

Coffee

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tion that coffee may have a protective effect against colon cancer. A possible explanation may lie in the many antioxidant substances present in coffee and which are currently subjects of active research.

"In some sensitive individuals, ingestion of coffee after a period of abstinence may cause a temporary rise in blood pressure but there is no hypertensive effect in the long term. Coffee made by the Scandinavian method of boiling or by the cafetiere method may cause mild elevation of plasma cholesterol concentration in some people but instant and filter coffee have no such effects. Overall there is no influence of coffee drinking on heart disease risk.

"There is no reason for people who are prone to ulcers to avoid coffee. Coffee has a mild diuretic effect but this does not result in problems of fluid loss during exercise or influence susceptibility to kidney stones.

"Drinking coffee has been associated with a reduced risk of gallstone disease."

CoSIC lists a number of health benefits from drinking coffee, including:

- Bronchial asthma - "Caffeine has long been known to help asthmatics and many have found regular consumption of coffee to assist in moderating attacks. Scientifically this has been supported by two large studies in the United States and one in Italy where three or more cups of coffee per day were associated in a close related manner with reduced prevalence of asthma."

- Alertness and mood - "Caffeine can increase the speed of rapid information processing by 10 percent, and a cup of regular (caffeine containing) coffee after lunch helps to counteract the normal 'post-lunch dip' in ability to sustain concentration, aiding alertness."
- Reduced depression and anxiety.

Mindy Nichols from WFUBMC declined to comment on studies that she had not read, took issue with some of the findings reported by CoSIC and agreed on some points. She said there is no scientific proof that coffee drinking reduces the risk of colon cancer or reduces the risk of gallstone formation. "It's just an association," she said.

She said that CoSIC's findings about blood pressure and hypertension are probably correct, but that doctors recommend that pregnant women limit the amount of coffee they drink.

She said she asked four doctors and they don't recommend coffee as a treatment for bronchial asthma.

She said she doesn't believe that caffeine can increase speed of rapid information processing by 10 percent. She said that a cup of regular coffee after lunch helps to counteract the post-lunch dip, but only for a short while.

She said that caffeine stimulates the central nervous system. She said that when people talk about the effects of coffee, they should broaden the topic to include other things that include caffeine such as colas, chocolate, tea, Mountain Dew, even some over-the-counter medications such as Excedrin.

"I think moderation is a key word," she said, defining moderation as about 200 mg of caffeine a

day, which is about 12 ounces of brewed coffee.

If you consume large amounts of caffeine, she suggests that you talk to your physician. Some people's health conditions, such as cardiac problems, could be aggravated by consuming a lot of caffeine, she said.

In general, she said, "drinking a moderate amount of caffeine...is not associated with increased health risk."

An article by Amanda Gardner in the New York Daily News quoted Dr. Michael Thun, head of epidemiological research for the American Cancer Society, as saying, "There's remarkably little evidence to suggest that caffeinated substances pose any risk of cancer."

The article said there is some evidence that the diuretic properties of caffeine may help lower the risk of bladder cancer, and that certain teas, especially green tea, may have a general anti-cancer effect.

Mindy Nichols disagrees that a cancer-reduction property associated with caffeine comes from its diuretic (increasing the flow of urine) property; her interpretation of studies is that it comes from a plant chemical.

Nichols said caffeine is a diuretic, and since many Americans don't drink enough liquids, drinking caffeinated beverages could lead to more dehydration.

She agreed with a statement in Gardner's article that caffeine may apparently contribute to the development of benign cysts in the breast and to breast pain, especially around the time of menstruation. And she agreed with the article that, according to the National Osteoporosis Foundation, although caffeine can interfere somewhat with

the absorption of calcium, this is offset by raising your calcium intake. Nichols said, "Caffeine does have the ability to (excrete calcium) through urine. It is a small amount. Meeting recommended intake of calcium each day will help protect bones."

She agreed with the article's statement that an additional problem with adolescents is that so many of them drink caffeinated soda instead of milk that they don't get enough calcium in the first place.

Nichols also said that people who suffer from insomnia will sleep better if they stay away from caffeine.

Gardner's article also said that the Journal of the American Medical Association (JAMA) reported in its May 2000 issue that researchers found that higher coffee and caffeine intake (three large cups of coffee a day) was associated with a significantly lower incidence of Parkinson's disease among a group of Japanese American men; and that a study published in May 2000 in the American Journal of Hypertension concluded that people with high blood pressure should avoid caffeine during high-stress situations at work, because it could

push up their blood pressure even more."

According to the article that appeared in JAMA, researchers found that for non-drinkers of coffee, after adjusting for age and cigarette smoking, the risk of Parkinson's disease was two to three times greater than for coffee drinkers. Based on data collected at the time of the study, non-drinkers of coffee had a risk of Parkinson's disease more than five times that of those who consumed 28 ounces or more of coffee per day.

Researchers in the study that appeared in JAMA don't know whether the benefit comes from the caffeine or something else.

A summary of the study that appeared in the American Journal of Hypertension says, "The effects of caffeine on blood pressure (BP) and cortisol secretion were examined during work stress in medical students at high versus low risk for hypertension. Among 31 male medical students who were regular consumers of caffeine, 20 were considered at low risk for hypertension....This combined effect of stress and caffeine on BP suggests that it may be beneficial for individuals at high risk for hypertension to refrain from the use of caffeinated

beverages, particularly at times when work demands and attendant stressors are high. For the same reasons, recent intake of caffeine should be controlled in patients undergoing BP measurement for the diagnosis of hypertension."

Caffeine is also associated with increased beating of the heart and nervousness.

Here's what the American Dietetic Association Web site says about caffeine: "Caffeine boosts energy, fights fatigue and steps up your heart rate? Which statements are true and which are hype? All may be true. Caffeine is a stimulant which can temporarily speed heart rate, wake you up and give you a burst of energy, but the effects are short-term, which may be why you keep drinking."

"Caffeine acts as a diuretic, and (if you consume a lot of caffeine), you may notice you're always thirsty. Caffeine can also upset some people's stomachs."

"If you enjoy caffeine, keep (your intake) in balance and try to include plenty of more nutritious beverages, like milk or juice. To cut back on caffeine, start gradually to avoid withdrawal headaches. Mix half decaf and half regular or try every other cup decaf."

Technology

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and upgrades in computer labs are issues that have been identified and addressed, the chancellor said.

Another component of Rams Online gives faculty members and advisers a secure site on which they can manage course information

and advise students.

The university hopes the new technology will reduce traffic at the financial aid and registrar's offices, giving staffers in those departments more free time to do other work.

Martin said he wants the students and faculty to get acclimated to the new system because the university may decide to follow the

Bridge

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tion about a variety of programs and services available to the community.

Bessie Bowman, a resident of Easton, said, "I like it. I would like (St. Peter's) to do this again."

This was the first of several community events that are scheduled throughout the year. For more information, call (336) 650-0200 or

send e-mail to geninfo@spwoc.com.

St. Peter's World Outreach Center is pastored by Dr. James C. Hash Sr. and is one of the fastest growing, non-denominational, multicultural churches in the Southeastern United States.

Payday

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stricter rules for the industry to follow.

The General Assembly green-lighted the industry in hopes of giving the state's poorest residents an opportunity to get quick cash for emergency situations.

Those who use payday lending services are asked to write a check for the amount they borrow plus interest. In most cases, people return to the lender to pay off the check or have the lender deposit the check once they receive their paychecks or other sources of money.

But opponents of the industry have concerns about everything from what they call excess interest rates to the repeated use of the services by thousands of North Carolinians, many of whom are the poorest of the poor.

"What we found out is when people use the payday lender one time, two times, three times, four times or five times, (the payday lender doesn't make any money)...When you use them 10, 12, 13...times, they start making money," said Octavia Rainey or the Community Reinvestment Association of North Carolina.

Rainey's organization helped to fund the book along with The Center for Community Capitalism, The Frank Hawkins Kenan Institute of Private Enterprise and The University of North Carolina at Chapel Hill.

Rainey has taken her concerns about the payday lending industry

across the state and her group is lobbying legislators to put the nails into the coffin of the industry.

Rainey said the industry was able to generate close to \$100 million last year by preying on those who have few options and fewer dollars in the bank. Rainey also said the industry has become notorious for using Gestapo-like tactics to retrieve borrowed money, such as contacting friends and co-workers of the borrower and taking borrowers to court.

Those in the payday lending industry have taken issue with concerns raised by Rainey's organization and with notions that the industry is nothing more than a legalized form of loan sharking.

Theresa Jones, owner of a Durham-based cash advance business, is featured in the book. She traveled here to take part in the forum to say that those in the industry are painted with too wide of a brush.

Jones claims that she was not driven by money when she decided to enter the cash advance profession.

A divorced mother, Jones said there have been times when she needed to pay a bill and did not have enough to do so. The feelings of despair she felt in those situations led her to the industry.

"They don't believe me when I say I opened the business to help people," Jones said. "There is a great need out there for this type of service."

Jones also rejected the accusation that businesspeople like her encourage people to repeatedly borrow money. Contrary to that notion,

Jones said, she often counsels her clients when they borrow repeatedly, sometimes referring them to Consumer Credit Counseling and other agencies that can serve them better.

"The business is legit, if the people running it are legit," she said.

Tim Brewer, general manager of KY Check Exchange in Winston-Salem, was also on hand. He listened to Rainey's arguments and tried to counter by making a few points of his own before the crowd.

Brewer said those who actually rely on cash advance services are not branding the industry unfair and opportunistic.

"People are not complaining; they are leaning against the doors," he said. "They want us to help them."

Brewer said he is concerned about what decision the General Assembly will make in July concerning the future of his industry. With three branches, his company employs more than a dozen people who may lose their jobs if legislators decide that the industry has run its course.

State Rep. Oldham has made it clear that he does not like the payday lending industry in its current form.

"There is a problem there and we have to address it," he said. "We have heard complaints from people about (the industry) for a while now."

Oldham added that educating the public about the industry may be the ultimate solution because some payday lenders operated before the General Assembly bill in 1997 and can still operate, in some form, if the bill is not renewed.

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