's idea of a growing economy may be very different from REAL progress made by working class people. The economy may be fine but the working class may not feel so fine at all.

As long as consumers spend most all of their available income, the economy will look fine because of all the buying and selling of goods and services and business transactions taking place in the process.

However, if the economy is better off, are you, the consumer, better off, happier and feeling more secure? Spending most all of your income and our consumptive behavior, in general, does not necessarily equate into well-being. Genuine progress by how the working class may be advancing and "feeling" is left out of the government's and Wall Street's equation of determining just how well-off the U.S. economy may really be doing!

The key to getting rich and staying rich is holding on to your money plus always pay yourself first, as consumptive behavior becomes secondary to doggedly cultivating financial security and independence.

Good, moderate and high income "wage" earners too often spend their accumulated wealth on things that have too little value or no REAL value!

Remember, the "typical" millionaire owns a small business and may not show many outward signs of being wealthy. He probably spends no more than \$400 for a new suit and does not own an expensive watch. Believe it or not the most popular car among "typical" millionaires is a medium-priced sedan like a Ford, while the higher income, lower net-worth "wage slave" probably lives beyond his means and drives an expensive luxury car!

The "typical" millionaire does tend to shower their children and family with gifts yet their children do NOT tend to be as frugal as they grow up and often end up less affluent than their millionaire parents. The frugality and self-restraint that helped cultivate the parents' wealth too often disappears with the children!

In America poor people may be considered middle class in much of Europe and other westernized cultures. The U.S. standard of living is so high that poor people in the U.S. do as well as many middle class Europeans especially in the area of creature comforts. Many of those classified as poor people in the U.S. own color a TV, VCR, washer-dryer and more while middle class Europeans often cannot afford these luxuries.

Many U.S. citizens think less of what it takes financially to keep healthy than they do about maintaining their cable TV subscription. German workers may earn \$30 an hour but \$15 of it goes back to the government to support their nation's social programs. In Vietnam workers earn \$1 an hour but save up to half of it because their government will NOT take care of them!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 11/20/96

## **Society And Social Will**

Was there EVER a time when no person tried to force his political or social will on others? Can society flourish WITHOUT coercion from the state and/or privileged classes?

Was there EVER a time when there were no leaders surrounded by all the trappings of office, wealth, families or groups?

## **The New Age Of Faith In Science**

Is science threatening to destroy our ties to the spiritual? In the Middle Ages people relied on religion to set them free.. The peasant stood in awe of the holy priest. The priest was the only one that could even read! Today, we may too often stand in awe of science.

Governments issue decrees and bans on products and services based on the results of scientific research, research which isolates mathematics and language at the expense of detail! The idea that scientific researchers always act in good faith may too often not even be questioned by their ignorant followers, the news media, the government or the public. All that is needed is a consensus or acceptance by the majority and results based on scientific inquiry becomes law.

The problem is NOT with science but with the mental laziness that brings on this acceptance as too many folks cannot even get through the details of video cassette recorder (VCR) instruction manual. It is easier just to find someone or something you can trust, especially when it comes to disputing scientific research which would require the mastery of a language that is difficult to grasp and understand.

Just as the Medieval Church grew rich in power and wealth from its supremacy of thought control in the Middle Ages, is the scientific community following the same course today by essentially winning control of the hearts and minds of the masses?

Remember, as much as science has contributed to mankind, science is unable to conceive of the realm of the spirit and soul where all numbers and time are meaningless and insignificant. Religion cannot see the natural world but science cannot describe the spiritual. Beware of praying to science and scientists. They are neither our priests, confessors nor are they god-like as some in the scientific community as well as some of their loyal followers may like to believe.

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1997

## **The Year 3000**

By the year 3000 there will be a new age and new feudalism respecting loyalty, honor and family and it will be less interested in consumption, regulation, society and technology. It will be more interested in just having a good harvest!

By the year 3000 fierce scarcity may be inevitable and likely to produce a proud feudalistic system of nobility. Instead of cherishing wealth and sophistication, mankind may be living more by nature-- simpler, docile, passive and holding low expectations while upholding only the basic values like marriage, childbearing and a good crop.

With fierce scarcity there is little charity and little or no government. Those who will not work will likely not eat!



## **The True Cost Of Consumer Culture**

American politics may possibly need new blood like a 3rd political party with ecological vision and practical solutions, like true cost pricing if mankind and the planet are to ever attain sustainability. If a "Green" Party ever does take hold of the body politic it seems to be the only party for genuine change. To become an agent for change it will attract voters from the ranks of the agitators and the agitated.

In reality the only way for this to occur is when all existisg consumers and their wasteful consumptive way of life dies off and future decision makers, a hundred years from now, realize that this is the only way the planet and mankind can realistically make it to the year 3000.

Future generations will have to re-price the products and services we buy based on REAL social, ecological and long term costs. Currently, there are few true supporters of this type of movement as voters are presently mired in apathy!

For example, currently, the environmental impact of commercial flight can only justify one or two flights per person per lifetime! Environmentally, even travelling by train should cost 3 times as much as it does now per ticket to justify its existing environmental impact. The price of a new car should include the hidden environmental cost of driving it. The price of a pack of cigarettes should include the burden smokers place on our health care system. To truly sustain our soon-to-be "global" consumerism, all the hidden but significant social and environmental costs of products and services MUST be factored in.

True cost pricing is a logical extension of our free market philosophy but will require an extremely radical, anarchist and revolutionary restructuring of the status quo! Once achieved governments could then be more practical and useful because they would be the ones to have to re-calculate the "true cost" of products and services, as well as levy eco-taxes, then manage our bio-economic, long term affairs IF mankind is to actually achieve "sustainability" in the long term future.

Today, however, the consumer culture in the USA ignores the environmental costs in favor of "marketing" costs and the gap is ever-widening, NOT shrinking, despite our growing awareness of environmental issues. When given a choice American voters opt for agreeable fantasies instead of disagreeable facts. Voters today will not likely vote for anyone putting forth tough choices and hard to swallow facts especially as long as commercial culture corporations rule and control the mainstream media!

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE WINTER 1996

## **Violence In The Media**

With the help of TV and Hollywood movies the American public has become conditioned to violence as being a problem solver WITHOUT dire consequences! Violent people tend to be violent with or without TV or movies but these industries make the perfect scapegoat to blame society's violent behavior on.

Violent images make for a wicked assault on our senses. They may be passed off as news and attract more viewers by arousing emotions, anxiety and fears compared to the less interesting, non-visual, "talking head", reasonable, in-depth reporting of issues, policies and so forth.

Due to the cult of violence portrayed on daily TV newscasts many of us may suffer the consequences of constantly viewing irrelevant violence. This is why today many of us may live in irrational fear of remote and unlikely dangers. Violent story after violent story drives our moods up and down from rage to fear. Consequently, are WE ending up the victims of violence in the media.

A typical half hour local newscast in the area where you live may tend to carry around 12 minutes of news of which 50% or more of it may be violent in nature! About 1/2 of all local newscasts surveyed may tend to start off the show with a crime or some violence or disaster even if there were few, if any, reported injuries or little property damage.

Few local TV news departments may do very little in-depth coverage or analysis of local issues and instead favor more sensational news content that stirs viewers' emotions, like violent acts.

Critics charge newscasters have, for the most part, turned into nothing more than "spot deliverers" for advertisers! Local newscasts have essentially become low budget "noisemakers" used simply to attract lots of viewers so management can sell lots of advertisements!

Violent TV news coverage takes the easiest, simplest path to grab viewers' attention. A murder or fire takes just minutes and little manpower to cover or exploit while in-depth coverage or investigative reporting of local news issues and policies may take days, even weeks, not to mention lots of costly manpower, to cover thoroughly.

Less violent coverage of news and events costs more money to produce which means less overall profits for the stations' management. Can the people in your community force local TV news departments into adopting higher standards for news coverage or has the public taste in your community already sunk too low to be salvageable like many TV news department managers may feel it has!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER "SUNSHINE MAGAZINE" 3/10/96

## **Western Logic And "Fuzzy" Eastern Logic**

Fuzzy logic changes how you see the world and is a revolutionary way of thinking for Western cultures. Fuzzy logic is based on contradiction, ambiguity and uncertainty.

For thousands of years the Western world has locked itself into a system of "binary" logic which causes a "binary" reflex or reaction. This means that day to day we react to many things in oversimplified terms of "absolutes", seeing things as black or white, good or bad, right or wrong, all or nothing, without recognizing the possible "shades of

gray". This binary "all or nothing" thinking reflex is our most used decision making reaction in the West.

In contrast, the Eastern cultures view the world from a more complex perspective--as unity NOT separation. Unlike the West, Eastern thought is not closed-minded in their thinking habits but instead are open-minded to contradiction, uncertainty and ambiguity.

In the East, thinking is as if everything is relative to everything else or a matter of degree as virtually nothing is absolute or "carved in stone", so to speak, like Western thinking tends to evolve. Western thinking habits tend to try and keep things as simple as possible, maybe unjustifiably so.

The Eastern way of thinking tends to be geared more toward 20th Century logic--with no bounds. It is complex, infinite and boundless compared to the West's 18 Century way of thinking which is more absolutist, finite, restricting, not to mention easier and simpler to practice.

So, what is the result of the Eastern way of thinking? "Fuzzy" logic! Using it we can look forward to "smart" technology, like washing machines that adapt to their loads, air conditioners that regulate their energy output according to room temperature and camcorders that autofocus. Someday most, if not all, "smart" technology will operate with advanced, Eastern-style "fuzzy" logic.

# Sports

## **Collegiate Wrestling**

College and university coaches, even those in high schools, may flagrantly allow the practice of "cutting weight". This is when right before a competition wrestlers may drastically try and lose weight by any means necessary in order to qualify for certain weight classifications. Some young wrestlers have died in weight rooms and in training areas with coaches nearby while cutting weight!

The NCAA, the college and university regulating body for safety and fairness in college sports, even seems weak at being able to do more to eliminate the practice of cutting weight. Some wrestlers try and lose 10 to 40 pounds or more in just days or weeks before a scheduled competitive event between schools!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 1/7/98

## **Commercialized Sports Drug Tests**

The commercialization of professional sports has become "second nature" or business as usual with more and more commercial sponsors seeking to link their products, services and corporate names to the "home team" or favorite players that consumers will hopefully favorably respond to and thus loyally purchase the products or services being offered up by the profiteering corporate conglomerates!

Nowadays you cannot escape the commercialization of pro sports even if you wanted to! We are so used to it that most of us now accept it! At times, in a game, it seems like most every "good play" that is made by a player is being unapologetically commercially sponsored and/or exploited!

Not too long ago super-athlete, Jim Thorpe, was stripped of his 2 Olympic gold medals because it was discovered he once played semi-pro baseball and received a small paycheck for playing. Today, high-paid pro ball players are allowed to play and win Olympic medals!

Today, the Olympics bans stadium advertisements but it seems like most every Olympic athlete is outfitted head to toe in corporate logos of commercial sponsors. In their constant fight for visibility the commercial sponsors seem to be dueling with each other even to the point of upstaging the Olympic events and the competition itself!

Remember, the commercialization of sports is done to create brand loyalty for some products which could conceivably be considered manifestly unhealthy! Is the pure essence of sports and competitiveness being compromised with commercialization?

The spirit of serious play in reaching a specific goal in a sports game or competition may be becoming suspect and potentially worthless as corporate commercialized sports sponsorships become harder to tell apart from any other profit oriented business or industry. Sports used to be a game or competition of pure sport yet, today, too often it seems to come across as more of a merchandising event!

Concerning pro sports drug testing it is considered a joke by critics because the testing procedures may not be randomly administered as the Leagues claim. Instead the players may find out well ahead of time when the drug tests will be given so players can possibly prepare to get "clean" or drug-free. Critics claim the various pro sports leagues may possibly not really care too much if their players get tipped off about upcoming random drug tests so the Leagues do not have to be the ones to expose drug abuse among its pro players!

Making matters worse, AIDS reportedly infects possibly 1/3 of all African-American men between the ages of 25 to 34 yet, to date, only 4 states in the U.S. even require AIDS testing of amateur and pro boxers. Even the people sitting ringside during a boxing match may get splattered with blood and sweat from the fighters! The next time you are ringside during a bout of boxing, how about a little HIV in your drink? Many African-Americans feel deep down that the AIDS virus is being used against them by the white man as a form of extermination and genocide!

Incidentally, concerning pro heavyweight boxers, the World Champ and the top 10 to 20 contenders for the heavyweight crown can effectively "duck" each other and seek to hold out for one big payday. There is little money in fighting to eliminate each other anymore which is what some say they should have to do to ever even get a shot at the heavyweight title, unlike in the old days when the national and international boxing Associations were virtually able to force the fighters to fight each other in elimination bouts. Today, skills, wins and losses may mean less than the marketability and promotion of certain fighters by the fight promoters!

SUPPLEMENTAL SOURCES: MIAMI HERALD NEWSPAPER 2/12/96 and the book: MARKETING MADNESS BY JACOBSON AND MAZUR

### **Doping In Olympic Sports**

Former American Olympic athletes claim they were given drugs, like steroids, by their coaches, to help them win in the Olympic Games! Even the doctor in charge of doping

control, the Executive Director of Anti-Doping for the U.S. Olympic Committee (USOC) until 1999, believes we have sent athletes to the Games who have been using performance enhancing drugs, which are illegal to use! This doctor says, when he was in charge of doping control, despite the USOC's pledge to try and eliminate the doping of American Olympic athletes, he would still see numerous drug tests cross his desk that showed athletes were doping, using everything from steroids to diet pills to enhance performance! Even random drug tests showed up steroids in badminton players and sharpshooters, where you would not expect to find doping to enhance performance!

Making matters worse, those caught doping, maybe only one in seven were severely penalized. The rumor is most every country may possibly be sending athletes to the Games who are using performance enhancing drugs and too many coaches, and athletes alike, may feel that these drugs simply level the playing field. Moreover, many athletes know how to beat the random drug tests so no one may even know they are doping! The feeling of many athletes may be that there are a lot of athletes running clean races, so to speak, but those are the ones ending up in 4th place!

The USOC is no longer in charge of doping control. There is now a new, supposedly independent agency in charge of doping control for the USOC, but critics charge, to date, this new agency is headed by a former USOC executive who receives millions of dollars in USOC funds to operate the new agency!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 4/10/01

### **Drug Testing In The NBA**

Critics charge that drug testing for alcohol and marijuana abuse may seem to be practically non-existent when it comes to National Basketball Association (NBA) players. Critics contend that if testing was done for marijuana use among NBA players the league may possibly find that marijuana use is rampant!

Since, to date, the NBA does not test for marijuana use, does the league even want to know if players are using or abusing this illegal substance?

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 10/27/97

### **Golf Equipment Used By The Pros**

This equipment may be promoted or advertised as used by the pros and endorsed by the pros, but may not always be the exact same equipment used by the pros! Why? The pros may actually use the same equipment in name only but when theirs is manufactured, there may be some significant variations in

the manufacturing process and the typical hacker (player) on the golf course may not be able to get his hands on exactly what the exact same equipment the pros are using, especially golf balls!

However, the typical player may not always be aware that the exact same equipment being touted as used by the pros may not be available to those it is being advertised to!

SUPPLEMENTAL SOURCE: PALM BEACH POST NEWSPAPER 8/22/00

### **International Olympic Committee (IOC)**

The IOC is made up of members from countries worldwide and certain members have been accused of taking and asking for bribes to get their vote when it comes time to vote for which city will host future Olympic Games! A few hundred thousand dollar pay-off is nothing for city governments to come up with to be able to try and reap the millions upon millions of dollars in revenues and publicity that can be garnished when a city is chosen to host the Games.

Informants and critics say a bribe could possibly be hidden as part of a scholarship fund which could then be used by family members of the voting members of the IOC! Cars and cash, and who knows what else, have been rumored to be used to get favorable votes from IOC members too! Critics charge that these costs (bribes) are considered all part of the costs of doing business with certain corrupt IOC members if you want to host the Games in your city.

One city government whistleblower has even supposedly been approached by a Games broker seeking a bribe, and the broker is said to have bragged that no city in 15 years has ever become host to the Games without his support and block of votes that he represents!

SUPPLEMENTAL SOURCES: NBC TV NEWS 12/14/98 MIAMI HERALD NEWSPAPER 12/15/98

### **Major League Baseball Home Run Derby Baseballs**

So the fans get to see more homers the League does not use regulation baseballs in the Home Run Derby but use baseballs that are easier to hit out of the park so to speak. No one wants to watch warning track fly balls during a home run derby so give the fans what they want...lots of home runs!

### **NCAA Sports**

The NCAA is the college amateur sports association and regulating body, yet it is listed as a non-profit group so it does NOT have to pay taxes on the rich TV network contracts that feed it! Promoted as an educational institution for college sports safety and fairness, the NCAA is supposed to be giving back to the member colleges the vast revenues generated by the multi-million dollar TV contracts, yet many college athletic departments are losing money on their sports programs while the NCAA appears to get away with spending lavishly on huge NCAA officials' salaries, low-interest loans to NCAA executives as well as first class airfare to and from events and meetings along with a fleet of 50 cars provided to NCAA employees essentially all at U.S. taxpayers' expense!



The pattern of "perks" is surprising to outsiders as the NCAA's top executives seem to thrive in a big-spending culture UNLIKE many other non-profit organizations. This is no shoestring operation patched together by a few schools helping some college students.

The benefits received by NCAA officials easily outstrip the compensation received by the chiefs of large service organizations like the Red Cross and National Cancer Society, complete with corporate jet travel and jet-setting agenda! This could prove to be a bumpy road if the NCAA's tax exempt status is ever challenged in federal court.

Moreover, the NCAA officials' wives even get to go along on trips virtually all at U.S. taxpayers' expense. How does this qualify or advance the purposes of the NCAA? Unfortunately, the NCAA also refuses to release flight logs for its corporate jet, possibly suggesting that flights may not have all been used exclusively for educational purposes!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 10/7/97

### **Obsessed Gymnast Coaches And Parents**

Some of the best coaches around may also tend to verbally abuse young gymnasts in order to get the most from them or get them to excel. This abuse may include stressing the need for young gymnasts not to gain weight.

Consequently, gymnasts, female especially, have become anorexic and bulimic in the process of trying to please the coaches as well as not disappoint their Olympic-minded parents who may too often become obsessed with their precious children going to "The Games"! Too many children have become innocent pawns in the process. Remember, children will sometimes do anything NOT to disappoint their parents.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 7/21/96

### **Olympic Games "Doping"**

The most tarnished events of the Olympic Games are track and field because of all of the athletes and trainers who have been caught consuming or administering questionable substances which may enhance performance! Some athletes were even disqualified during the 2004 Games AFTER winning medals!

Like legal horse racing and dog racing in the U.S., the sad part is in the Olympic Games, especially in track and field events, now you never know who may be "doping" and who may not! Critics charge, many world records were NOT broken for ALL events during the 2004 Olympic Games possibly because many athletes who set the current, existing world records may have been "doping" and simply were not caught! In fact, due to better "doping" interdiction, twice as many athletes were caught "doping" and disqualified during the 2004 Olympic Games compared to how many were caught during the 2000 Olympic Games. Approximately 24 athletes were disqualified for "doping" during the 2004

Olympic Games.

SUPPLEMENTAL SOURCES: NBC-TV NEWS 8/23/04 and FOX-TV NEWS 8/29/04

### **Professional Baseball Player Steroid Use**

At least one famous, recently retired pro-player claims that up to 85% of all pro-baseball players may be using steroids to enhance their strength and playing abilities, which may be why so many home runs are being belted these days!

The question becomes, are players even being tested for this type of illegal drug use anymore, or would the League maybe rather not know about steroid use among its players? One would guess that what the League does not know seemingly cannot hurt them.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 5/18/02

### **Professional Wrestling Secrets**

A wrestler never usually wants to hurt his opponent any more than he wants to get hurt himself. This is the unwritten rule despite how much they act like they hate each other and talk like they want to end each others career in each and every bout, but unfortunately career-ending injuries do occur accidentally. If everything goes according to plan, any injuries sustained by wrestlers during a show should only happen by accident.

When you see so-called head locks or leg locks, typically very little pressure is being applied and the wrestlers, at times, may even be resting during this time in the match. When punching each other, the punches are pulled, so to speak, meaning there is not a lot of force behind each punch. The karate chops to the chest may be nothing more than a hard slap. Pain is inflicted here make no mistake about it, but they are not devastating blows as wrestlers may portray them to be.

Head-butts, if you notice, the one doing the butting, places his hand on the head of the opponent as their heads butt or meet which deflects the blow protecting each other from an actual head-butt. The wrestler, more or less, is actually butting his own hand. In a real fight, without this cushion or padding, a head-butt could be a devastating blow!

Flips, body slams, or flying about the ring, and pile-drivers are some of the riskier moves. The trick here is to help the wrestler being slammed or flipped so he lands flat on his back. If he does not land properly he could sustain a career-ending injury. So every wrestler needs a little help from his friends inside the ring. When turning an opponent upside down and pile-driving the opponents head into the ring mat all of the force should be taken on the victims shoulders and his head should not hit the mat as it appears.

The back-breaker is when an opponent is dropped backwards across a wrestlers knee. The trick here is the victims feet must hit the mat first and the wrestler performing the move on his opponent must also at the same time catch the victim so the victims back never really gets slammed across the knee with

full force.

In leg drops when a wrestler takes his opponent down to the mat flat on his back and then drops his leg across an opponents face, notice that the wrestlers knee may be bent so the blow is lessened.

In a body splash the wrestler typically dives off the top rope landing on his opponent, who at the time happens to be flat on his back in the middle of the ring. In this move the wrestler doing the splashing (dive) tends to take the full brunt of the force on his OWN elbows and knees instead of crushing the opponents body with his body!

The rings turnbuckles in each corner of the ring are known as pillows. They are generally supposed to be so heavily padded that when an opponents head is driven into them it does not do significant damage compared to the pain the wrestlers act like it inflicts.

Everyone knows wrestling is a show for entertainment purposes, but not everyone is aware of the shows mechanics or how it is put together. For example, the ringside announcer uses covert sign language to signal the referee inside the ring when a match is to end, especially if the fans in the arena are losing interest in a particular match. The referee then signals the wrestlers to wrap it up.

Also when a referee checks for foreign objects in a wrestlers clothing before a match, this may also be an opportunity for the ref to communicate some last minute instructions from the boss or match promoter concerning the bout. When a ref is distracted during a match by a member of one team, once the 2-on-1 damage has been done by the opposing team to his OWN teammate, you will likely see the wrestler, doing the distracting, all of a sudden start frantically pointing to the ring, like look whats happening to my partner ref. This is the signal to the referee to finally turn around and break it up!

Referees have even been known to slip a wrestler a razor blade during a match so the wrestler can cut his own forehead and when the wrestler takes a pounding from his opponent this cut will open up and he will bleed profusely. However, it will heal with no where near as much scar tissue if he had been beaten bloody with no help from a razor blade.

In addition, the wrestlers may talk to each other in the ring during the match, letting each other know which move they are going to perform on each other next. If you ever happen to sit ringside during a professional wrestling match you may even be able to hear them give each other cues as to which move is coming up next!

Matches are, in a sense, expertly choreographed as everyone involved is really on each others side performing to sell the show to unsuspecting fans. There are usually no real opposing teams.

Typically, any fan in the audience that gets abused by a wrestler is either a paid participant in the match or a relative of the promoter or of one of the wrestlers working for the show. Moreover, sometimes the signs that are held up at matches that you see on TV and may have thought were homemade signs brought to the match by the fans, may actually be signs that were made by the match promoter and handed out to the fans before the match.

More times than not opposing wrestlers are really friends and may even rehearse their moves together so there are no real surprises on fight night. Remember, most times, someone always has to be the good guy (baby face) and the bad guy (heel) in a match. A loser-leave-town or leave-the-wrestling-federation match may really mean the loser is simply going on tour for a while, or signing up with a competing wrestling federation due to contract disputes, or maybe he is going to wrestle overseas for more money.

Whatever you do NEVER taunt or take on a wrestler all by yourself outside the arena. They can and will inflict more pain and injury in a few seconds than you can ever imagine and yes, some wrestlers, by nature, do have a mean streak, meaning they can be mean!

SUPPLEMENTAL SOURCE: NBC TV DOCUMENTARY EXPOSED! PROFESSIONAL WRESTLING SECRETS 11/1/98

### **Professional Ballplayer Salary Caps**

Professional teams can possibly skirt any mandated league salary caps or limits by asking a player to play for less money on the record, but then secretly hand him a bag full of cash, under the table so-to-speak.

Not only would the U.S. government get cheated out of collecting tax dollars on the this unreported cash windfall profit for the player, but this way the team can get high profile players and still meet any mandated player salary caps!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 10/31/99

### **Sick And Dying Soccer Players**

Soccer players worldwide, both young and old players alike, appear to be suffering up to 8 times more deadly illnesses than the general population! Physicians feel it may possibly be due to soccer players hitting the soccer ball with their head over and over in practice and in games. Head trauma typically may not even be diagnosed like other more obvious body injuries and many players may never even have their head x-rayed or examined during routine physical exams!

Players, young and old, are not noticing an illness until it is too late either! The disease showing up in soccer players is ALS, better known as Lou Gehrig's Disease. It is a disease that attacks and destroys muscles, leaving you in a wheelchair eventually killing you!

Physicians feel there may possibly be a link between ALS and strenuous activity in association with hitting the ball with your head over and over!

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 4/29/03

### **Tax Dollars And Professional Sports Teams**

Your local city government may have struck a deal to try and keep local professional sports teams from

leaving town by guaranteeing a certain amount of ticket sales, no matter if no one even shows up for the games! These tickets are paid for by local and state taxpayers.

So you, as a taxpayer, are essentially paying for your local teams tickets and you may not even be going to the games. Critics call this practice of guaranteeing ticket sales a form of corporate welfare. Some say professional sports teams are good for city revenues but others say the dollars used to subsidize and/or bail out these teams could possibly be better spent on other more needed city services. You be the judge.

SUPPLEMENTAL SOURCE: NBC TV NEWS 7/11/01

### **The Doping Of Amateur And Pro Sports**

The common feeling too often among possibly most athletes may be that taking performance enhancing drugs like steroids, growth hormones and stimulants is not "cheating" if everyone else is doing it too! The athletes' trainers in charge of the athletes' health, safety and well being may oftentimes be the ones supplying illegal performance drugs to athletes!

A world famous trainer of many record breaking, "star" athletes who has come out and exposed just how bad this drug problem is in sports contends that most athletes are taking performance drugs because they feel they have no choice since most everyone else they are competing against in the Olympics and in professional sports are using "undetectable" illegal performance enhancing drugs! If you are to win you have to be able to compete and to compete and win you will likely need drugs! He also contends that most every Olympic record broken in recent history may likely have been accomplished by athletes using drugs!

A multi-medal winning sprinter in the 2000 Olympics was stripped of her medals because she was caught "doping", so the second place winners were awarded her medals but they were soon discovered to be "doping" too!

Up to 50% of professional baseball players may be "doping" and up to 80% of all pro baseball players may use stimulants before each game! Currently, in pro baseball you are only tested once a year for drug use and you have to get caught 5 times, or once each year over 5 years, to even be banned from the game for one year which, by critics' standards, is a joke.

The youth of America playing sports in junior high and high schools may see "doping" as a necessity if they are ever to get to the "Big Leagues".

SUPPLEMENTAL SOURCE: ABC-TV 20/20 12/3/04

# **Statistics and Studies**

## **Averages - The Misleading Statistic**

Like many other statistical terms and measurements, averages can be used to mislead and distort information. For example, if the average salary for "all" physicians is \$100,000 a year, the salary physicians "make most often" is closer to \$50,000 a year, well below the average of all physicians' salaries when averaged together.

Consequently, if you want to make physicians seem wealthier than most of them really are when it comes to yearly salaries then you simply quote the average salary for all physicians even though the yearly salary most physicians make is half of the average of all physicians. Obviously, there are many physicians making well over \$100,000 a year to get the average down to \$100,000 a year when all the lower-paid physicians are averaged in with the extremely high-paid physicians.

## **Clinical Study Results for Product and Services Claims**

Do not be fooled by the results of so-called clinical studies that are used to backup marketing claims promoted by products and services. Too often the clinical study results have never been accepted or published by any recognized, peer-reviewed scientific journals meaning the study results used as evidence to support claims may possibly be worthless!

Of course, you also have product and service companies that claim to have clinical study results to backup their marketing claims but these companies may refuse to show the clinical trial studies to anyone claiming the studies may reveal trade secrets. They may be trying to hide more than their trade secrets like questionable study controls and biased procedures as well as who actually paid the researchers.

Remember, researchers may be biased too especially when their salary is paid by the product or service company doing the clinical research study! It is the nature of living in a capitalist society driven by the almighty dollar. Should you, the consumer, ever expect anything less?

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/5/05

## **False Random Samples**

A truly "representative" sample will determine if a scientific survey or research study is going to be considered valid or reliable. However, getting a true random sample is typically not really likely or affordable especially when studying human behavior.

Despite this, even by the time the data is taken from the so-called random sample, manipulated then reduced to numbers, the results often may begin to take on an aura of conviction, especially in the way it is reported to the public. In sampling procedures the constant battle is against sources of conscious and unconscious bias. The struggle NEVER ends!

Interviewers may "shade the responses" they get, to stretch, fit or pigeonhole the data or "sought after" results into some category. Those being interviewed do not always say what they are REALLY

thinking, or would like to say, but shall not!

In scientific random sampling procedures, biases may go unchecked! In sampling procedures there is no absolute form of checks and balances. There is no overriding accountability in collecting a sample, and there is no need to really even "rig" or "slant" a sample one way or another, because "bias" is inherent in ANY sampling procedure due to the limited time and resources researchers have available when collecting data. Researchers fight a losing battle every time they collect data but, in the end, may always try and come across like winners!

Is there ever any wonder why two identical studies of human behavior or public opinion polls can come up with two totally different results or practically identical results? Either their sampling procedures are flawed from the outset or their "unconscious" hidden political agendas are possibly out to get the same results especially in studies or surveys of human behavior.

## **Gene Patenting**

Your blood sample could hold the cure to fatal diseases like cancer, AIDS and so forth. However, you may never receive a dime for your contribution and may not even be recognized for your contribution, yet without your blood the cure for a disease may not have been found any time soon. Critics suggest that medical research has become greedy, unlike in years past when researchers used to share their results so other researchers could study the same thing, which also used to be the way researchers came up with conclusive evidence for a cure.

Today, if a research company patents a gene taken from your blood, no other researchers can study the problem because they could be sued in court for patent infringement!

Researchers even go so far as to tell blood donors the gene research company may never make any money off your gene because they have already invested so many millions of dollars in researching your genes. This may hardly be believable since the most profitable industry in America today is the pharmaceutical industry which will pay royalties to the gene research company on EVERY pill used to treat or cure some disease made from your gene patent.

Also, even if it is YOUR idea to go to researchers and ask them to check out your genes because you may think your particular genes may hold a cure for a disease or any disease, which some people have done, and if the researchers decide your genes may hold a cure, even then, once the researchers have patented your gene, you have no right under law to profit or even take credit for anything that follows or comes from the research and development of drugs to cure and or treat a disease or diseases.

Something in your body can now become the property of gene research companies which will profit from anything that comes of it for as long as the company holds the patent! Your disease-curing gene can virtually be held hostage by a gene research company and there is nothing you can do about it because it is legal to do so and you, the gene donor, have no rights or say so in the matter!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 9/20/01



## **Government Consumer Confidence Index**

Consumer confidence may be reported as being "high", meaning consumers are feeling relatively good enough overall this particular month to spend more of their hard earned money. However, what the reports may not mention is that about 1/2 of all consumers may be worried about making ends meet, while more than 1/2 of all consumers may be dipping into their savings just to get by, with over 1/3 of all consumers possibly taking on a second job or cutting back on their basic needs!

Are the so-called consumer confidence survey statistics inherently flawed because product manufacturers, service providers and the U.S. government do not measure other consumer confidence "qualitative" variables while only measuring the "quantitative" variables of overall monthly consumer spending habits?

Even the credit card balance due on every U.S. citizen "averages" around \$3500 a month with maybe only 5% of the citizenry able to pay-off their credit card bills every month!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 5/28/97

## **Human Guinea Pigs And Researchers**

These are people who volunteer for research study medications and get paid to allow themselves to be tested and have experiments performed on them. The problem is that they may not realize all research may not always get closely scrutinized by government regulators or those medical practitioners in charge of the safety of the test subjects or people being used in the experiments.

Human guinea pigs may not even clearly understand or be aware of all of the risks involved with too many of the scientific research projects they volunteer for!

In the researchers' quest for getting results, possibly ANY results just to satisfy pharmaceutical company contracts, research physicians have sometimes been accused of ignoring patient safety!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 6/1/98 and FT. LAUDERDALE SUN SENTINEL NEWSPAPER 8/28/97

## **Humans Used As Research Guinea Pigs**

Go into a big, fancy, government funded hospital or medical center thinking you are getting some special FREE treatment paid for by some federal program, and you may possibly find yourself being used somewhat like a guinea pig for some government or pharmaceutical company research program! Critics warn that you should not always expect to get better or feel better while being used as a test subject for some federally funded research program.

Before you sign up for any research program determine what all the program's goals are and make sure of exactly what the program is testing for. Also ask to read all the research studies being used as foundation for the research program you may be part of.

The problem is not so much that you may be used as a test subject, but if you or your legal guardian do not receive enough guidance, instructions and/or clearly understand all of the information presented, you may not even be aware you are consenting to a research program! What seems like a "care" program may be a "research" program in disguise! If you sign up for any kind of treatment, try and look beyond the "sales pitch".

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/3/97

### **Independent Research Studies**

Beware of so-called independently conducted research especially that which is carried out and funded by the industry being investigated! For example, the cellular phone industry tests its phones for radiation leaks which may possibly be linked to brain cancer. However, the cellular phone industry supposedly "shutout" the U.S. government from conducting its own research on the matter!

Critics charge that some cell phones may leak more radiation than others. It may be like holding a microwave oven up to your ear when it comes to the amount of radiation being emitted! The research conducted by the cell phone industry may never find a correlation between cell phone use and brain cancer, or any other human malady for that matter.

### **Psychological Research Studies**

If you observe it, you disturb it! Remember this the next time someone reports the results of some so-called scientific survey or experiment, especially when attempting to measure and predict human behavior. The "act" of observing human behavior influences the behavior of those being observed, unless you are totally hidden from view.

Regardless, the results of these studies are then passed on to you without you ever knowing if the observed behavior in the study could have been disturbed resulting in "tainted" data and results. For example, a TV ratings service company asks you to allow them to hook their "little black box" to your TV so they can measure what you are watching. Once you are aware that all your viewing habits and responses are being recorded and monitored 24 hours EVERY day, any data derived from this survey technique is automatically tainted to some degree. Couple this with an extremely small sample size (the number of people being observed) and the TV ratings service company still expect sophisticated advertisers and the viewing public to make the giant mental leap and believe that all the TV ratings collected from just a few potentially "tainted" households automatically reflect what most everyone in the whole nation, city or region is watching!

Consequently, the OBSERVED behavior may be a result of being observed and not necessarily reflect what could really be going on in more real-life UNOBSERVED situations. Millions, even billions of advertising dollars may be spent due to decisions being made on potentially invalid and unreliable, so-called scientific study results!

## **Round-off Syndrome Research Statistics**

In research methodology and statistics the "never-round-off" syndrome prevails because statistics rounded-off may come across as suspect and not as credible, and may even be looked on as false. Averages, graphs, trends and cause/effect relationships are persuasive but in reality they are just educated guesses couched in terms of so-called "scientific precision"!

Credible visuals like charts and graphs along with confusing terminology give the whole business of research methodology and statistics an air of almost automatic believability, especially if the messenger going in has any credibility at all with the anticipated audience or if the anticipated audience is already predisposed to WANT to believe the researchers' results! Deciphering research results, or what seems to be credible results, may in reality add up to being "much more" or "much less" than the research results indicate! This is why all "reliable" researchers qualify their research results with the probability that more research may need to be done to bolster their research results and lend any credibility to the particular study or experiment being currently conducted! The bottom line is, it is not the results we do not know, but it is the results we know ain't so!

## **Scientific Publishing**

Highly respected, authoritative journals may be unwitting accomplices to scientific fraud! Scientists and researchers may NOT be the selfless seekers of truth after all. The fame, notoriety, financial rewards, and everything else that comes along with it in America, may make cheating worth the danger of getting caught!

Americans glorify science which possibly prevents the investigation and correction of scientific misconduct. For example, publishers of scientific research may print unanalyzed, inconsistent and divisive opinions derived from questionable data.

Influential scientific journals may be publishing "faked" scientific evidence, data and possibly even stolen words! Scientific misconduct strikes at the heart of the enterprise. The scientific community does not help matters much by "rehiring" those researchers and scientists who resign in disgrace for distorting scientific data and research results.

## **Secret Statistical Language**

TV and print journalists, newscasters and reporters too often may use statistics without the necessary critical inquiry into their true meaning! In return, they expect their viewers and readers to also accept and believe in what they say. This, even though the statistics journalists use could collapse under closer investigation.

In statistics, if you cannot prove what you want, then show something else entirely, and just ACT like it proves your position anyway! The public does not typically scrutinize the tons of information they receive and believe in on a daily basis. To prove your point using statistics, simply get rid of all the data and results NOT favorable to your position and publish only that which is favorable!

Percentages are great for confusing the public. In correlational (cause and effect) scientific research, the data and statistics gathered from it, essentially are nothing more than dressed up, fancy, formal speculation using \$100 words. Cause and effect correlational research results may typically be asked to go way beyond the data demonstrated to suggest cause and effect relationships.

This "mental leap" consequently makes finding causal relationships highly suspect and questionable. Published then mass merchandised correlational research results may easily turn into "misinformation", all of which is one step away from superstition!

Going beyond the data demonstrated to build a theory is nothing more than statistical manipulation which is deceiving. No matter if this is done on purpose or not it can still mislead the public exposed to it. A researcher's blundering innocence in these matters is not at all believable!

Statistical research is a science and an art. Subjective statistical manipulations and distortions may be accepted as "objectivity". Statistics fascinate the public. Just think, anyone can get wholesale returns of speculation out of very little factual information.

Statistics appeal to a fact-finding, fact-minded American culture. Statistics can be used to sensationalize, exaggerate, confuse as well as oversimplify.

However, without honesty and understanding the process becomes nonsense, allowing "cheats" and swindlers to mislead the masses. Public pressure and journalists with "itchy" trigger fingers may too often and too easily launch unproven theories from questionable statistical research. When it comes to discerning information, the public, and especially the news media, may not realize that NOT KNOWING may be healthier than knowing just enough to be dangerous!

## **Statistical Truth Test**

When someone spews some statistics in your face your automatic response should be, "Says who?" "How do you know that for sure?" Think about what you may be missing in the translation or what may be missing in the statistics themselves even if they are accurately being portrayed to you. What are you NOT being told? The data and its results SOUND reasonable, but compared to what?

The lack or absence of data or what you do NOT know weakens the credibility of any statistics being presented to you as evidence or facts. So you have to ask the questions OR you just rollover and believe the statistics others use to try and convince or persuade you.

When deciphering the art of persuasive speech and speaking, in any argument or debate, you have to be aware that the subject at hand may be changed somewhere in mid-stream during the argument, consequently misleading you if you are not attentive and aware of deceptive persuasive tactics. This is inherent in most TV news and public affairs shows. Even in TV news stories, especially those dealing with anything political, most everything is ALWAYS taken out of context from what the source really said or meant because every newscaster, reporter and journalist has an unconscious, subjective, hidden political agenda no matter if they admit it or not!

Sometimes a statistic or conclusion from some study, no matter how credible the source is, can be reported as if it means something else entirely from what it really may mean!

Always ask, "Does the proposition make sense to me?" Many statistics are just used to plain LIE! The magic of numbers strung together in mass may "fog up" your common sense!

Remember, when you are speaking with numbers it always sounds more convincing to talk in specifics rather than generalities. For example, it is more convincing to say, "33.56% of the people surveyed believe...." instead of saying, "Around 33% of the people surveyed believe..." something or other.

## **Statistics Lie**

Statistics compiled today may be obsolete tomorrow! They are tools used to persuade, overcount, undercount and inflate in an effort possibly to avoid other embarrassing data. We have no way to directly check the accuracy of statistics so skepticism of any and all statistics may be a wise choice especially when being used to persuade you to do or believe something.

For example, an advertisement may say, "Doctors recommend....". This sounds as if many or most doctors everywhere approve of a particular product. Yet, legally, an advertiser only needs 2 doctors to make this claim and they may even be employees of the advertiser!

Statistics lie and liars use statistics! Remember, they are meaningless without applying clear thinking, perception, fair judgment, intuition and common sense to interpret them.

## **Tobacco Industry Payoffs**

The American tobacco industry is accused of paying 13 well-known, highly respected scientists to publicly discredit any studies linking secondhand smoke to lung cancer in a systematic effort to help confuse scientific findings linking the two together!

Tobacco industry lawyers are even accused of editing some of the bought-and-paid-for scientists' work BEFORE the research results were ever even sent out to be published in legitimate scientific journals, possibly biased, tainted research results which then get picked up by the news media and promoted as the latest scientific facts!

One spokesman for the U.S. Environmental Protection Agency (EPA) says this appears to be a massive propaganda machine operated by lawyers and directed by lawyers for the tobacco industry.

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER  
8/5/98

# **Surgery**

## **Antibiotics before surgery and Drug resistant infection**

Antibiotics may often be overused but may also be underused too, especially underused before you have a major operation. Infectious-disease experts have recommended for a long time now that patients be given a preventive antibiotic during the 60 minutes before the initial incision to help reduce the risk of potentially deadly infections. However, up to one half of all surgeons may not follow this practice for their patients! Before going under the knife you may want to consider insisting on receiving a timely dose of an antibiotic.

Drug-resistant infections used to typically threaten only the sick and elderly but now are striking down young, healthy people at a growing rate. The "bugs" are new strains of infections and are being spread by contact with infected skin or simply spread by sharing towels, clothing or other personal items even gym equipment! Up to 20% of all drug-resistant infections may now be occurring outside of health-care settings.

Athletes, children and adults at day care centers, prison inmates and military recruits may be particularly vulnerable nowadays. Sports injuries must be thoroughly cleaned and covered to avoid infecting other people. Always seek medical attention quickly for boils or skin infections that worsen or are accompanied by fever.

Always insist on clean hands in hospitals and other health care settings, including those of visitors too. Insist that everyone wash their hands with soap or with an alcohol-based solution. Too often doctors and health care workers are guilty of not washing their hands before handling patients! Carelessness can be deadly.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE OCTOBER 2005

## **Bone Marrow Transplants For Women**

These are used to treat breast cancer and may be riskier than many women have been led to believe due possibly to greedy and/or misinformed physicians. In the process, heavy dosage radiation procedures, like chemotherapy, may also destroy the immune system.

Tumor shrinkage, due to high doses of radiation, seems encouraging but experts are not always convinced that heavy doses of radiation are always better than moderate doses! High dosage chemotherapy patients are highly profitable for the medical community! Critics charge that high dosage radiation benefits are unproven and physician critics may be pressured to keep silent! The chance to increase profits may be a conflict of interest that too many hospitals and institutions may find irresistible!

In 1999, U.S. cancer experts eventually found out that a world class, highly respected medical study and doctor had committed medical fraud by claiming to have had highly successful results from high doses of chemotherapy when, in fact, he did not! Critics claim that, consequently, many women have died because of this ONE STUDY and unethical doctor!

To date, there is no conclusive proof that bone marrow transplants to treat breast cancer in women is any better than conventional therapy. Critics contend that the potentially dangerous and highly profitable, high dose radiation therapy should not always be performed until there is firm proof from multiple, reliable research studies.

SUPPLEMENTAL SOURCE: ABC TV 20/20 4/14/00

## **Doctors Office Surgical Anesthesiology**

Out-patient surgical procedures are unregulated in 47 states, to date, meaning if only one in 10,000 deaths occur in hospitals due to accidents by anesthesiologists, the number of mishaps in doctors offices is unknown! If you decide to have surgery in a doctors office, before you let them knock you out, find out exactly how you will be monitored during the procedure and what kinds of emergency aid is immediately available if something does go wrong. Never let them talk to you in vague generalities concerning this, if they insist on doing so, run for the nearest exit!

If the surgeons office staff really cares, they will go the extra mile to prove to you they are qualified and equipped for every possible emergency. If they hesitate or blow off your questions or concerns, find another surgeon. The reason more people die in doctors offices than during the same surgical procedures when done in hospitals is because in doctors offices they have to call 911 too often to get help for you while hospitals are equipped for any and every emergency.

Also disturbing is that nurse anesthesiologists are being used more and more these days instead of physician anesthesiologists which cut costs of out-patient surgical procedures. Critics wonder if these nurse practitioners are even totally qualified and/or trained enough for the job of knocking people out and keeping them under or anesthetized during out-patient surgeries? Before you or your loved ones have surgery, it may be wise to check out just who is in charge of administering the anesthetics!

SUPPLEMENTAL SOURCES: NBC-TV NEWS 3/30/99 FT. LAUDERDALE SUN SENTINEL NEWSPAPER 2/7/99

## **Fake Medical Licenses And Safer Out-patient Surgical Procedures**

When a state confirms a surgeons or physicians medical competency, education and residency requirements, the so-called primary verification procedure, unfortunately for future patients, may be nothing more than a questionnaire filled out by the doctor applying for the medical license with no actual follow up verification by the state that the doctor applying for a states medical license ever even completed a college education!

A state licensing board may actually have too few checks and balances in place to actually verify a medical license applicants training records before issuing him a medical license! Remember, a legitimate medical license issued by the state, backed up by some fake school records, bogus medical school education degrees and recommendations is basically all one needs to become accepted in some of the most prestigious medical school residence programs in the U.S., virtually allowing incompetent



doctors to work unsupervised on patients!

Even to this day, state medical licensing officials may not readily admit that they have done anything wrong in their too often relaxed licensing procedures, claiming they may be too busy to verify ALL submitted medical records from physicians and surgeons applying for a medical license. Top medical schools in the U.S. state that it may possibly still be rare for a state to contact a medical school to verify if the medical license applicant even attended the medical school the applicant says he attended! Wannabe doctors can also pay a few hundred to a few thousand dollars and receive official looking, but bogus, medical credentials, open up an office and start treating patients! Remember, a medical license of ANY kind allows most any doctor to perform any kind of cosmetic surgery even though he may not really be completely qualified to perform surgery outside the scope of his medical license! For example, dentists, gynecologists and others can too easily perform risky cosmetic surgery procedures in most states! Moreover, critics charge, that to use this label after a doctors name, Member Of The American Board Of Liposuction Surgery, only means the doctor may have simply paid a few hundred dollar membership fee to this Board to be allowed to use this moniker or title next to his name.

To protect yourself, if the surgeon you choose does NOT have hospital privileges at a reputable hospital, you may want to consider only using a doctor who does! Also, no matter what, find out how many surgeries he has performed like the type of surgery you are seeking to have done.

Maybe ask the surgeon one simple question no matter what kind of surgery you are considering having performed. Would he mind performing the operation in a hospital? If he hesitates or claims it will be too costly for you or gives you any reason whatsoever why you do not need the surgery done in a hospital, you may possibly want to consider running for the nearest exit! Why? In the hospitals eyes, this particular doctor may not be completely qualified to perform the kind of surgery you are seeking to have done. Hospitals typically only allow surgeons with excellent know-how and qualifications to even operate in a hospital. If the hospital does not recognize your particular surgeon, it may be because the hospital has a problem with your surgeons qualifications!

States regulate restaurant food and health safety as well as big-rig truck drivers, so why not regulate out-patient surgeons' offices? But too often states do not regulate out-patient practices and procedures! Too many states do not even have laws to make sure doctors offices are using up to date and not out-dated equipment or even ensure the doctors equipment is being properly maintained, completely opposite of what goes on in a hospital environment.

Unfortunately, too many states do not seem to be checking up to see if out-patient surgical staffs are knowledgeable or able to apply emergency care if and when a surgical emergency occurs. Consequently, even a routine surgery that a doctor has competently performed many times before can possibly end up deadly!

The riskiest part of minor surgery may be when the anesthesia is given to knockout the patient. The major issue here should be patient safety and not cost cutting or cutting corners for profit which, critics charge, does not always seem to be the case in too many out-patient surgeries performed in doctors offices outside of a hospital.

If you opt for out-patient surgery in a doctors office, try and make sure it is equipped with a state-of-the-art crash cart, which should be equipped with up-to-date emergency medicines and equipment, in case your heart stops during surgery, and state-of-the-art anesthesia equipment, like a heart and oxygen monitor. Additionally, EVERYONE involved in your surgery should be trained in CPR and advanced cardiac life support in case of an emergency. Anyone giving you anesthesia should also be either a certified anesthesiologist, a nurse certified in anesthesiology or a physician with reputable anesthesia credentials.

However, even when every possible precaution is taken, tragedies may still occur during a doctors out-patient surgical procedure. For invasive, routine in-office, out-patient surgeries, that require only a local anesthesia, to date, many states do not require that doctors offices be equipped with electronic monitoring equipment or that the surgical staff be trained in advanced emergency medical training!

Too many states do not regulate in-office out-patient surgeries and too few states mandate that doctors even report to the state, office related surgical accidents and deaths! One spokesperson for the American Medical Association (AMA) said he is against sweeping regulations for out-patient surgery safety, so it is up to the doctor and patient to make sure all is ok. This is a disturbing thought, especially when many doctors these days cannot earn a good living anymore doing what they were trained for due to HMOs paying them too little. So many doctors are seeking work outside their field of training and in the highly profitable, lucrative, cash-up-front field of cosmetic surgery, penile implantation and hair transplants.

Unfortunately, it is still up to the patient to ask all the right questions before agreeing to any kind of surgical procedure performed in a doctors office. If the doctor seems AGITATED being asked questions like, What is his track record? Who would he go to if he was having the exact same surgery performed on himself? What state-of-the-art equipment is he using, or is he willing to perform the surgery in a hospital instead of the office, as well as questions about the competency of his surgical staff? If the doctor seems agitated by these types of questions, then maybe you should consider seeking out another surgeon for your particular surgical procedure.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 10/18/99 4/11/00 4/14/00

## **Finding Qualified Plastic/cosmetic Surgeons**

First, consider contacting the American Society Of Plastic Surgeons at 1-800-635-0635 or online at [www.plasticsurgery.org](http://www.plasticsurgery.org) to try and find out who is board certified by this most prestigious Society of surgeons.

Also consider relying on recommendations from a friend who had similar work done or recommendations from a family doctor or operating room nurse. Make sure the surgeon you choose has privileges to do your procedure at an accredited hospital. Good hospitals typically may only allow highly qualified surgeons to perform surgery there, as out-patient surgery performed in a doctors office is usually unregulated by the state, consequently making the surgery possibly riskier compared to the same procedure being performed in a hospital.

Last but not least, make sure the surgeon you choose has completed his or her residency in plastic surgery. This helps ensure you are not choosing a doctor who has decided to change careers from being a chiropractor, dermatologist, gynecologist or some other field of medicine, for example, and then decided to take up the potentially more lucrative career of cosmetic surgery by simply attending a few weekend cosmetic surgery seminars. Remember, in most states all a doctor has to do is take a few surgical courses and attend a few seminars and he may be allowed to go out and start advertising for business!

SUPPLEMENTAL SOURCE: FT LAUDERDALE SUN SENTINEL NEWSPAPER 12/3/00

## **Gastric Bypass Obesity Surgery**

Surgery to help people lose weight, like gastric bypass surgery, may be riskier than many people having the surgery believe. Some patients have complained of not being adequately warned of possible side effects and potentially deadly post-surgery complications! To date, there is no system of tracking patients who may have had problems or side effects due to gastric bypass surgery! Consequently, no one really knows how many patients are having problems with the surgery! However, the problems may not always be due to the surgery itself, it may be a result of poorly trained or incompetent surgeons!

Critics charge too many surgeons may see this surgery as a "cash cow" and after witnessing a couple gastric bypass surgeries, and with too little extensive surgical training, they may hook up with a hospital and start advertising for patients! Remember, hospitals are in the business of making money too!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 4/1/04

## **Hair Transplants**

Hair transplantation really works but any doctor who charges you by the "graft", how do you really know you are getting the number of grafts the doctor is selling you? Odds are there is no way you can REALLY know if you are getting all the grafts you are being sold no matter what the doctors says or does to try and convince you. You will never know for sure!

Also, when it is time for your surgery you may find the doctor or the doctor's assistants may try and "grind" you to spend more money for more grafts than you intended on purchasing! Again, no matter if you agree to buy more or not you will still not know how many grafts you are really getting! Remember, the more grafts you purchase the larger the "cut" or incision the doctor will have to make on the back of your head to take the grafts from, meaning you could end up with an incision going from ear to ear practically! Moreover, the larger the incision, or the more grafts the doctor plans on transplanting, the longer you will be in the doctor's chair for the procedure which can get old really quick. Consequently, you may only want to go for no more than up to 2500 grafts at a time, meaning you will spend up to 3 to 4 hours in the surgeon's chair IF the doctor has 2 to 3 assistants helping with the transplantation.

Incidentally, you could have some of your existing hair cut off in the area hair is being transplanted to so initially you could end up with less hair than you had prior to the surgery! However, this hair will grow back.

If you try Propecia to grow hair, which many hair transplant surgeons may recommend you use after your surgery to "jump start" the growth of your new hair, ask the doctor to prescribe Proscar for you instead of Propecia. If your primary physician agrees that this is alright you will find that Proscar may essentially do the same thing as Propecia but at 1/5 the cost!

## **Harmful Hysterectomies**

Millions of hysterectomies are performed on women every year and too many of these radical surgeries may be some of the most unnecessary surgeries ever carried out! Up to 90% of all hysterectomy surgery cases may be unnecessary when it comes to removing the uterus and some women are even dying as a result of removing it. This surgical procedure has been criticized for contributing to and even possibly causing the deaths of too many women!

SUPPLEMENTAL SOURCE: the book HEALTH WISDOM FOR WOMEN BY DR. C. NORTHRUP

## **Heart Attacks And Surgery**

About 50% of all heart attacks occur in men and women who are under the age of 65 and two out of three survivors may never make a complete recovery! Everyday insurance companies payout \$25,000 for each and every heart bypass surgical operation but they may resist paying out just \$500 for visits to legitimate weight loss centers, dieticians or nutritionists!

Society or social pressures and advertisers, in general, encourage unhealthy eating habits. Medical schools should try teaching future doctors how to impart to their patients the fundamentals of healthy eating habits and exercise and not just rely on learning how to treat symptoms or surgically repair heart problems.

Remember, the healthier we are the less we may even need doctors, consequently leading to less work for doctors and surgeons! The question critics may ask is, "Are doctors sometimes as greedy as many other segments of the population in capitalist America?"

Too many heart surgeons may still possibly rely too heavily on the scalpel or surgical knife. It earns them 20 million dollars a day in heart surgeries! Who wants to always promote healthy eating habits when you have so much profit potential otherwise? Surgery does not stop heart disease and conceivably may even possibly speed up the process!

Furthermore, patients may also be told they need a heart bypass operation when possibly they may not need one! The point is why possibly die on the operating table from heart surgery when an earlier diagnosis, suggested alternative treatments and/or the encouragement of healthier eating habits and lifestyle changes may save your life without surgery?

The "conventional" way of healing today is to cut out the disease or blast it with drugs. Bypass surgery has been suspect time and time again, even scientifically "disproven" in some critics' eyes! Remember, questionable or unproven surgical techniques may make your risk of dying up to eight times greater than your risk of dying from the disease itself!

SUPPLEMENTAL SOURCE: NUTRITION ACTION HEALTH LETTER OCTOBER 1995

## **Hysterectomies Vs. Fibroid Embolization**

Up to 75% of all hysterectomies performed on women today may be unnecessary especially since many women may not even learn from their gynecological surgeons about a "non-surgical" procedure performed by radiologists called "uterine fibroid embolization". This procedure could possibly keep women from having to submit to highly invasive, major surgery like a hysterectomy and critics charge it may all be about money!

Fibroid embolization costs thousands of dollars less than a hysterectomy and is performed outside the field of gynecology by radiologists so, of course, there may be some kind of competition going on for surgical and non-surgical dollars despite what patients may want to believe about doctors always wanting to do only what is best for their patients.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/27/04

## **Laser Eye Surgeons**

Too many times the ophthalmologist who performs corrective laser eye surgery on his patients may turn over the follow-up care to a lesser trained optometrist! Before you have this type of surgery performed on your precious eyesight, you may want to try and make sure your particular eye surgeon will also be the one who personally attends to ALL your follow-up care after any type of corrective laser eye surgery.

SUPPLEMENTAL SOURCE: U.S. CONGRESS LEGISLATIVE SESSION 4/4/01

## **Laser Surgery**

Some eye surgeons refuse to do laser eye surgery because they do not like the risk of cutting into healthy eyes! However, the business of trying to correct nearsightedness is booming possibly due to decreasing reimbursement from Medicare for cataract removal surgery.

Lasik laser eye surgery can be learned in just a few days. Critics charge it may be becoming a "slash for cash" business! It requires no highly specialized training. A few days of training and, unfortunately, most any physician can become a certified laser surgeon as too many states may lack specific surgical procedure guidelines! Lasik surgery may not always even be effective. Correction may end up less than you expected and about one in three patients may still need glasses after surgery. Some have even ended up worse off after vision correction surgery!

No operation has absolutely proven to be able to stop the eye's natural aging process, meaning you may still end up needing reading glasses anyway eventually even after surgery.

Are those performing lasik surgery even competent to perform the procedure? Investigate your eye surgeon or risk the consequences as the operation is not completely safe.

Beware of surgeons who operate on both eyes at once! It is easier to do so, it saves time and money, but a more conservative surgeon may wait to operate on the second eye only after he sees how the first eye heals, which may affect how he cuts on the second eye.

Despite any promises, no one can absolutely predict how YOUR eyes will respond to lasik surgery. Advertisements touting lasik as safe and effective may not disclose possible, unpredictable side effects, like infection, sensitivity to light and loss of sight!

Also of interest the U.S. military and the FBI may not accept pilots or trainees for certain jobs who have had lasik surgery.

No one really knows yet exactly how your eyes will fare over the years after lasik surgery. Beware of eye surgeons who advertise lasik surgery and seem to do little else!

Laser surgery in skillful hands may work miracles! Yet the advertised "hype" for it has pushed it far beyond what it may be expected to do and, to date, it lacks strict regulations.

Before opting for any kind of laser eye surgery it may be wise to get 3 to 5 medical opinions concerning your particular case and if you find any disagreement among them maybe reconsider even having laser surgery done at all.

SUPPLEMENTAL SOURCES: ABC-TV 20/20 11/10/95 CNBC-TV STEALS AND DEALS 8/5/96

## **Lasik Eye Surgery**

Many of the problems occurring with this type of elective surgery is when eye surgeons are performing surgery on people who are NOT good candidates for the procedure! Successful surgery may also greatly depend on the skill of the eye surgeon and truly skilled surgeons may not always be easy to find. So now too many people are paying the price of poor pre-screening and/or poor surgical skills and often the damage is permanent.

If your pupils are too large and/or you have a particular stigmatism you may not be a good candidate for lasik surgery. While a more conservative, possibly less greedy surgeon may refuse to perform the lasik procedure on you, a more liberal, greedier surgeon may consent to performing the surgery on you! A more conservative surgeon may contend that if you are not having problems with your contact lenses at this time, then why possibly risk the long term health of your eyes? The problem is figuring out how to tell the difference between a greedy surgeon and a conservative, more caring one!

Any surgeon that gives you only a quick eye exam to see if you are a good candidate for lasik surgery

or if you feel that too many measurements were being taken during your eye exam and you may possibly have been handled by an incompetent surgeon who is lacking in experience.

In high-volume eye clinics greed may too often seem to take precedence over good medicine! Before ever having lasik eye surgery performed consider checking out a website called, [surgicaleyes.com](http://surgicaleyes.com), and see what has happened to other people who had this type surgery.

For some people lasik eye surgery may be dangerous but which doctor can you trust to give you an honest opinion on whether or not you are a good candidate for the surgery? Lasik eye surgery may possibly be trading the nuisance of wearing glasses for possibly a lifetime of misery if the surgery is botched. Always get a second opinion and possibly even a third, fourth and maybe even a fifth medical opinion to help ensure you ARE a good candidate for lasik.

Regardless, some patients may need even more surgery after the lasik procedure to correct blurred vision, hazy vision and/or glared vision. Glared vision happens at night when regular lights become glaring obstacles hindering vision.

Remember, some patients do end up with worse vision than before the procedure. Moreover, patients who experience bad outcomes may actually be labeled as a success by the eye surgeon! How? Being able to see with 20/20 vision after the procedure does not automatically mean that you will not have other vision problems, like not be able to see well at night, in low light levels, or if you experience other debilitating side effects.

SUPPLEMENTAL SOURCES: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 5/2/99  
CONSUMER REPORTS MAGAZINE JUNE 1999 ABC TV 20/20 1/5/00 ABC TV 20/20 6/29/01

## **Leaking Silicone Breast Implants**

Some former employees of at least one major silicone breast implant manufacturer have come out and said the manufacturer knew that some implants may leak silicone but sold them anyway to possibly thousands of unsuspecting surgeons and consumers!

SUPPLEMENTAL SOURCE: FT. LAUDERDALE SUN SENTINEL NEWSPAPER MAY 22, 2005

## **Mastectomy Surgery**

If you have had one or more breasts removed due to cancer it is possible you may have only needed a lumpectomy or just lump(s) removed without having such a radical procedure performed like having your whole breast removed!

It seems that about the same amount of people, especially women, have had their cancer seemingly cured by going for the simpler, much less radical lumpectomy surgery combined with chemotherapy compared to the survival success rate of going through a radical mastectomy!

The best advice may possibly be that when your doctor recommends major surgery of any kind consider going for a second, third and maybe even a fourth medical opinion just to make sure you have exhausted all you options and possibilities.

SUPPLEMENTAL SOURCE: WFOR-TV NEWS 9/3/96

## **Outpatient Surgery Regulations**

Too often any kind of outpatient surgery goes essentially unregulated by the state you reside in! Outpatient surgery may have no real medical overseers or strict guidelines to regulate it.

Inpatient hospital surgery, on the other hand, is highly regulated. Your best bet may be to ask your surgeon which hospitals he has hospital privileges with. This way you know you can opt for inpatient hospital surgery if you want to pay the higher cost for a potentially safer surgery procedure.

## **Patients Right To Know Concerning Surgical Procedures**

Your right to know may be compromised even if you believe the hospital and doctor performing surgical procedures on you come highly recommended! When you sign a surgical consent form the hard to read, fine print at the bottom of the form may say your surgeon has the right to bring in surgical associates and assistants of his own choosing without getting further consent from you, the patient.

Problems arise when you may not be aware that these associates and/or assistants may actually be performing part of the surgical procedure on you when you THOUGHT that only YOUR surgeon would be doing any and all of the procedure! Others brought in to assist with your surgery may be on probation, trainees and/or not even fully qualified or experienced in using the equipment necessary for your surgical procedure!

Additionally, new equipment salespeople may be allowed to be present during your surgery without you even knowing about it, supposedly there to answer questions the surgeon may have concerning the operation of the new equipment. Patients may not be aware that new equipment is being used on them. You have a right to know these things but possibly maybe too many times questionable practices and procedures go on during surgery that you may never ever be aware of!

No matter how good your surgeon, if he is not the one who completely supervises your surgery from incision to the closure of the incision, you may have trainees working on you and not even know it! Few if any states, to date, have laws in place forcing surgeons to present the WHOLE TIME during surgery no matter how complex the procedure may be.

Patients have died on the operating table due to unforeseen complications when left to trainees to complete a surgery while the chief surgeon on the case had already gone home or left the building! During an emergency situation a trainee or trainees may not be able to save you or your loved one like an experienced surgeon could, like the one you thought was going to do the complete surgery in the first place!



No matter how simple or complex the surgery you may want to make sure the surgeon operating on you will be there supervising the surgery from incision to the closure of the incision. If necessary make the surgeon sign off on this promise. If he balks at this request consider getting another surgeon who WILL promise to complete, be present and/or supervise the WHOLE surgical procedure.

SUPPLEMENTAL SOURCE: NBC TV DATELINE 2/1/99 ABC TV 20/20 7/6/01

## **Rental Patients Insurance Fraud**

Recruiters have been caught on hidden cameras seeking patients to commit health insurance fraud. It works like this. A recruiter for an out-patient surgery medical clinic approaches a person, typically a person of low income, to make an appointment to go see a particular doctor or surgeon. The surgeon, who is part of the insurance fraud scheme, will gladly perform some kind of unnecessary surgery on the low income, "rented" patient and then bill the health insurance company a hefty fee for performing the surgery!

In return, the "rented" or "rental" patients get a few hundred dollars for allowing the unnecessary and oftentimes risky surgery to be performed on them! Many medical clinics are being investigated for this fraudulent practice and some have already been shut down. Critics charge hundreds of clinics may be bilking the insurance companies out of millions of dollars using "rental" patients.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME LIVE 3/17/05

## **Stomach Stapling To Lose Weight**

Current statistics indicate that 10% of all those who have this kind of surgery performed on them to lose weight may suffer severe complications and around 1 in 200 patients having this drastic medical procedure may die!

SUPPLEMENTAL SOURCE: NBC-TV NEWS 7/23/01

## **Summertime Hospital Surgery**

Could there be a reason why more medical blunders seem to happen in hospitals during the summertime? The shocking truth is that too many "new" doctors begin their residencies every year on June 1st.

This is like "beginners" practicing on unsuspecting patients while senior staff doctors tend to be away vacationing.

If you elect to have any kind of surgery anytime June through August, maybe you should try and avoid "stand-in", beginner or temporary staff doctors because who knows if they will even be around later on if and when complications may occur?

SUPPLEMENTAL SOURCE: THE BIG BLACK BOOK BY M. EDELSTON

## **Surgeon Attitude During Surgery**

In delicate, risky surgical procedures, like heart surgery, if the patient comes in with all sorts of assorted problems, like high blood pressure, high cholesterol, old age and/or a history of heart or other serious medical problems, when push comes to shove, during the actual surgical procedure, at some point a surgeon may feel like that only so much can be done anyway, especially when things are not going well during the surgery. If this patient is lost (dies) on the operating table, well who is really going to question the surgeons efforts?

However, if a relatively healthier patient comes in for surgery, if the surgeon does not go the extra mile or even try to exceed his standard level of ability, then questions may arise and a full blown investigation into what happened may ensue causing embarrassment and possibly uncover certain actions and judgment calls that normally would have remained unquestioned!

Consequently, off the record, some surgeons may admit to feeling the pressure to perform better on certain patients just to be better able to possibly help reduce possible exposure to liability claims due to negligence during certain surgeries in certain cases!

SUPPLEMENTAL SOURCE: A SURGICAL NURSE 2/1/01

## **Surgery Center Rented Patients**

Out-patient surgery centers nationwide have been recruiting patients for unnecessary diagnostic and out-patient surgical procedures which are then billed to health insurance companies and it is raising the cost of health insurance premiums for everyone!

Here is how it works. A recruiter seeks out anyone, oftentimes immigrants who work for a company which provides the employees with health insurance coverage. The recruiter entices potential patients with hundreds up to thousands of dollars to have an unnecessary, invasive, potentially risky medical procedure done. The "rented" patients are then sent to a corrupt out-patient surgery center where a seemingly unscrupulous doctor accepts what the patients' contend are their medical symptoms and allows the unnecessary medical procedures to be performed by the doctor at the surgery center which, of course, is then billed to the health insurance company.

You can typically find a recruiter for these unnecessary surgical procedures working at beauty parlors and nail salons or most anywhere people congregate. The recruiter typically makes around a thousand dollars for every recruitment. The unnecessary procedures include everything from invasive colon and stomach diagnostic and surgical procedures to the elimination of sweaty palms and some "rented" patients have even died on the operating table!

Another twist to this scam is some people seeking a cosmetic surgery, like liposuction or breast implants, agree to an unnecessary out-patient surgical procedure which is fraudulently billed to the person's health insurance provider in return for a free cosmetic surgery procedure! Needless to say out-patient surgical centers nationwide are being raided by the federal government to try and shutdown this costly insurance scam.

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 3/18/04

## **Surgery Code Of Silence**

If surgeons had absolutely nothing to hide concerning medical mistakes they would allow surgical procedures to be recorded on audio or videotape. This way problem surgeons could possibly be "weeded out" and patients could feel safer.

Unfortunately, doctors may fear being sued or losing their jobs more than they may care about their patients' safety! Critics charge that medical mistakes, as well as problem hospitals, are a significant problem that the medical community does not adequately address. They cover up too many patient-safety issues that the government allows them to keep secret!

Consequently, it is patient health and well-being that is possibly being compromised even though this is opposite of what doctors are supposed to be all about. Yet it possibly says more about what the medical community has become, especially in light of the fact that lawyers and their medical malpractice lawsuits have helped drive health care costs out of sight.

SUPPLEMENTAL SOURCE: C-SPAN TV SPEECH ON HEALTH INSURANCE REFORM GIVEN BY BILL THOMAS, HOUSE OF REPRESENTATIVES

## **Surgery Nightmares And Secrets**

You may want to consider never having surgery on Fridays as too many surgeons and other important players in your surgical procedure and operation may have their minds elsewhere!

Additionally, if your doctor says, "I must operate", maybe consider getting a few more medical opinions before you opt for the surgery he is suggesting. There may possibly be less drastic measures available that ordinary, conventional doctors may not even be aware of or believe in. On the other hand, if you feel that something is not right and your doctors cannot find anything wrong with you, do not give up. Doctors make a misdiagnosis and mistakes more often than you may like to believe!

YOU have to take control and start with preventive strikes like by NOT patterning your eating habits and lifestyle after what you see advertised and/or portrayed on TV, all of which may be conditioning you to accept the traditional habits of "suicide by lifestyle"!

You may survive the surgery but possibly die due to contracting some infection simply because some nurse or health care worker forgot to wash their hands before treating you which may expose you to bacteria contributing to a deadly infection!

Furthermore, you may think you are getting a good deal when your health insurance only makes you pay 20% of all of your health care costs while they pick up the other 80%. What you may not know is the insurance company may likely "re-negotiate" what they have to pay your doctors and hospitals and end up paying possibly less than you do, which is like paying "wholesale" prices while you, the

unsuspecting patient, ends up paying "full retail"! All this because you, the patient, do not have anyone negotiating for you. Remember, the "big boys" (Big Business) do not always pick up the tab, you, the consumer, often does!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/4/96)

## **Surgery Seminars And Medical Licenses**

Any doctor with a medical license can attend a few seminars and conceivably start advertising for patients even though he may not be completely qualified to perform surgery outside the scope of his medical license!

Plaques and medical certificates you see adorning the walls of doctors may be relatively useless in determining a doctors experience and/or competence. This is especially true in the highly lucrative field of cosmetic surgery where patients pay cash in advance of surgery! Consequently, lesser-paid dentists, gynecologists and others can easily perform cosmetic surgery procedures in most states without a lot of training!

Moreover, to use official-sounding titles next to the doctors name, associating the doctor with being a member of some prestigious-sounding Medical Board, Academy or Society, may mean the doctor only had to attend a few seminars and pay a few hundred dollar membership fee to be allowed to use a certain official-sounding title next to his name! Remember, these Academies and Societies that a surgeon says he belongs to may not monitor a surgeons abilities or practices!

Also, those putting on or sponsoring a surgery seminar or course may not even completely endorse their own instructors competence, and these are the so-called professionals TEACHING the courses at the seminars!

Competent plastic surgeons believe that good cosmetic surgeons should have at least 7 years experience doing the type of surgery they are advertising that they can perform! Some surgeons have even been accused of taking a more experienced surgeons brochure and simply putting their name on it, essentially passing themselves off as doctors with extensive experience thus deceiving the public.

Possibly reconsider ever signing an arbitration agreement prior to surgery because when you do it automatically gives up your right to take the surgeon to court if something goes wrong during surgery!

One safeguard is to ask the surgeon if he has hospital privileges instead of performing the surgery in his office as an outpatient. Hospitals, supposedly, only allow surgeons with excellent know-how and qualifications to use their facilities.

ALWAYS ask how many times the surgeon has performed the surgery you are seeking to have done, what side effects and complications has he experienced, heard about or may possibly occur, and also who would he go to if he sought to have this type of surgery performed on himself?

To verify a surgeons credentials, go to the Internet website [www.ama-assn.org](http://www.ama-assn.org). This is the American

Medical Associations (AMA) website. To see if your doctor is legitimately board certified call 1-800-776-2378. This is the American Board Of Medical Specialists.

To find out if your doctor has had any disciplinary actions taken against him, write to the consumer group called, Public Citizen at 1600 20th St., N.W., Washington, DC 20009. They sell a book called Questionable Doctors for around \$25.

SUPPLEMENTAL SOURCES: NBC TV DATELINE 10/18/99, ABC TV 20/20 11/3/99, BOTTOMLINE PERSONAL YEARBOOK 2000

## **Surgical Awareness**

This is when you wake up DURING surgery but are unable to say or do anything about it to let the surgeons know you are awake! When your anesthesiologist puts you under, 3 drugs are administered. One kills your pain, one knocks you out and one paralyzes your body so you are completely unable to move around while the surgeon is cutting on you.

To date, anesthesiology is considered to be as much an art as it is a science! Consequently, some doctors in charge of keeping you knocked out have made mistakes and patients brains and feelings have awoken during surgery but the patients have been unable to move or say anything, or even open their eyes, even though they can hear and feel everything!

A patient has reported actually feeling his eyeball being plucked from his head during an eye removal surgery. Patients who wake up during surgery may feel like they are being skinned alive during what would normally be a typical routine surgery, and report later that they felt every layer of skin being sliced through with the scalpel then their skin being pulled back to expose the organs in need of surgical repair!

One lady even heard her surgeons discussing in a sexual tone the appearance and size of her breasts during stomach surgery and she was physically unable and powerless to move or make a sound as she lay there vulnerable, helpless and humiliated!

Technology does exist which can tell a surgeon when your brain waves are at the correct level to help ensure you are completely knocked out during surgery, but not all hospitals or surgeons have access to the equipment! Even if waking up during surgery rarely occurs, it is not rare if it happens to you! Ask about this equipment well BEFORE your surgery is scheduled for peace of mind for you or your loved ones.

SUPPLEMENTAL SOURCE: ABC TV 20/20 2/5/99

## **Surgical Doctors**

If a doctor is seeing you as a fee-for-service health insurance patient, he may have a financial incentive to order diagnostic tests for you. However, if you are a HMO (managed care) patient, the opposite may be true. Does it seem that sometimes the patient just cannot win?

Regardless, if a doctor offers to perform some kind of surgical procedure, ask him, Who would you go to if you needed this type of surgery done? Then ask both doctors, your doctor and the doctor YOUR doctor recommended he would go to, ask them, How many times have you performed this type of surgical procedure on other patients and what complications and/or side effects have they experienced or even heard about from other doctors or medical journals?

Whoever you decide to trust here, maybe consider verifying their credentials first. Go to the internet site, [www.ama-assn.org](http://www.ama-assn.org). This is the American Medical Association (AMA) website. To see if your doctor or surgeon is REALLY board certified, try calling this number toll free for help, 1-800-776-2378 . This is the American Board Of Medical Specialties. Health insurance companies publish patient satisfaction ratings but these may be unreliable, critics charge, because a potentially incompetent doctor may still have many satisfied patients. To find out if a doctor has had disciplinary actions taken against him, write to the consumer group called Public Citizen at 1600 20th St. NW, Washington DC 20009. This group sells a book called Questionable Doctors for around \$25.

SUPPLEMENTAL SOURCE: BOTTOMLINE PERSONAL NEWSLETTER YEARBOOK 2000

## **Surgical Fires**

Medical schools may not too often address the problem of surgical fires when the patient gets pure oxygen while on the operating table! There is a potential risk of an operating room fire which can catch the patient on fire causing severe injuries and even death!

The intensity and rapidity that a fire may ignite may set off an intense fire on or inside the patient especially when the surgeon is using a laser or electronic scalpel. These particular instruments may possibly create a small spark causing the pure oxygen the patient is getting to ignite!

Before surgery always ask the anesthesiologist if pure oxygen is even necessary, and if so, what precautions are being taken to use non-flammable materials and instruments during the surgery?

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/16/98

## **U.S. Military Surgeons**

Critics charge that the worst physicians employed in the U.S. can find work as military physicians. Doctors that work as military doctors also cannot be sued in court for medical malpractice and they are not even required to have medical malpractice insurance!

An independent investigation showed that the military is a haven for doctors who cannot pass state licensing exams, and will accept doctors who have troubled, even criminal backgrounds for everything from botched diagnoses and surgeries to criminal misconduct!

SUPPLEMENTAL SOURCE: DISCOVERY CHANNELS JUSTICE FILES 6/5/01

## **Ultrasound During Pregnancy**

Too many ultrasound tests may be mis-read by doctors and nurses so you may not always be assured that the fetus is normal. The quality and skill of the examiner (the doctor) is most important in determining if a fetus is normal or not and too many in the medical community may be poorly trained to recognize a normal fetus using ultrasound.

A mis-read ultrasound can lead to the death of the mother and deformities, like heart defects and missing limbs. An ultrasound is only as good as the person reading it. If someone recommends emergency surgery after viewing your ultrasound you may want to get a second or third opinion! Why?

There is no certification required or licensing necessary to perform an ultrasound and training to do the test may be a simple 2-day study course! A routine ultrasound is not even recommended unless there is a medical reason, so in too many cases it may possibly just be a money-maker for doctors and hospitals!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 10/27/97

## **Unnecessary Angiograms**

Doctors may finally be admitting to possibly performing up to one million unnecessary, potentially uncalled for angiograms every year! Conceivably thousands of patients may be dying each year as a result of this risky but highly profitable medical test.

## **Unnecessary Back Surgery**

Up to 40% of all back surgeries may be unnecessary! If possible it may be wise to consider waiting as long as you can before committing to back surgery for back pain since not all surgeries are successful. You may end up in worse shape than you were prior to surgery! Your back pain may possibly even go away on its own after some months without surgery!

Like laser surgery to correct vision problems and liposuction to correct your shape, back surgery to stop back pain may also only be a temporary fix! When considering any kind of surgery always investigate and weigh the consequences, risks and alternatives.

## **Unnecessary Heart Surgery**

Heart surgeons working for nationwide hospital chains have been accused of performing too many unnecessary surgeries potentially risking the health and well-being of too many patients by possibly putting profit ahead of what may be best for their patients!

One operating room nurse said if a heart surgeon schedules too many surgeries in one day it becomes like a "fire drill" atmosphere in the operating room which cannot be good for heart surgery patients when a surgeon has to operate possibly too quickly just to be able to get to other pre-scheduled heart surgeries waiting in the hallways!

Surgeons working for a hospital chain have been accused of trying to make as much money as possible for the hospital chain. Is it possible that surgeons may have a profit-sharing deal worked out with the hospital chain so the more surgeries they can perform secures them even more money over and above what they get normally paid for their regular, day to day surgical fees?

SUPPLEMENTAL SOURCE: CBS-TV NEWS 5/7/03

## **Unnecessary Hysterectomies**

Women in the U.S. have up to 4 times more of these surgeries compared to women in other westernized, industrialized nations! Why? Possibly because the health care system in America pays surgeons more money to perform these major surgeries than they do to seek out less invasive, less devastating alternatives to this major surgery!

Doctors and experts in this field feel up to 70% of all hysterectomies may be unnecessary and too often contribute to sexual dysfunction after the surgery! To this day no one really actually knows much about what nerves may be damaged during surgery or much about the side effects after this surgery. It has never really been studied exhaustively like other surgical procedures.

The biggest complaint from women who have had a hysterectomy is sexual dysfunction. Critics charge that too many surgeons do NOT properly evaluate if women really need the surgery before recommending they have it done, and that surgeons may too often NOT recommend that women seek out less invasive alternative measures to hysterectomy surgery!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/22/03

## **Unnecessary Surgeries**

Since surgeons everywhere do not always earn the high incomes they used to, some may feel the pressure to do surgeries even if the surgery they prescribe may not always be absolutely necessary! Consequently, too many patients may have had unnecessary surgeries, even unnecessary heart surgery, because surgeons may possibly feel they need to earn more income for themselves and/or for the hospital or medical group they may be affiliated with!

If a doctor says you need surgery to repair something you did not even know needs to be repaired or that you need surgery to possibly save your life, it may always be best to seek a second medical opinion and maybe even a third and a fourth opinion to try and be absolutely sure you really do need the surgery being prescribed.

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 7/27/03

## **Waking Up During Surgery**

At least one report indicates that, unfortunately, around 100 people a day wake up during



surgery! The problem is too often when you do wake up you are completely immobilized so you are totally unable to alert anyone that you are awake so, consequently, you may end up suffering great pain and discomfort for the duration of the surgery which may include having organs or parts of your body cut out or cut off!

There is some technology available that monitors brain waves which supposedly alerts the physicians in the operating room that you may be awake but, to date, few hospitals may even believe in the absolute effectiveness of the brain wave monitoring equipment available on the market today.

SUPPLEMENTAL SOURCE: NBC-TV TODAY SHOW 10/14/03

# **The Business of Beauty**

## **Beauty Contests**

Pageant organizers may not always "pay-off" the contest winners with the gifts, money and prizes the contestants were promised they had a chance to win when they entered the contest! In addition, what is actually given away may not always be as valuable as it was promoted to be. Some prizes may also be acquired from "deep discounters" retailers just to try and save pageant organizers money.

Do contests for young children make the children happy or do they exist to make parents happy? Today, beauty pageantry is big business compared to how it used to be conducted. Nowadays parents buy their children expensive gowns, even coaching lessons on how to win!

Pageant "moms" may do almost anything to give their young daughters that competitive edge necessary to further their beauty contest careers. Is this healthy or are these "moms" just possibly living out their unrealized fantasies through their children?

Furthermore, are children being unduly sexualized by "toddler" beauty pageants? How they look and walk seem to become as important as what kind of values they are learning. Contests for children under the age of 9 may be somewhat riskier when it comes to the values the children may be acquiring consciously or unconsciously.

Well-paid pageant coaches and consultants may be teaching young contestants how to be sexier, more attractive and more appealing. Is this one reason why child molesters and pedophiles are attracted to "toddler" beauty contests?

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 1/14/97 and ABC-TV 20/20 1/17/97

## **Breast Implants And Breast Implant Studies**

Like car tires and everything else we buy, breast implants have a life expectancy too! Neither the manufacturers nor the doctors publicize the life expectancy of breast implants. The "cop out" answer is that no one really knows how long the implants will last! The question is, "Do they really want to know?"

The research conducted to see if implants are even safe for patients to use could possibly be biased favoring implant-makers! Why? Critics complain that some of the doctors doing implant safety research may actually have financial interests and/or political ties to implant manufacturers which, of course, creates a potential conflict of interest.

Some of the so-called, highly touted research doctors have even been accused of working as consultants for the defense attorneys defending the implant industry from all the women coming forth claiming they have been harmed by leakage from their breast implants!

## **Cosmetic Plastic Surgery Pitfalls**

Those surgeons charging a lower price for medical procedures may be able to get away with charging less because they can complete procedures quicker! For example, these surgeons may be able to do three procedures in the time it takes other surgeons to do one! The question is, "Do you want "speedy", quick and fast surgeons cutting on you, surgeons who may possibly be distracted because they may possibly be thinking ahead about the next surgery case waiting in the hallway?"

Remember, the results of any cosmetic or plastic surgery procedure may be excellent in the surgeon's eyes, but you, the patient may see unexpected, disappointing results! The surgeries that do not turn out well may be a result of inexperience, incompetence and/or possibly even malpractice!

Patients believe they are protected by laws that force these surgeons to meet certain qualifications but no laws, to date, may exist. Most all doctors with a medical degree can too often easily become qualified as a cosmetic surgeon then simply begin advertising for patients and performing surgeries!

Remember, all an advertisement really says about a surgeon is that the surgeon knows how to put together an ad and advertise....nothing more nothing less. It certifies and solidifies nothing about a surgeon's experience and/or skills!

There is no government regulator keeping a close eye on who does what in the field of cosmetic surgery. Cases exist where sponges were left inside closed incisions and breast implant materials were experimentally used to enlarge buttocks!

The most common problems are infection and scarring. Other problems may be that too much skin gets removed from the nose or removed during face lifts. Or the skin may be left too tight with too much hair loss. Even lopsided, uneven breast and eyelid surgeries may be some of the most common complaints.

There have also been some pretty repulsive results from substandard liposuction and breast augmentation procedures including "rippling" and "dimpling" of the skin, unwanted depressions, discoloration, scar tissue and even distortions! If you do plan on any kind of surgery for anything consider never having a surgical procedure performed on fridays. Unfortunately, everyone's mind may possibly be somewhere else on fridays!

These days the highly touted, high-tech laser surgery techniques may be receiving entirely too much marketing pressure from the companies providing the laser surgery equipment. Despite how the laser may be advertised it is still a surgical procedure with real risks and any complications due to it may not even be covered by your regular health insurance benefits because insurance companies oftentimes do not cover anything having to do with any kind of "elective" surgical procedure like cosmetic and plastic surgery.

In addition, you may also lose your rights to sue in a court of law for damages when you sign off on the surgical consent forms that you are forced to sign prior to laser surgery, or possibly any kind of surgery for that matter! Some patients have lost their eyelids, even their eyesight due to "botched" laser

surgeries!

Choosing the right surgeon may be the key and be aware of what can go wrong. Remember, even the best surgeons that have performed over a thousand successful laser surgeries, and/or other types of surgeries, have had patients who have suffered complications!

SUPPLEMENTAL SOURCE: CBS-TV 48 HOURS 10/3/96

## **Cosmetics And Hair Care**

The numerous brands of cosmetics may essentially be made by just a few manufacturers and the only real difference between competing products may be the price, the packaging and some slight variation in ingredients!

Buying cosmetics via TV infomercials or some TV shopping channel remember you cannot even try them before you buy them and the endeavor may end up costing you more than you really need to spend. Additionally, you may also be forced to buy a whole line of products instead of the 1 or 2 things you really need which you could conceivably find at some store near you, under a different name, of course, but with basically the same chemical formulas.

Costly eye shadow products are unnecessary and beware of fluorescent lighting at cosmetic counters. Apply the eye shadow at the counter then go outside or to a window to see what the true color will look like in daylight.

Women should not share eyeliners or risk spreading bacteria which can cause painful infection. Also, any eyeliner over 6 months old can be a breeding ground for bacteria.

Hair teasing combs may be found in stores for around \$5 instead of the \$20 on TV but if your have thin or fine hair you may be disappointed with this type comb.

Haircutter devices may cut short hair much better than long hair. Longer hair may jam the cutting mechanism over and over again causing frustration. Moreover, trying to figure out the instructions and hair cutting techniques may also be difficult for the "beginner" hair cutting person.

As with cosmetics, hair care products may almost be identical except for maybe one minor ingredient variation or additive just so they can justify the claim that some differences really do exist between similar products when essentially there may be very little overall difference at all.

Some hair care products may even offer sunscreens but hair neither absorbs sunscreen nor does sunscreen stick very well to hair so no scientific evidence is around to show that sunscreens in hair care products even work.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 12/21/96

## **Dandruff Shampoos**

They may be unnecessary in many cases and, in fact, may even aggravate your dandruff problem! Dandruff is oftentimes a result of a pH imbalance on the skin and may possibly be eliminated by washing your hair with regular everyday soap followed by applying vinegar to your hair for about a minute before thoroughly rinsing it all out.

Critics contend that some of the nationally advertised dandruff shampoos, as well as doctor prescribed medicated shampoos, may possibly even increase the "flaking"! If the flaking continued, this would lead some of us to believe our dandruff problem is possibly unstoppable and maybe even untreatable.

If the vinegar/soap home remedy for ridding yourself of dandruff works, then no one in the business of manufacturing over-the-counter and/or medically prescribed dandruff shampoos can make a dime off it. Is it possible that simple dandruff may have been transformed by marketers into an unnecessarily complicated medical and money making social problem just to get into consumers' pockets?

SUPPLEMENTAL SOURCE: ADBUSTERS MAGAZINE SPRING 1996

## **Day Spas And Spa Treatments**

American dermatologists say you should not always believe everything the so-called spa skin specialists tell you about skin care especially when it comes to getting minerals and vitamins into the skin via some skin therapy or treatment using mud, wraps, truffles, caviar or anything else! Dermatologists say the skin cannot actually absorb the ingredients of spa treatments which are said to de-toxify, rejuvenate and/or replenish your body and your skin.

If you choose to go for spa treatments go for the relaxation and simple pleasures of being pampered and do not always believe the exaggeration or "hype" from the so-called skin specialists because they may possibly just be salespeople trying to separate you from your hard earned money!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 8/7/03

## **Discount Cosmetic Surgery**

If a surgeon EVER asks for cash upfront to do any kind of surgery instead of taking your personal check or credit card chances may be that the surgeon may possibly not be fully qualified or certified to even be doing surgery!

Especially beware if the surgeon says the surgery needs to take place at night or during off-hours like on Sunday or at a location like in a residential neighborhood.

The so-called "qualified" surgeon may claim that by paying in cash upfront this enables the surgeon to give you a deep discount. However, what it may really mean is the surgeon is not qualified to do surgery and making matters worse the surgery may not even be supervised by qualified or certified surgeon.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 10/17/97

## **Growing Longer Eye Lashes**

Using an FDA-approved drug treatment to grow longer, lusher, darker eye lashes may not be worth the risk of side effects like possibly ending up with unwanted hair on other parts of your face and because it reduces eye pressure it may actually mask glaucoma! Consequently, there may be an unanticipated cost for beauty

The other problem, similar to hair growth treatments used by men, is once you discontinue using the product the longer darker lashes cannot be sustained unless you keep using the drug.

Other possible side effects may be darkening of the eyelids and even the eyes turning the eyes from blue, green or hazel to brown. Consider using mascara which is far less costly and less risky.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE FEBRUARY 2010

## **Hair Growth Products**

Nothing stops a hair growth product advertiser from claiming their product grows hair then producing the "before and after" testimonials pictures of successful satisfied clients to prove their product does in fact grow hair . However, what the advertiser may not disclose is the client testimonials also had hair transplant surgery performed on them too! So, the client testimonials grew hair but they would have grown hair their hair back anyway with or without using the questionable hair growth product.

## **Hair Loss Products And Transplants**

No one really knows yet the effects of long-term usage of hair restoration products. Regardless, you should only expect modest hair growth at best and only for as long as the product is used.

Making misleading hair growth claims is purportedly against the rules and regulations set down by the U.S. Food And Drug Administration (FDA) but the government too often does not have the manpower to chase down every cosmetic companies making misleading product claims and force them to change their advertisements.

Since these cosmetic companies do not put their products through rigorous empirical testing, like pharmaceutical companies, oftentimes cosmetics may twist the words used in their advertisements to communicate one thing to consumers while technically meaning something else altogether, critics charge, like lawyers do everyday in the justice system!

When getting a hair transplant never expect to end up with a full head of hair after just one surgery.

Many, many surgeries may be needed and you may still only end up with what they call "coverage" and not necessarily a full head of hair. Hair loss may continue even after you get a transplant if you still had hair in the balding areas prior to surgery even though the newly transplanted hair may typically NOT be a part of any subsequent hair loss.

The pictures you see in the hair transplant doctors' testimonials may be his best case histories so always ask how many surgeries each testimonial has had to end up looking like the "after" picture the doctor is showing you. You may need more surgeries than you may have anticipated leading to a much costlier hair transplantation.

Also, doctors performing hair transplant surgery are not generally required to go through any rigorous medical or surgical training so the best doctors may be those you hear about by word of mouth instead of by advertisements. Any doctor can advertise these days and it only proves he or she knows how to advertise!

SUPPLEMENTAL SOURCES: NBC-TV DATELINE 1/12/97 and 12/28/97

### **Hair Removal System Using Rotating Pads**

The electric rotating pad supposedly "pulverizes" unwanted hair leaving no cuts, no irritation and no pain and the results should last about two weeks. Unfortunately, a few hours after use your legs may feel irritated as if you have a sunburn!

Other users may feel as if you shaved your legs dry and you may end up with little bumps on your legs the next day. Other users may end up with a red, bumpy, painful rash the next day and/or a stubbly feel.

In addition, you may not even remove all the unwanted hair especially around the ankles and knees. The manufacturer may claim it takes 10 to 12 uses for your hair and skin to adjust to the electric rotating pad hair removal system but some users may not be too willing to even try the system more than once or twice!

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE DECEMBER 2003

### **Hair Transplant Surgeons**

Selecting a "truly" qualified doctor to perform hair transplantation surgery is the most critical task. Most any kind of doctor can take a weekend "crash" course in hair transplant surgery then start advertising for clients! Typically, no certification or long term training may be required!

A "botched" surgery can be considered to be a hair transplatation that calls attention to itself. Some doctors claim they can correct "botched" hair transplant surgeries but these corrective measures can also be "botched"!

State regulations for the quality control of hair transplantation, to date, have yet to catch up with the hair transplant industry.



You may not want to rely on "before and after" pictures offered by a doctor as examples of his work. If you have any reservations about a doctor's work, it may be better to ask to see the doctor's work up close and in person!

Other "botched" jobs include those in which the implants suddenly pop out from their roots, or are artificial looking, or show visibly twisted hairlines or unnatural hairlines, or may be stiff and unmanageable.

## **Moisturizers Soaps Wrinkle Removers**

Consider only buying lower priced, drugstore brand names instead of costly department store products. You may not see any dramatic improvements like those you see at the cosmetic counter or on TV and elsewhere in advertisements.

There is not much you can do to stop skin from aging especially deep wrinkles, so keep your skin clean, moisturized and protected from the sun. Creative exaggeration or sales "hype" is used to promote scientific and exotic ingredients.

Moisturizers work essentially the same on dark skin as they do on light skin despite what claims may be advertised or promoted. Facial moisturizers and less costly all-purpose body creams may actually work about the same! You will always pay more for "perceived differences" in cosmetics as advertised claims are virtually meaningless!

No amount of moisturizers, creams or soaps can replace a good sunscreen in trying to control wrinkling so pricey, over-the-counter moisturizers' effectiveness may be questionable as cheaper brands may work as well as any overpriced brand.

Cosmetics claiming they can give you some sort of "lift", "firming up" or "thinning" may be highly suspect and there is little, if any, scientific evidence, to date, to support these claims short of cosmetic surgery. Claims of adding "elasticity" back to the skin cannot be proven scientifically so beware of in-store counter salespeople.

Grandiose advertised claims to sell these products go unregulated by the government. Beware of products being sold that claim to "fill-in" or "smoothe out" facial lines. Even the manufacturers of these type products may not believe the exaggerated claims being used by over-the-counter salespeople in department stores and elsewhere.

So-called "all natural" ingredients extracted from plants may sound potent and soothing but the actual extraction process may actually take away many of the possible benefits from the natural source leaving the end product with little or no lasting effects or potency whatsoever!

Age spot and wrinkle removers sold over-the-counter may be virtually worthless compared to formulas offered by dermatologists and cosmetic surgeons. Also, using a good sunscreen may help some sun spots on your skin from getting darker.

Wrinkle remover "dream creams" containing low levels of alpha hydroxy acid sold over-the-counter may be highly suspect in smoothing out the skin which is why they are only supposed to advertise that they may give you the "appearance" of smoother-looking skin! It takes an 8% to 10% acid solution applied only by a physician to really "change" your skin. There have also been minor injuries reported by consumers using even low level 4% to 5% acid formulas.

Beware of "trick" photography used to sell any over-the-counter cosmetics. If you look closely you may see harsher, darker shadows used in lighting the "before" pictures and much softer, lighter shadows or even shadowless lighting used in "after" pictures. The same goes for facial laser surgery testimonial pictures too!

The biggest difference between all cosmetic products is in what they cost you to buy them! Some over-the-counter alpha hydroxy products range from \$1 per ounce at drugstores to \$45 an ounce elsewhere! Wrinkle creams may be nothing more than fancy-sounding moisturizers so beware of promotional language used to sell them. Expensive wrinkle creams may do nothing more than a cheap moisturizer!

Incidentally, the testing of many cosmetic products may be done on younger women so if you are over the age of 50 the effects may be more questionable and side effects more pronounced!

SUPPLEMENTAL SOURCES: ABC-TV 20/20 11/15/96 and CNBC-TV STEALS AND DEALS 4/17/95 and 4/16/96 and HARD COPY TV NEWS 8/14/97

## **Nail Salon Infections**

Customers are developing harmful, horrible, ugly, even frightening infections on their legs, feet and hands due to a tuberculosis-like bacteria that may be hard to get rid of with available antibiotic cures! These infections leave women with boils, painful sores and skin ulcers which leave ugly holes and scars which may require surgery to help get rid of the scars!

Unsanitary nail salons doing manicures and pedicures may be found everywhere across America. Most all of the salons investigated had violations of state regulations for sanitary practices! Each and every manicure and pedicure station in a nail salon is supposed to be cleaned after each and every customer but may not be which can contribute to harmful infections in customers.

All instruments used in manicures and pedicures should be sterilized, all nail filing instruments (emery boards) should be thrown away after just one use on a customer, as well as, the pedicure water should be changed after each customer and the pedicure water filter should be cleaned every day, yet too often these precautions go unchecked!

State regulators of nail salons testify that they have to constantly tell salon owners about proper sanitary practices, practices the owners should already know about but do not seem to be adhering to! Salon owners come up with every imaginable excuse why they are not operating under sanitary and safe procedures.

Remember, up to one half of all nail technicians across America are immigrants and English is likely their second language. Also, salon owners may feel like they need to cut costs to stay competitive and remain in business. Some have even been caught using watered down disinfectants or no disinfectants at all!

If you are accidentally cut and bleed at a nail salon you may be significantly raising your risk of developing a harmful infection. Maybe consider buying your own manicure and pedicure tools and take them with you to the salon. Always try and make sure the nail technician cleans and disinfects her work station before you sit down.

SUPPLEMENTAL SOURCE: ABC TV 20/20 5/18/01

## **Nail Salons**

Never go to one that cannot show you a valid license or possibly risk losing your nails altogether due to costly fungus or painful infection! Unlicensed manicurists too often may be using unsanitary procedures.

Look out for dirty work stations, dirty nail tools and make sure the manicurists' tools used on your nails have been properly sterilized BEFORE they are used on you . If you are not sure consider bringing in your own tools! Then and only then will you know for sure where those tools have been!

Some states do not even regulate nail salons and in too many states the fine for unsanitary practices is less than \$100, meaning it may be cheaper to risk getting fined than investing all the necessary money and time in keeping manicurists' tools and work stations sterilized and sanitary!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 12/1/97

## **Saline Breast Implants**

Up to 50% of saline breast implant patients are supposedly reporting that they may possibly be suffering complications due to the saline, like hardening of the breast and unexplained health problems! Around 10% are supposedly even having them removed or done over!

SUPPLEMENTAL SOURCE: NBC TV NEWS 3/1/00

## **Spa And Health Clinic Skin Treatments**

Oxygen treatments for your face and skin have baseless benefits because you cannot put oxygen into the skin, you can only put oxygen in your lungs.

Caviar creams may actually have no caviar even in the cream so beware of the ingredients on the label of this type of concoction before purchasing it. Also, dermatologists contend that caviar and truffles applied to the face and skin have no real lasting or beneficial effect.

Collagen facials, unless applied by a certified dermatologist, may have little or no effect on your skin because collagens cannot get into your skin with any topically applied solutions you are going to get in a typical day spa or health clinic.

Body wraps and mud wraps to purify and detoxify your skin and body, well, dermatologists testify that you cannot sweat out toxins or detoxify the skin with any kind of topical applications or solutions. In fact, the mud in your backyard may be as good or better than the mud they sell in spas.

Spas and health clinics may help you FEEL better but may not make you BE better!

SUPPLEMENTAL SOURCE: ABC-TV PRIMETIME 5/2/02

## **Tan Naked**

Do so in a tanning salon at your own risk! Some tanning salons may have "peepholes" that employees have created so they can spy on customers! If this is not disillusioning the same may be true for some hotels, motels, fast food restaurant bathrooms, even changing rooms in clothing stores! Also, surveillance cameras have been known to be hooked up so bosses and/or co-workers can look up the secretaries' dresses while they are sitting at their desks!

Cell phones now even have built-in cameras and have been banned in many gyms and health clubs!

## **Tanning Salons**

Using one just 4 times a month may increase your risk for skin cancer 4 times more compared to people who do not use tanning beds or booths. The risk may be even greater for those under 30 years of age and tanning may also contribute to premature aging and wrinkles!

Some unscrupulous tanning salon owner/operators have also been accused of setting up peepholes in their tanning salon to spy on their naked or near naked customers!

## **Tattoos, Nose Piercing, And Body Piercing**

This industry essentially goes unregulated! Get a tattoo and there is a possible risk of getting Hepatitis B from a dirty needle and this disease is incurable which can lead to a deadly liver ailment! If you do get sick from a tattoo or piercing it may be difficult to ever prove where you picked up the disease.

Nose piercing can also be harmful and even deadly! The nose catches more dirt and bacteria than most any other part of the body. Consequently, nose piercing risks getting bacteria into your bloodstream which may cause extreme infection, sickness and, in some cases, may even cause death if not attended to when certain symptoms occur like headaches, nausea and rapid weight loss. Why risk this just to make a fashion statement? If the odds are against you ever getting sick from a tattoo or piercing it makes no difference what the odds are if you are the one that gets ill.

Tongue piercing, if done improperly, could leave you with a speech impediment as well as possible

damage to your sense of taste! Overall, severe complications are not unheard of so beware of who you choose to perform a tattoo or piercing.

Other problems that may occur after a careless piercing are large, raised scars may form and keep growing larger and larger! Also, a "stud" or "ring" piercing may become impacted and have to be surgically removed.

Some of the so-called body piercing and tattoo experts may have no formal training in the art they practice so who can ensure they stick to set safety standards set up by the Association Of Professional Piercers.

SUPPLEMENTAL SOURCES: FT. LAUDERDALE SUN SENTINEL NEWSPAPER 12/3/95 and WTVJ-TV NEWS 5/15/95

### **Thermal Reconditioning (TR) Hair**

You can spend nearly \$1000 to have your hair semi-permanently straightened with the TR technique but if your hair stylist is not well-trained you can end up with bald spots and hair that breaks off in clumps! Unfortunately, some hair stylists performing TR may not properly analyze your hair to see if you are a good candidate to even have this straightening process done to your hair.

If your hair is bleached, currently has chemicals applied to it or if you are African-American you may likely not be a good candidate for TR no matter what a hair stylist may tell you! Essentially it is buyer beware when consulting with a hair stylist who performs the TR process because there are no state or federal regulations to oversee thermal reconditioning.

Some hair stylists will not even perform TR on their clients because it changes the molecular structure of your hair and this is just too risky in their opinion.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/13/04

### **UVA and UBA Protection Sunscreens**

Most sunscreens available in the U.S. provide UBA skin protection which helps protect you from skin cancer but no sunscreens made in the U.S., to date, provide ultraviolet light (UVA) protection which helps prevent your skin from wrinkles caused by overexposure to the sun, at least no sunscreens that have been approved by the U.S. Food And Drug Administration (FDA) to be sold in the USA. However, you can find some sunscreens with UVA protection on display but locked behind glass and for sale almost secretly in the U.S. being sold at cosmetic counters at very high prices!

The problem is the wrinkle-inhibiting ingredient, Mexoral, has not yet been approved by the FDA even though it has been available in over-the-counter sunscreens sold in Europe and elsewhere for over 10 years now! No one can seem to find out why the FDA has not

yet approved Mexoral for use in sunscreens manufactured in the U.S. or if the FDA is even investigating the ingredient, Mexoral, for use in the U.S.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 6/17/05

### **Vanity Sizing - Clothing Confusion**

Clothing manufacturers are cutting clothes larger and labeling them smaller consequently providing little consistency in measurements from one brand of clothing to the next. Industry size standards are being ignored by manufacturers, especially by womens' clothing-makers, because supposedly women do not like to admit they may have grown larger around the waist.

The average woman has gained 24 pounds on average since 1960 when the average woman's weight was 140 pounds. Today, the average woman weighs 164 pounds!

Women's "designer" clothing labels or brands may possibly be more inclined to label sizes smaller on clothing styles compared to similar styles of women's clothing found at deep discount stores like Wal-Mart.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 2005

### **Womens Cosmetics: Hope In A Bottle**

Women eagerly spend billions of dollars a year on cosmetics that cosmetics counter salespeople claim can do everything from help you lose weight to lose or prevent cellulite, stretch marks, wrinkles, as well as even firm up breasts. Critics, and even dermatologists, say the problem is none of these type products have been scientifically proven to do for every woman what the cosmetic counter salespeople may claim the products can do.

Typically, a salesperson may use a little bit of scientific fact and a lot of exaggeration or hype just to try and make a sale! Of course, the more expensive the product does not mean the better or more effective the product will be.

SUPPLEMENTAL SOURCE: ABC TV PRIMETIME LIVE 4/26/01

### **Womens Cellulite Products and Services**

Unlike men, women do not have the same body makeup as men so the result is the appearance of cellulite. Even slim and trim women movie stars often have cellulite but good photographers know how to hide it with tanning techniques and special lighting. A suntan hides the appearance of cellulite to some degree.

If you try the \$100 and up treatments at clinics to help you rid yourself of the appearance of cellulite, no matter what kind of treatment is being offered to you to fight

cellulite, you may be wasting your money. No treatment anywhere has any long lasting effects! After you spend around \$1500 to \$2000 on clinic treatments and you are still not happy with the results the clinic salesperson may ask you to try even more treatments which may possibly again do little for you!

The same goes for special cellulite reducing shoes, special cellulite reducing creams and anything else touted as cellulite reducing, no matter what evidence they may use to promote the effectiveness of their products or services, do not always believe it even if they have so-called clinical studies as evidence to backup their claims.

Remember, these clinical studies may have never been accepted or published by a peer-reviewed scientific journal meaning the results of the studies may possibly be biased and worthless! Who do you think pays the salaries of the clinical study researchers anyway? In a capitalist culture always follow the money to find out where any so-called scientific information comes from.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/5/05

# **The Workplace**



## **401k Company Pension Plans**

If you work for a small company and you contribute to the company's 401-K retirement plan, and if the company gets into financial trouble, the company's management could illegally use your 401-K fund contributions to keep their business afloat and you, the employee/investor, may never be aware of this until it is too late!

Some individuals have lost their entire retirement savings due to such unscrupulous practices and nothing can really protect you from this kind of fraud. Employee/investors may rarely keep track of how their retirement funds in their company's 401-K plan are even managed by the company they work for.

Most employees who contribute to their employer's 401-K plan do not know what kind of financial shape their employer's company is even in!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/22/95

## **Burnout In The Workplace**

"Burnout" is the disease of the 21st Century. It occurs due to high stress and too little time off from work for rest and relaxation. For too many of us our "free time" these days is devoted mostly to getting ready for work, going to work, returning from work then recovering from work!

Some factors contributing to "burnout" are: fewer, shorter and less exciting vacations, no other job alternatives, financial ruin if you quit your present job, long hours getting longer and, of course, working longer hours harder for less pay!

Those who "burnout" faster are often the idealistic, overly committed perfectionists whose self worth is defined in their work! Even all their friends are at work.

The only way to overcome "burnout" is to find exciting things to do as well as new friends outside the workplace.

Employers would be smart to get rid of the hourly wage which only creates the inefficient use of time. To make employees more accountable, maybe wages should be based on and according to employee "productivity" and not automatically be paid by the hour.

The hourly wage may even contribute to sabotage and shoplifting by employees in the workplace. Most shoplifting is not committed by thieves but instead by disgruntled employees! Employees stuck in monotonous, relatively low paying jobs in poor working conditions, suffering unethical harassment from bosses with their bad attitudes, may feel the need to use sabotage and shoplifting as a way to survive and strike back, especially when company rules dictate. This is when company rule #1 is, "the boss is always right", and company rule #2 is, "even when the boss is wrong, refer to rule #1."

Work for many of us in a capitalist society often means "wage slavery" and "slave morality", work that too often seems idiotic, repetitious, brain draining, irritating, frustrating, pointless and relatively agonizing. After years of drudgery we may be slowly but surely bored to death, not to mention reaching the level of competency in our jobs when complacency and carelessness sets in and we become incompetent, and in some cases even dangerous!

In a capitalist society NOT liking to work is considered a weakness and possibly a symptom of mental illness. However, remember that the employees that are considered lazy may be the ones performing unspeakably, subhuman, mind-dulling jobs! Who would not call in sick or "goof off" under these conditions?

Remember, work is what society tries to make you do so you are able to buy what society tries to make you think you want! Work is what society attempts to get you to do so you can get what society tries to prevent you from acquiring otherwise!

### **Car Washes And Immigrant Workers**

If you go to a car wash and notice that the workers drying off and wiping down your car as well as doing various other detailing activities they may not even be earning the federally mandated minimum wage! A hidden camera investigation showed that car wash owner/operators may tell those looking for work at a car wash that they earn only tips and not an hourly wage!

However, there seem to be few complaints from the workers to local, state and/or federal authorities because they may fear deportation by the Immigration And Naturalization Service (INS) if they are discovered to be in the U.S. illegally.

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 8/22/03

### **City Employee Injury Claims**

City employees around America seem to file more workers compensation claims for injuries on the job compared to any other segment of the working population and most of the time the government seems to pay the claims essentially without much hesitation!

So what are many of the alleged injuries caused by? They claim they cannot work due to injuries caused by chairs, paper, watching TV, computers, golf carts, candy, cats, playing basketball, volleyball, softball, tennis, badminton and even playing "catch"!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER TROPIC MAGAZINE 1/19/97

### **Company Email And Voice Mail**

There is no absolute privacy here if it is owned and operated by your employer! Anything you enter or say here can and will be used against you by your employer if deemed necessary, even in a court of law! Up to 1/3 of all employers admit to reading and/or listening in on their employees' messages!

Once your record a message you have created a permanent document which can last FOREVER! You can even get fired from the company for what gets transmitted or communicated via e-mail and voice mail!

These communications can be used as a type of employee monitoring, a practice that goes all the way back to the days of the Model-T cars when Henry Ford supposedly employed investigators to go around and check up on his employees' lifestyles and habits at home!

Remember, companies "back up" and save most everything communicated via company e-mail and voice mail and have been known to use these messages against their employees, even years down the road! Technology has surpassed the law and the U.S. Congress has been unable to catch up. Fear the government but fear your employer's intrusion into your privacy as well!

Enter your own personal e-mail and voice mail on the Internet, which is NOT owned by your employer, and anyone can see and/or hear it if they know how to get their hands on it. Remember, there is no law to protect privacy on the Internet and not even your "password" affords you any protection!

SUPPLEMENTAL SOURCE: CBS-TV 60 MINUTES 6/16/96

### **Company Pension Risks Or Rip-offs**

Company pension plans may make incompetent mistakes either intentionally or unintentionally. When a company offers you a pension plan that is tied to your Social Security payments collected when you retire, called "pension integration", up to 1/3 of all company pension plans may be full of miscalculations when compared to what you may expect to receive from your company and Social Security (combined) when you retire.

Consequently, many people retiring today are ending up with half as much as they expected to collect in pension benefits! Unfortunately, Americans spend more time planning their vacation than they do planning for retirement!

No matter how well respected or how big your company's pension plan is, trust it but VERIFY that it WILL deliver exactly what you anticipate it will instead of finding out too late that it does not deliver what you expected. If you wait too long verify, it may be too late to do anything about it.

SUPPLEMENTAL SOURCES: CNBC-TV MONEY CLUB 6/16/97 MIAMI HERALD NEWSPAPER 6/17/97

### **Convenience Store Employee Security**

Some believe it may be safer and possibly even less dangerous being in a foxhole in a war zone than it is working the night shift night after night at many convenience stores across America!

Some of these businesses may lack adequate alarm systems with too many equipped with security

cameras that do not work! Security measures or even any training on how to handle a robbery may be lacking too.

Having two counter clerks on duty helps inhibit robberies but too few stores may readily admit to this necessity and may not even provide every security measure they say they do or can do to provide the utmost protection for store employees.

You may even want to re-consider working in a convenience store that does not have a thick, bulletproof glass partition separating store employees from customers.

## **Employee Rights**

If you get fired always ask for severance pay! You can even negotiate the number of months of full severance pay you will receive.

If your ex-employer offers 3 months severance, ask that after 3 months and if you still have not yet found another job, then make sure you can receive an extra 3 months severance pay! Even if your ex-employer only gives you a fourth month, this is one more month than if you had not asked for it.

Also, try not to let your ex-employer give you a lump sum cash amount upon dismissal. This automatically terminates your health coverage and other possible benefits sooner than you may wish. The longer you are on your ex-employer's payroll, the longer the company's benefits will last.

ALWAYS keep your employee evaluations because if something is there you do not agree with, respond in writing by registered letter to your bosses, or at least get a boss's signature on it showing he read it and file this signed letter away somewhere for safe keeping. This establishes a "paper trail". Later on if you get fired for so-called poor job performance, which could be just an excuse to get rid of you for some financial, political, social or sexual reason, your past job evaluations and your written responses to these evaluations may be enough to legally save your job or at least provide you with the necessary ammunition to get a generous severance pay plan!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 10/23/95

## **Employee Second Income**

If an employer knows you have other income, like a well-paid spouse or a second income, the employer may not feel like he owes you a higher commission, more income potential or even a salary increase! Therefore, it may always be best to downplay how well-off you may be, especially in front of the company bosses you work with or for.

SUPPLEMENTAL SOURCE: CHAIRMAN AND CEO OF A LARGE CORPORATION 1/21/00

## **Employer Eavesdropping On Employees**

Employers use hidden cameras and microphones, as well as record and file away phone conversations,

voice mail and E-mail for possibly future use against you, even for use in a court of law if necessary!

Employers have hidden recording devices in places you would not believe like bathrooms, clothes changing areas and anywhere else employees may frequent while on the job, and this practice is legal! Criminals may have more rights than employees!

SUPPLEMENTAL SOURCES: HARD COPY TV NEWS 5/16/97 CNBC-TV STEALS AND DEALS 5/22/97

## **Employer Mental Health Benefits**

If you go see a therapist for treatment, which is covered under your employer's health insurance benefits, do not always believe the consultation or conversation you have with the therapist is completely confidential because it is not! If your employer is picking up any of the "tab" for your therapy, anything you say may be used against you to keep you from advancing up the corporate ladder within the company.

The information gathered by your employer-owned therapist may also go against you and possibly keep you from getting a much deserved pay raise too!

SUPPLEMENTAL SOURCE: ABC-TV NIGHTLINE 11/8/96

## **Employment Agencies**

If one asks for any kind of upfront fee to help you get job interviews this may be risky. The salespeople or counselors representing the agency may seem to promise, and in some cases practically guarantee, that they will get you job interviews which should lead to a potentially good career opportunity for you, but do not always believe it or possibly risk disappointment.

To get the upfront fee they may paint you a very pretty picture that is hard to resist. Some agencies, however, may get you few, if any, interviews. Others may promote you in their mailing lists of "shakers and movers" but possibly do not expect much of a return in a way of job interviews no matter what the agency representatives claim. You may spend over \$1000 to mail out all your work history information to get to everyone on the agency's mailing list of prospective employers! As long as there are those looking for career employment opportunities, there will be someone out there trying to separate job seekers from their hard earned money!

Once an agency has received your costly, overpriced, upfront fee it may simply end up telling you to start looking on the Internet or in your local newspaper's help wanted ads, something you would think the agency would be doing for you since you paid them upfront to help you find a job!

SUPPLEMENTAL SOURCE: NBC-TV DATELINE 10/17/97

## **Employment Interviews**

In an interview for a job, ask lots of questions and do not let the interviewer get you talking about any of your bad work habits or traits, even if he tries to trick you into doing so. If the interviewer persists down this road simply say, "You don't want me for my weaknesses. You need me for my strengths." Then talk-up your strengths.

However, if you are pressed on this issue, say something like, "Maybe I'm too much of a perfectionist" or maybe "I'm a little overzealous at times when I'm trying to get a certain task done right." In the end always go back to and focus on your strengths, or better yet, make any possible weaknesses seem like strengths.

If asked to tell something about yourself ask, "What would you like me to focus on relative to the job?" This way you are re-directing the questioning and you are more in control.

If you are asked embarrassing or incriminating questions simply respond with, "Let's focus on what I can do for this company." Focus on getting at what the job is really about and what you can do for the company.

Try and take control whatever you do, do not be controlled. It may be considered a sign of weakness. So take charge in a nice way. Ask about the company more than about the company employee benefits or salary, which is what you may save for last "after" you know more about the person interviewing you.

Whether in letter form or in person, an attention-getter is to focus on your major accomplishments. If you send in a job application, work history, etc., always send a "knockout" cover letter and follow-up with a phone call if you decide you really want the job.

## **Exotic Job Offers In Exotic Locales**

These opportunities are especially appealing to young people who are looking to work during the summer or just trying to move away from home. However, too many of these job offers you see advertised in newspaper classifieds or on the Internet may neglect to disclose that you may end up sleeping 12 to a room in a filthy motel and you may hardly make any money at all. You may even get stranded in a strange land or country in a crime-ridden neighborhood!

The job may also entail selling some potentially bogus products door-to-door, handing out leaflets or even worse! Furthermore, you may even not earn what you were told you could earn!

## **Illegal Immigrant Subcontract Workers**

Companies large and small may be able to skirt the law and any legal responsibility for using illegal immigrants to work for them by hiring the "illegals" through sub-contractor companies. By using sub-contractors to hire illegal immigrants a company can then deny any knowledge that it knew the immigrants were here in the U.S. illegally!

Unfortunately, these sub-contractors, either knowingly or unknowingly, have been known to recruit possible "sleeper cell" terrorists in the process!

SUPPLEMENTAL SOURCE: CBS-TV NEWS and ABC-TV NEWS 10/24/03

## **Job Finding In The Newspaper Classifieds**

Only about 20% of all available jobs ever even end up in your local newspaper classified sections! Look for "job finder" books. They are usually published monthly and may offer more job opportunities and choices of jobs compared to your local newspaper employment classifieds.

## **Job Interviews And Employment Practices**

When men are in charge of hiring employees, too often a more "qualified" female may apply for a position, compared to a male applying for the same position, but the woman may only be considered for clerical, secretarial or receptionist jobs within a particular company, while the lesser qualified man may automatically qualify for better paying managerial positions, thanks to male chauvinism in the hiring practices at many companies!

Men who do the hiring often prefer to hire other men. Women may be looked upon as having to be "carried" in many work environments or they may be considered as fragile compared to men.

Male employers may tend to believe that women call in sick more often and have more family and child related problems which may infringe on company time and take away from overall productivity. This may possibly affect the morale of the work force when other employees have to cover for absent employees. Men employers also hate the idea that women employees may get pregnant and cost the company too much time and money!

Today, due to the "automatic family leave" law, women now know they can get pregnant, still have a job and have many expenses taken care of by the employer. This may mean management may have to hire even more employees to cover for pregnant employees.

Men employers may too often feel that women employees may not show up for work citing personal and family related excuses, while with men employees they may regularly show up for work but the biggest problem with the men is keeping them sober and conscientious on the job!

## **Overseas Job Opportunities**

Anyone asking for an "upfront fee" to try and get you a job here or anywhere could easily take your money and give you little, if anything, in return. Or if you did get something for your money you may find it is nowhere near what you expected! Also beware of so-called career consultants too.

## **Rape In The Workplace**

Up to 400,000 rapes and assaults are reported by women each year that occur in the workplace. Too many buildings have little or no security and many which do have security guards and cameras are still easy for predators to simply walk into and roam the buildings looking for potential prey. Moreover, even if you do get raped by an intruder in an office building, you may not get far if you try and bring a lawsuit against your employer or the building management because an assault in an office building may not be considered a preventable crime of negligence in a court of law!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 3/3/00

## **Retirement "Cheats"**

A legal "loophole" allows the owner of a company to take an "early retirement" then make his or her spouse president of the company "in name only". This allows the spouse to "appear" on paper as if actual work is being performed by the spouse for the company!

The spouse gets paid what the company's owner and/or president got paid before the "early retirement" was taken while the former company president and owner now gets to collect full Social Security benefits! In fact, the former company president may not even really be retired and can continue on deeply involved in the company's affairs just like he or she did prior to taking "early retirement".

## **Salespeople And Their Managers**

Beware if you are a salesperson, have a list of clients and you are paid a commission on your sales. Your co-worker(s) may "cut a deal" with your own sales manager to "skim" your account list of some of your highest commission earning accounts to rob you of your hard earned commissions! If the sales manager decides to take accounts away from you for no apparent reason, or possibly for any reason, it may be because another salesperson (co-worker) on staff may have offered to give your sales manager a "kickback" on all the commissions he earns from the accounts that are taken away from you and given to him! Consequently, you may go out and keep developing new business or building up other already existing accounts, but the harder you work, in the long run, the more the sales manager seems to take away from you! This scenario can and does possibly occur in any ruthless business environment.

## **Sick Buildings**

Poor air quality may make you sick but no one really knows why or what causes "sick buildings". What is known is air conditioning and heating ducts or passageways may be infested with bacteria.

The air inside your home or office may be up to 75% worse in quality than the air outside! This is because the dust, fungi, bacteria and other debris that collects inside your air ducts gets blown out the vents of your heating and cooling system.

Also, continual exposure to certain gases constantly being released by some buildings' construction



materials may result in sickness to the buildings' inhabitants.

## **Surveillance In The Workplace**

More and more businesses are "bugging" the workplace by placing hidden microphones in work areas so management can listen in on transactions between customers and employees who do not even know they are being recorded, videotaped or spied upon!

This subversive management practice also may go on in some of the unlikeliest places like workplace lockerrooms, by the water cooler and possibly even in restrooms!

## **The Myth Of Outsourcing Labor**

The crisis in outsourcing is only if we stop allowing outsourcing! Up to 70% of outsourced jobs in America occurs within the U.S. meaning only 30% of all U.S. outsourcing goes overseas! Companies actually outsource 70% of the jobs in America from state to state where taxes and operating costs are lower and the labor force may be acquired cheaper.

Nationally known critics and politicians trying to get elected charge that outsourcing is un-American but limiting free trade and what a company can do to grow and prosper, with government intervention being allowed to impede this growth, may be even more un-American!

In fact, the most successful U.S. companies that create the most jobs for Americans in the U.S. are those companies that are the biggest outsourcers of labor! Outsourcing actually creates more jobs for Americans here at home because as an American company grows the more people will be hired right here in America. If a company did not outsource to save money on labor costs the less profitable it becomes and the more people that company will have to layoff or not be able to hire here at home in America!

When you hear the argument about millions of jobs being lost overseas due to outsourcing, consider this. Since the early 1990's to date about 360 million jobs have been lost yet 380 million jobs have been created during this same time!

Outsourcing can actually create more jobs here in America in the long run and provide more choices for cheaper goods as well as keeps prices lower on imported goods in the long run. Victims of outsourced jobs may also be victims of recessionary times and may not have always lost their jobs solely due to outsourcing. Moreover, people who do lose their jobs to outsourcing have actually ended up in better paying jobs with an easier workload than they had with their previous jobs!

Outsourcing creates opportunity and it is hard sometimes to see the benefits of free trade when the news media, and politicians trying to get elected, only point out the layoffs and plight of workers whose jobs were outsourced.

SUPPLEMENTAL SOURCE: ABC-TV 20/20 1/28/05

## **When Getting Fired From Your Job**

Upon dismissal ALWAYS try to negotiate your termination instead of just accepting it. When given a "pink slip", signifying termination of employment, let your employer know that 2 weeks or less is not enough to get all your affairs in order especially if you have been with the company for a significant length of time.

Request some more time before your employer's proposed date of termination, over and above the typical 2 weeks, to enable you to find another job especially if you have children to feed and a house note to pay. Otherwise, let your former employer know that, a 2 week dismissal notice could lead to your financial ruin!

NEVER threaten your former employer with litigation or anything else. It will likely get you nowhere. If your employer can still only give you a 2 week termination notice, then at least try and negotiate a larger severance pay and/or extended medical benefits over and above what your former employer is offering. Anything gained here will be more than if you had not asked for it at all.

Some signs that you may be on your way out of your present job are if you are the only male in a particular position of employment but only women are being hired for positions similar to yours, and vice versa. Another sign is if on your periodic company evaluation, management suggests that you are doing things that you wholeheartedly do NOT agree that you are doing!

Attorneys have convinced company managers that to be able to fire certain employees, these days, employers may have to create a "paper trail". If you disagree with your company employment evaluation, put your disagreement in "writing" right on the evaluation itself, this way your disagreement automatically becomes part of your personnel file just in case some court judge somewhere someday ends up reading it to help determine the fairness of your employer's termination policy against you.

Some possible sure signs of unfair termination are getting fired right before you become "vested" in the company, typically right before your 10th anniversary with the company. Another sign is getting fired right before you are expecting to receive a big bonus check, commission check or promotion. In this case, you may automatically want to seek the advice of an attorney.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 9/1/97

## **Workplace Survival And The Government**

Fifty per cent of all employees who get fired may be let go because the boss did not like them. Fifty per cent of all employees may be hired because the boss liked them. So, to survive in the workplace, "brown-nosing" and "kissing up" to the boss is alive and well.

There often is a virtually no-risk way around most any legal or ethical decision-making situation which may stand in the way of making money! Stockbrokers, attorneys, medical doctors, as well as all other types of professionals and semi-professionals that are faced with conflicts of interests, may easily find

ways around these conflicts, unethically and possibly illegal, of course, but it is all in the spirit of making the almighty dollar.

Attorneys, doctors, even lowly advertising salespeople are tempted to take "kickbacks", "sweetheart deals" and "sure things" for cash. For example, doctors and lawyers may have ample unethical or illegal opportunities to refer jobs or cases to friendly associates who, in turn, may be able to provide a cash "kickback" to the doctor or lawyer who found or turned over the business lead!

In addition, the U.S. government so over-regulates employment practices that it is no wonder small businesses may shy away from hiring new employees full-time unless it is absolutely necessary! This is such a problem, along with poor worker "attitudes", work ethics and values, that employers everywhere continue to strive for more and more ways to cut down on the need for hiring employees to work inside the U.S. .... and it is working!

### **Your First Name Determines Your Success**

Many African-Americans submit their job qualifications and job applications through the mail using their "real" names, African-sounding names, like Latrelle or Tenisha, names given to them at birth by their families. However, many are very surprised when find out they were more likely NOT to be called in for an interview compared to when they submitted the "exact same" job qualifications and job applications using a caucasian-sounding name, like John or Sarah. Job applications using non-African-sounding names were around 20% more likely to get an interview or "call back" compared to those using an African-sounding name! It was not tested but the same may possibly go for Arab-sounding names these days too!

One employer job consultant hired to find job applicants admitted off-camera that many employers do not want employees with African-sounding first names fearing they may not be team players or may come to the job with an "attitude" or a "chip on their shoulder" so to speak.

Supposedly the worst thing you can do is name your child after a "thing" like a brand of clothing or car! Employers may look at this as a form of cultural deprivation and questionable values!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 8/20/04

### **Your Job Depends On Your Credit Rating!**

When you apply for a job these days employers may look into your credit rating without you even knowing about it to make sure you are paying your bills on time or to see if you are a credit risk! If your credit rating is bad or questionable you may NOT get the job you are applying for because if you cannot manage your own finances the employer may not want you to be privy to sensitive financial documents of the company you are seeking employment from or the company's clients or customers you may come in contact with while on the job!

Also, if you cannot seem to manage your own finances the prospective employer may not trust your judgment or trust you handling other people's credit cards, social security numbers or financial

information for fear that if you feel any financial pressures at any time you may possibly take advantage of the employer's clients and customers. This includes every job category too from waitresses to service jobs to professional employment.

SUPPLEMENTAL SOURCE: CBS-TV MARKET WATCH NEWS 9/25/04

# **Travel and Recreation**

## **All-inclusive Cruise Line Packages**

The advertisement's small, fine print for all-inclusive packages or promotions may have some hidden charges like port charges, tips and taxes which may add up to over \$500 over and above what you thought you would be obligated to pay for when you responded to the ad.

## **Cruise Line Crime And Health Care**

If you are raped, ripped-off, get sick or are abused in any way while on a commercial passenger cruise out at sea in international waters do not expect American-style justice or retribution. The ship's registry may likely be outside the U.S. and American laws do not apply on the high seas.

Also, health care out at sea may be lacking and, in some cases, may hardly exist at all depending on how ill you get! It may even be wise not to go on an extended cruise if you think you may be due for some extreme type of health or medical emergency, like a heart attack. The medical staff on board may lack training on some cruise lines and response time, as well as available emergency medical equipment, may leave a lot to be desired.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 7/1/96

## **Cruise Ship Contamination**

The mysterious "sick ships" may be nothing more than cases of careless food handling. In a hidden camera investigation many things on a cruise ship are kept clean and do pass government inspections and standards for cleanliness. food. Also, food storage, preparation and buffet display temperatures may not be made cold enough or hot enough to prevent contamination! Breakdowns in food preparation and food handling around large groups of food handlers and tourists confined on a ship for extended periods of time, it may be inexcusable by critics' standards, but it is understandable how all those involved may possibly be spreading mysterious flu-like sicknesses on board cruise ships.

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 1/30/03

## **Cruise Ship Crime**

It may be a well kept secret. Former cruise ship crew members admit that passengers are being watched by some crew members as soon as they board the ship. Passengers who

have been victimized feel like they have been preyed upon!

On most every cruise there may possibly be reports of crime against passengers! However, cruise ships do not have to report crimes because the cruise ship companies are most likely registered outside the U.S. and no crime statistics are required to be kept on the high seas! Only recently one of the worlds largest cruise ship companies has even admitted that some of its crew members have been accused of everything from burglary to sexual assaults and rape!

Are cruise lines hiring people they should not hire? Some of the type of crew members accused of crimes on the high seas have been the ships casino dealers, stewards and waiters. Remember, there are no police on board ships, just cruise line security employees used to investigate any accusations.

Reportedly, every week up to 2 rapes, attempted rapes and/or acts of molestation against passengers may possibly occur on cruise ships by crew members. Cruise line policy states that under no circumstances are employees to flirt or make sexual advances toward passengers, or even go into a passengers cabin on unofficial business. However, hidden cameras have shown otherwise! Crew members may have every opportunity to put knock out drops in passengers drinks, then help passengers back to their cabins where they then may possibly sexually assault unsuspecting passengers.

Once a rape is reported to cruise line management, and if you are still on board the ship at the time, you may possibly expect the royal red carpet treatment for the rest of your cruise. Is this an attempt to buy your silence? However, once you get home and file a lawsuit against the cruise ship company you may find out that they are willing to fight you at all costs to protect their financial bottom line and reputation.

SUPPLEMENTAL SOURCES: INSIDE EDITION TV NEWS 6/2/99 WSVN TV NEWS 7/14/99 NBC TV NEWS 7/14/99

### **Cruise Ship Detours**

There may be nothing in cruise ship ticket contracts with passengers that stops the cruise ship company from reserving the right to cancel any port of call. This means cruise ships are allowed to change their itineraries at any time and without even having to inform passengers of the changes BEFORE leaving port!

Furthermore, the cruise ship company is not obligated to make it up to the passengers or

offer any type of compensation if the ship does make a detour and ends up sailing around in circles without ever even landing in one port of call you were supposed to!

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 11/26/97

### **Cruise Ship Dumping**

A cruise ship may produce 270,000 gallons of grey water, 30,000 gallons of treated sewage, 7,000 gallons of oily bilge water all of which is dumped daily into the ocean! Weekly it may dump 75 pounds of batteries, over 100 gallons of dry cleaning waste, thousands of gallons of photo processing chemicals, in addition to engine and air conditioning coolants, hydraulic fluid, sludge and other toxic, poisonous solvents all of which are dumped on sea life. Cruise ships also may incinerate garbage releasing cancer-causing dioxin furan and heavy metals into the atmosphere. A cruise ship also produces air pollution equivalent to 12,000 cars!

Every cruise ship also carries tons of ballast water to control its weight. The water is taken on in one port and dumped somewhere else. In San Francisco Bay it is estimated that 85% of the bay area has been taken over by exotic species of marine life due to the release of ballast water potentially dramatically affecting the bay's ecosystems!

SUPPLEMENTAL SOURCE: EARTH FIRSTJOURNAL AUGUST 2003

### **Cruise Ship Fires**

Unlike a typical motel room you find in America, too many cruise ships may not have adequate sprinkler systems installed or maintained in passengers cabins in case of fire.

Making matters worse, the ships smoke alarms may not be present in passengers cabins! Why? A cruise ship industry spokesperson said the noise that a smoke alarm makes when it goes off may cause passengers to panic! The problem is smoke inhalation is a major cause of death in many fires! Consequently, without hearing a smoke alarm, passengers could possibly die in their sleep!

SUPPLEMENTAL SOURCE: NBC TV DATELINE 5/16/99

### **Hotel and Motel Electronic Door Key Identity Theft**

When you check into a hotel or motel and pay with a credit card, your name, address and credit card number are all stored on the electronic door key card they give to use to



get into your hotel or motel room. Consequently, when you turn in the electronic door key card at the front desk at check out time any employee of the hotel or motel can take this electronic key, put it through a scanner and lift all your personal information off the card then go out and use your credit card number to charge all sorts of things to your credit card account using your personal identity!

When you check out of the hotel or motel NEVER turn in the electronic door key card to the front desk. It is illegal for the hotel or motel to charge you any money if you do not turn in the key card. Simply take the key card with you, cut it up and dispose of it. Always make sure you cut through the electronic information strip on the card.

If you turn in the door key to the front desk the card will be re-used once a new customer checks into the hotel or motel. At this time the information on the card gets erased. However, if the key card lays around unused again for a while this is when anyone may have ample opportunity to grab the electronic key, put it through a scanner and lift all your personal information off the card and use it to steal your credit card information.

### **Hotel Guests Getting Hit For High Extra Fees**

Beware of guest-gouging! When you call to book a room ask what the charges will be beyond room occupancy and sales tax. This should prompt them to list all their extra fees. Regardless, always make sure to find out the fees for using room service, their business center if you need it, the gym and hotel phone.

Moreover, check out their arrival and departure policies. These days there may be a penalizing fee for violating these policies! If you think a fee is unfair then complain nicely. Some hotels will erase some of their annoying fees but some will not.

The resort fee can be the hardest fee to have erased or waived. Many resort hotels charge you a golf course, hiking trail and tennis court fee even if you do not use them.

There are lots of other fees nowadays too. Beware of room cancellation fees which can be hefty if you cancel a prepaid stay. If you take something out of the minibar, do not eat it and put it back inside the minibar, the minibar may be equipped with a sensor and you may get charged for using the minibar. Even if you bump into the minibar and if it has a built-in sensor you may get charged a minibar usage fee so be careful around the minibar!

Check out if tips for the staff are mandatory and automatically added to your room bill when you check out. Big-city hotels may even have an energy surcharge. Room

service may be costly just to get a bowl of cereal. Possibly even expect a tray charge plus a service fee plus a hefty tip automatically added to your room bill for that bowl of cereal from room service!

Of course any fax or package delivery you send or receive can be costly as well as using the in-room safe or stowing luggage before check-in or after check-out.

Even if the internet is free ask if there is a connection charge to hook up your computer for dial-up. If you stay connected longer than 20 minutes you may get charged long-distance telephone rates!

Budget hotels may typically get the most complaints for value, upkeep and service. However, when getting the very lowest rate from any kind of hotel or travel web site you may find it is a non-refundable rate! As always the so-called "corporate rate" may be the lowest rate the hotel staffer is allowed to offer you so ask for it anyway because you do not have to be in town on business to qualify for it. Remember, the fanciest hotels may dole out fewer free perks than other less costly hotels.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 2007

### **New Ways to Gouge Hotel Guests**

BEFORE you sign in to a hotel you may want to ask about certain charges that may appear on your bill when you check out. When you are booking a hotel room ask the reservation agent about any possible charges other than room-occupancy and sales taxes and, as always, make sure you know the hotel's policy on arrival and departure times.

Beware of bellhop charges even if the bellhop did not touch your luggage! Watch out for a \$1 a day charge for unlimited local phone calls even if you make no local calls! Other things to watch out for include a charge for the coffee that comes with your "complimentary" coffeemaker or a charge for the corkscrew in the minibar!

You may get charged up to \$50 for simply receiving a package delivered by an overnight delivery service like UPS or Fed-Ex even if you pick up the package yourself at the front desk! Look out for charges for maid service, using the Internet, using the room safe even if you do not use it, minibar restocking fees, room service administrative fees, \$5 a page fax fees, room reservation cancellation fees, early arrival and early departure fees and amenity fees for using the swimming pool, tennis courts and exercise room even if you did not use them.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE MAY 2005

## **Overseas Traveler Exchange Rates and Fees**

**Many credit-card issuers have dramatically increased, even tripled the cost of foreign billing charges! Some world reknown credit-card issuers have even been sued in court for not properly disclosing new foreign billing fees.**

When crossing borders carry the right credit cards, an ATM card, traveler's checks and some foreign currency for smaller purchases and tipping.

Consider using credit cards that do not charge fees on foreign billings in "certain" countries. ALWAYS ask which countries this applies to though! Also, some smaller banks and credit unions may not charge fees on foreign billings.

Try and avoid cash advances once you have crossed borders or expect 5% fees or more plus a higher interest rate on credit card purchase balances compared to regular credit-card purchases!

Having the merchant convert your purchase into dollars so you know exactly how much you are spending may also cost you up to 2.5% of the cost of the merchandise! ATM fees may cost you five dollars per transaction so check with your bank to see how much they will charge when you cross borders. Consider making fewer withdrawals of larger amounts when using high-cost ATM cards.

Stored-value cards have no fees attributed to foreign billing purchases but can cost you \$15 to buy the card and up to \$5 to reload it. However, stored-value cards may not be accepted everywhere especially for phone charges, rooms, gasoline and rental cars!

Keeping foreign currency and traveler's checks on hand are good in emergencies like if there is a power outage you will be out of luck with credit cards. When credit card systems go down for whatever reason traveler's checks are still acceptable. Exchanging traveler's checks in hotels hits you with the highest exchange rate and fees so try local banks instead or shop for good rates at exchange bureaus.

Local currency from the country you are visiting is always necessary to have on hand and you can order it from you bank in the USA. This way you are guaranteed to have pocket change on hand when you arrive at your destination.

SUPPLEMENTAL SOURCE: CONSUMER REPORTS MAGAZINE JULY 2005

## **Parasailing Tourists**

You may be risking you life or serious injury going up, up and away. Check out those operating these rides. Try and make sure they are operating with current insurance coverage. People have drown and even been flown into nearby trees and buildings causing death and injury.

If it is windy or looking like it may rain do not go up! Those operating the rides may not care what the weather conditions are but may instead feel like they need to make money almost no matter if it is safe or not to be parasailing.

Critics charge that parasailing in Mexico may be especially risky comparable to parasailing operations in the U.S. Remember, parasailing companies are not regulated and operate virtually most any way they want. Also, no one really knows how many people get injured each year parasailing and the operating instructions you are given before you go up may, at times, be sketchy at best, so always beware!

SUPPLEMENTAL SOURCE: INSIDE EDITION TV NEWS 2/23/01

### Skydiving

You may think it is a high-tech activity with lots of built-in safety mechanisms and measures but to some skydivers and former skydivers there may be no such thing! This may be especially true concerning the ever-so-popular, "static-line" jumps which some dive masters just hate!

Static-line jumping is when you jump out of the airplane alone. There is no pulling of the ripcord by each individual skydiver. Instead, it is pulled automatically as in military paratrooper-style jumping. This way there is no free-falling before the ripcord is pulled.

In this static-line type of jumping, theoretically, there is not much need for many hours of training. Beginner jumpers oftentimes prefer the static-line style of jumping because it is cheaper to skydive this way compared to jumping out of the plane in "tandem" with a trainer harnessed alongside you, the beginner, to help ensure all things go well.

However, there may not be enough instruction that goes along with static-line jumping because the beginner here is essentially tossed out by themselves, on their own, so to speak, and if anything goes wrong....well, those are the breaks! Some jump masters do not even allow beginners to jump alone until they have at least 2 or 3 tandem jumps under their belt with trainers alongside them to help bale them out of trouble if necessary.

Some jump masters would even like to see some beginners do 10 to 15 tandem jumps before doing anything else in skydiving. Tandem jumping cuts down injuries possibly up to 10 times more than static-line jumping because tandem jumping requires one-on-one personal guidance from a jump master during the skydive.

With static-line jumping you learn in groups and it is considered more thrilling because you are skydiving all alone when you jump even though there is no actual free-falling

before your ripcord is released like in tandem jumping. On average, for every 100 static-line jumps someone may end up with an injury like a broken leg.

Static-line jumping, believe it or not, is considered to be more manly or "macho". It is also preferred more by younger men. Older folks prefer the less risky, potentially safer tandem jumping.

SUPPLEMENTAL SOURCE: MIAMI HERALD NEWSPAPER 11/26/95

### **The Advertised "Hype" on Golf Balls**

All golf balls tested traveled similar distances despite claims in advertisements. However, you can match a ball's performance to your particular game, for example, if a ball feels hard or soft when hit, how much a ball spins once it is hit and how it spins when it hits the ground after being hit, and how accurately a ball flies.

Some cheaper balls can feel as soft when hit as some more expensive balls but more expensive balls tend to be more accurate and thus landing closer to their intended target compared to cheaper balls. However, ball accuracy may typically benefit a good player but will not always help an average player's flawed swing.

Concerning durability there is no industry defined standard on how a ball will hold up to cuts and creases in the ball cover when getting hit time and time again or when a ball strikes objects like trees and other objects.

Golf balls are built in two, three or four pieces. A two-piece ball is good for average players, three piece balls may be better for experienced players and four piece balls may be best for stronger players.

Beginner to average players should care more about a softer ball which can generate more energy when hit. Beginner to average players should worry more about working on improving club head speed as well as improving ball contact off the club head and worry less about ball accuracy and ball spin.

The bottom line on any particular golf ball is, do you like how it plays? This is what is most important no matter what you hear advertised and no matter what you hear from anyone else.

### **Tourist Thieves**

If you go overseas beware of pickpockets and anyone selling merchandise on the street. For example, if someone offers you a great price on a cell phone, or any typically pricey item, that would normally cost you a lot more in a store back home in America, buyer beware of this scam.

Here is how the scam works. They approach you on the street. They sell you the item then proceed to box and bag it up for you. Then they distract your attention while an accomplice sneaks up behind the seller, out of sight of course, while you, the buyer, is distracted, and the accomplice then switches bags with the seller, as the seller now hands you the merchandise you bought and the seller immediately disappears. When you look inside the package and discover there is no merchandise, and maybe only a bottled water to give the package some weight, and you complain to nearby cops, they may just laugh it off and treat you like a fool!

Now concerning pickpockets, they may be young to middle age girls, even old ladies and old men! They may offer you a rose for a donation then as you pull out your wallet they have ways of distracting you as they surround you and they WILL get into your wallet to try and sneak out some of your foreign currency right there in front of you!

Pickpockets can be extremely cunning and quick. At times they can even get away with your whole wallet full of cash if you are naive enough to be carrying cash, instead of credit cards, as well as dealing with street people in the first place.

In addition, beware of any place you are packed in with people in close quarters like on buses or subways. Pickpockets can sneak your wallet right off your body and do not always expect anyone to come to your rescue, because you are just another rich American in the eyes of many foreigners. If you are lucky someone may step in and warn you or help you as you are being setup for a takedown but do not always count on help from the locals or other streetwise individuals.

SUPPLEMENTAL SOURCE: ABC TV 20/20 6/22/01

### **Tour Operators And Tour Bus Drivers**

Tour operators EVERYWHERE have been known to distort the truth about other attractions in the area you want to visit just so they can get you on their particular tour! They may claim that other attractions are sold out or in unsafe areas.

When on vacation with the car loaded down or with time-to-spend constraints the last thing you may want to do is get somewhere that may be experiencing a crime wave, or is sold out or is not that great a tour. If you do not seek out other advice or help you may end up going for the deceitful tour operator's offer never realizing you could be getting "conned" into suddenly changing your original vacation plans.

When booking a tour bus driver do not always only consider a "low ball" price because this could spell disaster! The driver behind the wheel may make the difference between a great vacation and a nightmare!

Fatigued, unqualified or incompetent drivers and faulty equipment cause most accidents on the road. Remember, these are the same drivers who also are likely hired to take your children on field trips. You may never know if the school is more concerned with the cost of the trip and not as concerned with safety precautions and safe operating procedures of the charter bus companies that get hired.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 6/25/96

### **Travel Agents And Foreign Destinations**

Too often travel agents may not tell you or even be aware of the dangers that may be currently lurking in foreign vacation destinations! A spokesperson for travel agents says it is actually up to YOU, the tourist, to find out all the dangers and not always rely on travel agents to always know or even divulge everything they may know about your particular travel destination!

The only way to always find out the potential dangers is to ask your travel agent the magic question, "Does the U.S. State Department have any tourist advisories out about your destination?" Regardless, you may not even want to trust your travel agent's answer and go straight to the source--the State Department and find out for yourself firsthand!

Tourists may get robbed, raped and murdered by those in official-looking law enforcement, military or security-type uniforms in foreign countries, especially Third World countries or poorer countries! In these countries beware of airports at night, excursions off the beaten path, avoid walking anywhere alone, avoid taxicabs that you flag down on the street, and possibly consider avoiding drinks at clubs or bars.

You would think you could count on the U.S. Embassy if you get into trouble but do not count on them to immediately come to your rescue, you may end up disappointed if you do!

The U.S. government claims the U.S. Embassy in any foreign country is there to protect U.S. citizens but too many U.S. citizens, as well as former U.S. Embassy employees, have testified that the U.S. Embassy is also under pressure from foreign governments to not always disclose too much potentially frightening information about a country's

current social, political or crime problems for fear of scaring away tourists!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 4/27/98

### **Travel Protection And Cancellation Insurance**

It may be wise to purchase travel protection insurance from a third party vendor instead of from the company selling you the cruise or vacation. Why? You buy the insurance for protection against you not being able to travel on a certain date, as well as if the company you are booking your vacation with has problems, like employee strikes, extremely bad weather or financial problems, for example, if the company you are buying your vacation from suddenly goes out of business or temporarily closes its doors.

If the travel protection insurance is purchased from the same company you are booking your trip with and that company has problems then your insurance may be worthless and you may have no protection at all and lose all your money, especially if you paid for your trip in cash or with a personal check. Always consider purchasing insurance from a third party vendor who will most likely not have these type of potential problems.

### **Travel To China And Korea**

If you are sensitive to animal rights issues you may want to think twice about visiting a country which openly sells domesticated cats and dogs for human consumption while keeping them in horrifying conditions before they are tortured and slaughtered right before your eyes! These countries also still traffic in exotic animal parts using them in love potions and other questionable medical remedies.

On the street here it is common to see live animals stuffed in small, unsanitary cages including snakes, turtles, frogs, rabbits, owls, anteaters, raccoons, giant salamanders, pigeons, fish, monkeys and many other species of animals.

A big, beautiful dog may be butchered right in front of you! They will beat the dog over the head with a lead pipe until it dies a slow death. The more pain the animal endures the better the tortured meat is supposed to taste to the flesh-eating customer purchasing the animal's meat!

Snakes are boiled alive to make snake wine. Deer antlers are often present for sale in their "velvet" which is the fuzzy skin on a deer's head. It is called velvet because it feels like velvet. Antlers with velvet indicates the antlers were cut off while they were still



growing causing extreme pain and blood-letting to the deer.

Remember, companion animals, like cats and dogs, have been bred for thousands of years to trust humans, consequently, they may be more aware of man's betrayal and their fate than livestock animals.

SUPPLEMENTAL SOURCE: ACTION LINE MAGAZINE SUMMER 1998

### **Two-stroke Jet Ski And Outboard Engines**

These can be some of the crudest gas-burning machines on the planet. They discharge nearly 1/3 of their fuel directly into the water posing a threat to fish, vegetation, the environment and underground drinking water sources especially if these engines are used on lakes and the lake is used as a drinking water source!

Pollution from these type engines may leave fish caught in the area by fishermen tasting like kerosene! One hundred thousand of these polluting engines are manufactured yearly. Currently, 2-stroke outboard motors dump as much oil as 15 Exxon Valdez tankers into U.S. waters every year as well as an estimated one billion pounds of cancer-causing petroleum hydrocarbons!

Driving a jet ski or waverunner for 7 hours produces as many hydrocarbons as driving a car 100,000 miles!

SUPPLEMENTAL SOURCE: MOTHER JONES MAGAZINE OCTOBER 2001

### **Unsafe Charter Buses**

Law enforcement officials have claimed that possibly up to 50% or more of the charter buses on the road today may be operating unsafely and continue to do so while the U.S. Department Of Transportation (DOT) appears to be tolerating the practice!

Many accidents and deaths have occurred due to poor brakes, steering problems and bad tires. Guess who is in charge of safety inspections for private charter bus companies? It is not the government, but it is the bus companies conducting the inspections and grading themselves! This is kind of like taking a test then grading it yourself on the honor system!

Even when DOT officials do show up once a year for on-site maintenance inspections,

the charter bus company is called ahead of time and told to expect the government's DOT officials! Obviously, this allows bus companies the opportunity to clean up their act, so to speak, before DOT inspectors arrive on-site!

Since the bus companies are essentially conducting most of the bus maintenance inspections themselves, what company is going to put up to 50% of their own buses out of service if they are not 100% safe to operate?

Remember, charter buses carry tourists, sports teams and even school children on field trips and elsewhere! DOT has been criticized for having very weak bus safety rating procedures. DOT apparently seems to allow potentially unsafe buses on the road despite proven substandard bus maintenance!

SUPPLEMENTAL SOURCE: ABC-TV 20/20 12/19/97

### **Vacation Time-share Rental Resales**

When considering vacation rental units, like condos and apartments, instead of a hotel or motel never "pay in full" to reserve the unit. Only give up to 50% of the cost to reserve any type of vacation rental housing.

Beware of time-share re-sale "come-ons" from telemarketers, direct mail, classified newspaper advertisers and others who may promise to re-sell your time-share unit to hungry foreign investors who supposedly are eagerly waiting in line to gobble up U.S. properties. Unfortunately, these marketers may only re-sell your unit AFTER you give them an upfront fee!

Do not be surprised to find out you may get little or nothing in return for the fee. To get the fee they may even try and convince you your property is "hot" meaning you could sell it for more than what you paid for it. Thoroughly check out any company that offers you this re-sale service, get references and request lots of information that you can easily investigate and verify or risk becoming a victim of time-share re-sale fraud!

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 2/29/96

### **Vacation Packages Hotel Rooms Cruises**

Beware of non-refundable terms which you may not be told of upfront! Otherwise you may get stuck with everything from questionable accommodations to standby airfare

with no guaranteed seat! If the company offering the vacation package is located out of town beware of potential pitfalls.

Also, you can possibly get a better hotel room rate by making a long distance call direct to the hotel at the actual location where you want to stay and not by calling the hotel's national toll free 800 phone number.

Hotels that offer 1/2 price rooms may drop this discount at any time so always call ahead for a 1/2 price room reservation. Otherwise, you may show up at the hotel front desk expecting a half price room and find no rooms available at half price especially if the hotel gets unexpectedly busy!

If you want to go to New York City during the "peak" tourist seasons you may still be able to find hotel rooms at up to 50% off even during peak tourist seasons by calling the "peak season" hotline, which to date, was at 1-800-846-7666.

Beware of so-called cruises to paradise in exotic locales at bargain prices. Even the brochure or video may be deceiving! If you blindly send in your money or charge it on your credit card you may be in for a big surprise.

The beautiful room with a view may turn out to be, in your opinion, a dump with the only view being that of a barbed wire fence apparently being used to keep out the thieves and robbers. Furthermore, you may still be miles from any ocean view!

Also, beware of hidden charges or costs that greatly drive up the cost of your vacation, all of which may not even include airfare. For example, some port charges may cost you almost as much as the cruise itself! Passengers think port charges are government fees but only 1/3 of this fee may go to the government with the rest going to the cruise line!

You may end up having to spend twice as much as you expected to pay once you arrive at your so-called paradise destination and just try and get your money back once you arrive! The vacation or cruise company may claim they settle all disputes quickly but do not count on it. Consider checking with the Attorney General's office in the state where the vacation, tour or cruise company is located for any complaints existing on the company BEFORE you buy!

Even if the company has only one complaint against them you may want to reconsider going at all even if their sales presentation is sophisticated and their sales materials are

"slickly" produced! Moreover, if you are asked to check-in early you may be asked to endure a sales pitch from somewhat "seedy-looking" local tour operators.

If you are unhappy with the paradise vacation when you arrive, the cruise operator in this exotic 3rd World country may tell you, "Well, what did you expect from a 3rd World country?" Your answer will likely be, "A lot more than this!"

One interesting note, it is illegal for Americans to travel to Cuba from a U.S. departure point but many are doing so by traveling elsewhere, like the Cayman Islands, then flying into Cuba because Cuba is one of the cheapest, best vacation spots in the world, especially if you are a male looking for female companionship. The economy is so depressed in Cuba that getting tourist dollars is like winning a lottery to the local citizenry!

SUPPLEMENTAL SOURCES: CNBC-TV STEALS AND DEALS 8/1/96, 10/31/96 and 3/20/96 and CONSUMER REPORTS MAGAZINE FEBRUARY 1996 and OCTOBER 1995 and WSVN-TV NEWS 11/13/95

### **Water Jet Skis And White Water Rafting**

With jet skis and wave runners, what riders, especially tourists and weekend thrill-seekers renting these water vehicles, may too often not realize is when you release or let off of the throttle (the gas) you automatically have absolutely no control over steering the vehicle! Consequently, going at speeds up to 30 miles per hour, if you are not smart enough to remember this you could easily lose control and smash into something or get hit by another oncoming boater.

"Beginner" jet ski and wave runner enthusiasts are the worst when it comes to "know-how" on one of these vehicles. These water bikes are not dangerous but those riding them can be!

Concerning commercial, guided white water rafting adventures what some guides on the trip or excursion may not tell you until AFTER the tour down the rapids is that at some point in the river, if your guide does NOT make all the right moves you could all end up dumped into the rapids and/or stranded and rescue may possibly only be successful by helicopter, as you are spinning out of control, or worse, until the chopper arrives!

If you knew about this possibility before you signed your life away to take the rafting tour, would you still go? This may be one reason why you may not really hear much about these type stranding incidents BEFORE you go out on the tour. Only when you return from the tour is when you may be more likely to hear the more hair-raising stories of past white water rafting tours.

SUPPLEMENTAL SOURCE: CNBC-TV STEALS AND DEALS 11/22/95