

OurwaterQuality

Drinking too many minerals?

Consumers have expressed concerns that consumption of demineralized water — with levels of total dissolved solids (TDS) below 50 parts per million — would deprive them of beneficial minerals. Ironically, critics of demineralized water, for this reason or other misconceptions, commonly buy bottled water, most of which has very low mineral content and is subject to even fewer regulations than public water.

Water low in TDS does occur naturally, but the dialogue is directed primarily toward waters produced by reverse osmosis, de-ionization or distillation, and which are intentionally devoid of constituents commonly found in water supplies, some of which are known or believed to be detrimental to health.

The importance to our nutrition of the principal components of hardness — calcium and magnesium — is irrefutable, but there are no water-purification systems that leave behind “beneficial minerals” and remove contaminants. The concept of drinking water as a supplement to nutrition, other than for its fluoride

content (which remains controversial), is relatively recent in the U.S. Bottled water is regulated by the FDA, not the EPA, and bottlers are not required to disclose calcium and magnesium levels. Some imported bottled waters have very high TDS, including excessive levels of arsenic, nitrate, and sodium that may exceed the EPA’s maximum contaminant levels.

Bottled-water purveyors seem to hope that consumers will overlook the carbon footprint of transporting bottled water, and the environmental damage of improper bottle disposal, and will equate all bottled water with “mineral water,” which is defined by the FDA as containing not less than 250 ppm TDS and originating from a geologically and physically protected water source. Bottlers gladly comply with disclosing the irrelevant statistics for total fat, total carbohydrate and protein content and make its taste acceptable by removing, in most cases, the unpleasant taste of chlorine.

On a global scale, there is wide variation in the relative importance

of minerals in water as a function of available food sources, diet, and the geologic and environmental factors which determine the presence and concentration of minerals in ground water. In areas where diets are poor and malnutrition is common, and where the average intake of minerals is below recommended levels, the relative importance of water minerals for human health is greater.

Drinking water is an inconsequential source (5-10 percent) of your total daily calcium and magnesium needs and, if mineralized drinking water were your only source of minerals, you would have to drink copious quantities of it. In the U.S., calcium and magnesium levels in drinking water are not subject to regulation by EPA and are not even reported by public water systems. World Health Organization guidelines for drinking-water quality do not include recommendations regarding calcium and magnesium.

If you have the option of consuming drinking water that is free of any chemicals, microbiological contaminants,



STEPHEN WIMAN

metals, radionuclides and other harmful constituents that may pose potential risk to your health, you get to decide if these attributes outweigh the minor contribution of beneficial minerals which can be readily acquired through the more easily absorbed organic minerals found in the foods of a healthful diet.

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Mortgagematters

History repeats itself... over and over

After several years of new and ever-changing federal and state regulations affecting the mortgage business, have those aspiring to buy a home been aided or hampered? Beginning with the infamous subprime mortgage meltdown, new regulations, primarily aimed at the loan origination process, are close to completion. And what do we have? A few of the good, the bad and the ugly:

1. As of June 2010, state and federal licensing is required for all mortgage loan officers. Loan officers at banks were originally exempt from the requirement but now it appears they will be studying for these licensing tests.

2. A federal registry, NMLS, is now available for consumers to verify that loan officers are licensed and current on licensing requirements.

3. Continuing education is now required for loan officers.

4. Homebuyers are faced with increased disclosures for all purchase or refinance loans.

5. The new good faith estimate is now three pages and more difficult to understand. Loan officers must explain the estimated disclosed costs in much greater detail.

6. Income requirements instituted by Fannie, Freddie and FHA are more conservative, as was the case 20 years ago.

It appears that all new requirements for any loan officer are headed toward a common set of requirements. This is, of course, fair, best for the homebuying public, and the way it has been for the last 20-plus years.

This is an interesting twist for the loan officer at a mortgage brokerage company. After two years of threats that brokers would fall by the wayside, that the role of the broker would disappear due to restrictions placed on their income, that brokers would be named the culprits of the mortgage meltdown and that serious buyers better move toward banks for their loans, it now appears that this important place in the mortgage business will be

preserved. Mortgage brokers are alive and well, and an important resource.

What entities have shaped these changes in the mortgage business? The Federal Reserve, of course, the New Mexico legislative branch that has passed a new loan officer license act and a mortgage company act and the federal legislative branch of Congress that is working on the Dodd/Frank Bill (a 1,000-plus page bill). These powerful entities will continue to massage the mortgage process for some time and offer some additional safeguards for the public. All good and the way our system works.

Again, after all is said and done, after all the discussion and legislation, history is repeating itself in the form of requirements for the loan originator and the consumer that are very similar to years prior to 2008. And the bottom line for you is still whether you trust your loan officer to dot all the i’s and cross all the t’s. Whether your loan originator represents a brokerage company, a direct lender or a



JIM GAY

bank, disclosures are vast and paperwork is massive. As it has always been, be advised, and select a loan originator with years of experience and a solid reputation if you want the experience of a successful loan closing.

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