

1: The Hidden Cost of Regulation | FreedomWorks

Increased regulation isn't just a temporary challenge for global financial institutions-it's the new reality. New research from Thomson Reuters published in its Q3 TRust Index shows that the.

Lorraine Caplan Certified Educator When one considers what the goal of a business is, small or large, vis-a-vis the goals of government, there is an inevitable conflict that argues for at least some government regulation of commerce if each is to carry out its goals. The arguments for and against government regulation fall mostly along political lines, but even those who argue most strenuously against government regulation will usually concede that some regulation is necessary. The goal of a business is to maximize profit for its shareholders. Everything from its mission statement to its most granular plans is meant to maximize profit. A business that is not acting accordingly is remiss in meeting its goal. A business does not exist to protect anyone, to offer consumers safe products, to provide a safe workplace, to protect the environment, or to give back to the community. To the degree that the people who run a company might be ethical in their behavior, these may be taken into consideration, but as we know, ethical behavior is not the same as legal behavior. All that is required of business is compliance with the law. Thus, every action taken by a company is meant to enhance its bottom line. In contrast, the goals of government, at least in a Western democracy, are to provide some degree of health, safety, fairness, and opportunity to its citizenry, whether they be workers, consumers, or those otherwise affected by the actions of business. These are its purposes in regulating business. Clearly, there is a conflict between these goals, since government regulation does cut into profits for most businesses. If a business must be environmentally responsible, for example, doing everything possible to not destroy the Gulf of Mexico with an oil spill, this cuts into its bottom line. If a business is forced to pay a minimum wage to its workers, its profits may very well decrease. If a business must provide a safe working environment for its employees, that costs money, money that takes away from its profit. If a business must sell goods that are safe for the consumer, it is likely that will cut into its profits. The arguments against government regulations are mostly advanced by conservative Republicans and Libertarians. Given that priority, to the degree that a government regulates business more than other countries do, regulated businesses are at a distinct disadvantage. For example, in the United States, there are child labor laws that prevent children from working at all, while in other countries, children may work and be paid substantially less. The health and safety of workers in other countries is not necessarily a priority, so businesses in the United States must make greater expenditures, competing against businesses that are not required to make those expenditures. Another argument made is that smaller government is always better government, and to the degree that businesses are regulated, one is creating a larger government, since along with regulations must come inspection and enforcement mechanisms. This is not so much an economic argument as much as it is a philosophical argument. A third argument is that unfettered capitalism will sort all of this out on its own. For instance, if a company does not provide a safe working environment, it will not find anyone to work there. Or if a company sells an unsafe product, consumers will cease to buy that product. If we allow companies to compete without any regulation at all, there will be winners and losers, and the winners will, advocates of this argument say, emerge to the benefit of all of us. Liberal Democrats are mostly strongly pro-regulation. They argue that in order for government to do its job, businesses must be regulated, since there is no motivation at all for businesses to provide for health, safety, fairness, or opportunity for anyone. While regulation adherents concede that international competition is important, the argument is that Western democracies should adhere to their principles and goals and set an example for the rest of the world, which will hopefully come to see the importance of regulation of business. For example, while bribery is rampant and tolerated in some countries, American law prohibits this, not only in the United States, but also in foreign countries. There is a strongly ethical component to this pro-regulatory position, as well as the notion that businesses are part of the community in a democracy, and thus have responsibilities to that democracy. Being in a democracy is a

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privilege, and with the rights afforded a business come responsibilities. Also argued is that the needs of the many should be more important than the needs of the few, in this case, the needs of the entire citizenry, as opposed to the needs of businesses. Pro-regulation also has a great deal of history on its side. For most of the history of the United States, there has been little regulation, allowing children to work in coal mines, adults to be maimed or die in industrial accidents, people to work seven days a week, in twelve to fifteen hour shifts, not making a living wage, the rivers to be polluted to the degree that fish eaten were toxic, and so on, ad nauseum. These, the pro-regulatory adherents argue, are not desirable outcomes, and it is government that should be guarding against them. There are, to be sure, other arguments, both pro and con, to be made. The pro-regulatory and anti-regulatory pendulum swings back and forth, sometimes with one side triumphing, sometimes the other. There is not, in my opinion, ever going to be a complete triumph for either side, since these swings in the pendulum have undesirable consequences. If there is too much regulation, profits fall and competition globally is harmed. If there is too little regulation, people are not safe or healthy, and there is, at the very least, a perception of unfairness and lack of opportunity. And the election cycle ensures that every few years, the fallout from going too far one way or the other is going to elicit a response from the electorate.

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2: Don't Only Blame Mylan for \$ EpiPens " Fortune Insiders

Many sectors of the business world have long complained about government regulations and their restrictive nature. Often cited as an impediment to corporate and small business profits and a waste.

As of the Federal Register was 81, pages long. Federal regulations serve as a hidden tax on the economy. Costs imposed by regulation do not end up on any Federal budget, nor do they add to the national deficit. However, 81, pages of regulations strain the economy by creating huge costs that business are obligated to meet. It is not just large corporations but the entire economy that ends up bearing the cost of regulation. Complying with regulations is not cheap. Because regulations create artificial costs that must be paid by both producers and consumers, they cost the economy money and act as a drag on economic growth. Just how much money are federal regulations costing our economy? The answer appears to be quite a lot. But these costs barely compare to the compliance costs that regulation imposes on the economy. Government regulations are also used by the government as a means to hide spending programs. Instead of creating expensive government initiatives, the government can create new regulations requiring businesses to carry out and bear the cost of the same initiatives. For example, rather than creating, additional, expensive programs incentivizing the use of more fuel efficient cars, the government creates emission standards that auto manufacturers are forced to meet at high cost to themselves and to car buyers. Because regulation expenses do not appear on any federal budgets, the government is not held responsible for the true cost of their regulations. The costs are still there, they are just not as easily traced to the government. However, these costs are born by businesses and passed down to consumers in the form of higher prices. Crews makes a valid point. Unfortunately, the government seems to be pursuing a policy of increased regulation. Between and , 38, new regulations were added to the Federal Register. And the Obama administration appears to be doubling down on regulation, with massive new regulations in the works at the Environmental Protection Agency, new health care regulations, and a host of yet to be written regulations covering financial services. Overregulation imposes enormous hidden costs on our economy. It creates huge compliance costs on businesses, which in turn slows economic growth and constrains job creation. In light of the persistent economic recession and growing national deficit, our nation needs to be pursuing policies that encourage real growth. Continued overregulation will only drag the economy down. On the other hand, pursuing a policy of deregulation, would free up the economy to grow and prosper.

3: Regulation of Body Temperature

EFF and CDT Tell FEC: Don't Increase Regulation of Online Speech Share It Share on Twitter Share on Facebook Share on Google+ Copy link Today, EFF and the Center for Democracy & Technology (CDT) filed joint comments to the FEC, urging the agency to leave its current Internet rules in place.

Do They Help Businesses? By Marc Davis Updated October 5, 2016: Many sectors of the business world have long complained about government regulations and their restrictive nature. Often cited as an impediment to corporate and small business profits and a waste of precious time and effort, government statutory requirements have been denounced, side-stepped and violated by many a business since the early twentieth century when the corporate income tax and anti-trust laws were first enacted. Since then, in an ever-increasing blizzard of regulations and a huge, complex tax code, American business has both prospered and suffered as a consequence of government action - collaborative and complementary, restrictive and adversarial.

Anti-Business Regulations and Laws Since the enactment of anti-trust laws in the early twentieth century, followed by periodic increases in corporate tax rates and increasingly complex and restrictive regulatory laws governing the conduct of business, the American business community has generally been an opponent of any government law, regulation, compliance obligation or tax levy that it perceives to undermine profitability or impede business operations. If big business could speak with one mouth, it would likely say that regulations hold it back and cost everyone in the long run. Of course, if big business did speak with one mouth, it would also have a lot to answer for. Over the past decades, particularly leading up to the Global Financial Crisis that unfolded from 2007 to 2009, too many publicly traded corporations have misstated earnings to maintain or boost the market price of their stock. So clearly the "no rules" approach has a cost for the general public - which is why our elected bodies are in charge of regulation in the first place. In response to some of the behaviors mentioned above, we now have entities and regulations to discourage repeats and businesses complain about them endlessly. Many in the business world opposed the bill, claiming that compliance with its rules was difficult, time consuming, and would still not have the desired effect - the protection of shareholders against fraud.

Another frequent target of certain businesses is the Environmental Protection Agency. The disposal of waste materials, the restrictions on greenhouse emissions, pollutants and other substances harmful to land, water and atmosphere are now regulated by this government agency. Companies to which these rules apply have complained that the restrictions are costly and compromise profits. The Federal Trade Commission has also been perceived as a foe of business by some firms, which have had their practices such as price fixing, monopolies and fraudulent or misleading advertising curtailed by this arm of the government. The Securities and Exchange Commission has imposed strict regulations on initial public offerings of corporate stock, on the full disclosure requirements of a stock prospectus, and on the buying and selling of equities on the various stock exchanges under its oversight. Pharmaceutical companies have often complained that the Food and Drug Administration needlessly withholds approval and subsequent marketing of certain drugs pending additional or more extensive clinical trials, although these drugs have already proven to be effective. The examples above of what seems like government versus business are only a few of the literally thousands of such conflicts that have occurred over the decades. Yet the government has also been a friend of business, helping companies large and small in numerous ways. Pro-Business Government Agencies and Activity Hundreds of assistance programs from the government in the form of money, information and service are available to businesses and entrepreneurs. Noteworthy among them is the Small Business Administration, which, among its other pro-business services, arranges for loans for start-up companies. An often overlooked service that the government provides all businesses is the rule of law. Patent and Trademark Office offers protection of inventions and certain products from illegal infringement by competitors, thus encouraging innovation and creativity in the business community. Patent and trademark violations are punishable by heavy fines and subject to civil actions that can be costly if the defendant loses the infringement case. On top of all of this, there are the extraordinary steps government takes to protect businesses when the situation calls for it. The Bottom Line The government is certainly a friend of business, providing financial, advisory and other forms of

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service to the business community. Simultaneously, the government is also a friend of the public and the American consumer and acts in what it perceives as their best interests with protective laws, rules and regulations. While businesses may oppose some aspects of restrictive laws, taxes and regulations, they may also endorse other such requirements if they help their own specific business goals. The government, therefore, may be justifiably perceived as benefiting both business and consumer, friend to each, foe of neither. Trading Center Want to learn how to invest? Get a free 10 week email series that will teach you how to start investing. Delivered twice a week, straight to your inbox.

4: Aldosterone | You and Your Hormones from the Society for Endocrinology

Morgan County Commissioners are being pressured by a group of anti-wind activists to increase local regulation by intensifying the restrictions on local wind energy production.

The theme of this article is that by dispersing regulatory authority, rather than concentrating it, we would make corruption more difficult and facilitate more sensible regulation. The facetious answer is that there is no civil service exam which can select personnel with such qualities. But the real answer can only be found by looking at regulatory agencies from the inside, which few politicians and pundits are able to do. You have to first appreciate what a regulatory agency is supposed to do. After some catastrophe or new technology, Congress creates a new regulatory agency in a wave of enthusiasm, giving it money and following the same pattern of broad, vague discretionary authority to control the richest and most politically savvy forces on Earth. But the interest of Congress, the press and the public can only be maintained for a few months or years. There are a lot of other things going on. But there is one group whose interest never wanes or wavers. The life, the existence, the future of the regulated industry depends on the pressure it can exert on the regulatory agency. The regulated community constantly deals with regulatory agencies through congressional committees, the courts, and meetings with top government officials. This is what the public sees, but it does not stop there. For example, the inspector general of the Minerals Management Service concluded that officials in the agency had frequently consumed alcohol at industry functions, had used cocaine and marijuana, and had sexual relationships with oil and gas company representatives. When I was in charge of writing regulations I too was the object of this courtship, showered with flattery, meals, trips, and hints of future employment. People who cooperate with industry also find that its lobbyists will work for their advancement with upper management. The upshot of this research is that regulatory agencies captured by the industries they regulate are worse than no regulation at all since capture gives industry the power of government. Strictly speaking agency employees are not paid to implement the intent of Congress. I was once told, while drafting regulations, to do something which I thought was a blatant violation of Congressional intent. He never did though. He lied to Congress instead. What are the resultant regulations like? BP has admitted, between and , to breaking U. Occupational Safety and Health Administration. Yet none of this resulted in any oversight of the Deepwater Horizon oil rig that blew up. The Upper Big Branch coal mine in West Virginia, was cited for safety violations in , with 50 of them listed as unwarrantable failures to comply with citations reserved under federal mining regulations for instances of willful or gross negligence. Yet the mine continued to operate until an explosion killed 25 miners. From my own experience with the U. EPA, even if an inspector finds a violation, this only triggers a lengthy complex process with many levels of warning, review, appeal, negotiation, and adjudication before any action is taken or, more often, avoided. See the labyrinthine flow chart for an example of an agency enforcement procedure. A policeman writes a ticket, and you can either pay the fine or tell it to the judge. If the EPA wrote the rules for parking violations, the officer would first have to determine if there were sufficient legal parking available at a reasonable cost and at a reasonable distance, and would then have to stand by the car and wait until the owner showed up so that he could negotiate a settlement agreement. Why are regulations so ineffectual? The short answer is that regulators are pulled many different ways simultaneously. When I was writing regulations, I was told on more than one occasion to make sure I put in enough loopholes. The purpose of the complexity is to hide the loopholes. Here is an explanation I wrote several years ago. Regulatory agencies are created by Congress in order to control some powerful forces in society usually corporations , which benefit society but which are also prone to abuse their power. The purpose of a regulatory agency is to allow the flow of benefits while straining out the abuse. In order to do this, Congress gives administrators of regulatory agencies broad discretionary power to write regulations for industries for which they are responsible. The flaw in the system is that the administrator is appointed by the president and, although confirmed by the Senate, he or she nevertheless serves at the pleasure of the president. Thus any discretionary authority given to a regulatory agency administrator is, in fact, given to the president of the United States to be used as the president sees fit, and the administrator is no more than a White House

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staffer. As you know, big corporations have big power, money, and influence. Corporate money helps elect governors, congressmen, senators and presidents. Congress has essentially given the authority to regulate these powerful giants to a president. A president, however, regardless of party, has an agenda of about a half dozen issues with which he and his staff are most concerned. These are usually national security, foreign affairs, the economy, the budget, and maybe one or two others; call them Class A priorities. All others housing, education, transportation, veterans affairs, the environment are in Class B. A president, any president, expects performance in Class A. But can you picture a president bringing the secretary of transportation into the Oval Office and yelling because of poor bus service in Sheboygan? Or summoning the administrator of the Environmental Protection Agency in and chewing him out for pollution in the Cuyahoga River? A president expects performance in Class A; in Class B he expects only peace and quiet. The heads of Class B agencies rarely if ever get to see the president but must deal with White House staffers. When the FDA wants to thoroughly evaluate a new drug, the pharmaceutical company lets loose a public relations barrage about how the bureaucratic delays are costing lives. Regulatory agency employees soon learn that drafting and implementing rules for big corporations means making enemies of powerful and influential people. The people who get ahead are those clever ones with a talent for procrastination, obfuscation, and coming up with superficially plausible reasons for accomplishing nothing. The reason salaried government regulators can be corrupted is that writing and enforcing effective regulations is not their number one priority. Their main objective is keeping their job and advancing their careers. The reason regulated industries ceaselessly exert pressure to corrupt government officials is that they believe managing their regulators is their only way to survive. Therefore, I believe, the right way to regulate is to remove discretionary judgment from the hands of the regulatory bureaucracy and place it in hands less susceptible to industry influence. The first thing I would suggest is to make use of people or institutions who have a vested interest in effective regulation as strong or stronger than the regulated community. Here are a few examples. A recent study of corporate fraud among U. This in spite of the fact that SEC employees are paid comfortable salaries to uncover corporate fraud while corporate whistle blowers risk losing their jobs. In the health care industry, the problem is the same. Some 41 percent of the fraud cases are brought by employees because the Federal Civil False Claims Act entitles whistle blowers to between 15 and 30 percent of the money recovered. Monetary rewards for whistle blowers pay benefits far in excess of the cost when compared with hired regulatory bureaucrats. If the laws are written intelligently, insurance companies can be a significant instrument for regulation. Organizations like Citizens for Health and Environmental Justice and Global Community Monitor teach citizens how to get actively involved in the enforcement of government regulations. For example my friend, environmental activist Denny Larson, founded the Bucket Brigade movement, which helps citizens, living near air pollution sources, get their own resources to test the air quality for themselves and inform EPA enforcement officials if the air is toxic. EPA should be sponsoring this movement as well as sponsoring citizen water pollution testing. Again, if laws are written intelligently, concerned citizens can also be a significant instrument for regulation. A second reform I would suggest for removing discretionary authority from the regulatory bureaucracy is to make the rules as simple as possible and to place all appellate functions and consent agreements into the hands of the law courts, just as in our traffic cop example. This could be judicial courts or administrative law courts. Anything to take the discretionary authority away from the people who write and enforce the rules and provide one more barrier to industry influence. Grades for supervisory civil servants are determined largely by the number and grades of people supervised, not by their effectiveness. Being more efficient with fewer people and a lower budget would mean a lot of demotions and lost jobs. While the president and other top level politicians would be happy to reduce spending, they would not like to surrender their discretionary enforcement authority. The power to enforce is the power to control. And while companies may seek regulations for public relations concerns, the last thing industry wants is competent, efficient regulation that it cannot control. Back to the Constitution In their infinite wisdom, the Founding Fathers chose to separate the legislative, executive and judicial functions of government. For some reason, this example was not followed when regulatory agencies were established. They have the same weight of law as if they were written directly by Congress. Today, most laws on the books are laws written by regulatory agencies, i. Furthermore, if you

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look at the previous chart you see judicial functions are also usurped by the regulatory agencies. Thus, despite the wishes of the Founding Fathers, the executive branch now includes a great many regulatory agencies whose functions span all three branches of government. A large part of the corruption and inefficiency noted above flows from this fact. How do we get out of this? I can only make recommendations about how to go about it legally. I once asked then Congressman Jim Florio, who was responsible for a lot of the hazardous waste legislation, why Congress gave so much discretionary authority in writing regulations to the Administrator of EPA when they knew he would use it to try to thwart the intent of Congress. He said they had no choice. Congressional staffs were too small and overworked to do the detailed work necessary for regulations whereas the Administrator had thousands of people to write regulations. He said that wherever possible, they wrote the laws as specifically as they could, but for the most part, all they could do was write broad statements of what they would like to see happen and give the Administrator the task of writing the regulations to implement their intent. The staffs are already there. Let me illustrate using the example of EPA, which I know best. The agency has three functions; regulation, enforcement and research. The rest would still be the EPA. The act of Congress that established EPA would have to be amended as follows: The president, with the approval of the Senate, would still appoint the administrator of EPA and remove them at his discretion. The administrator of EPA would have all the authority they currently have with the exception of the authority to write rules to implement the law. The administrator of the REA would have the responsibility and authority to issue rules to implement the law. Note that these are all paper changes.

5: Do Environmental Regulations Hurt the Economy?

One distinction that many environmental activists don't understand is the difference between regulations that protect public health and environment and those that set standards for market development purposes.

Regulation of Cardiac Output The cardiac output is simply the amount of blood pumped by the heart per minute. Necessarily, the cardiac output is the product of the heart rate, which is the number of beats per minute, and the stroke volume, which is amount pumped per beat. But of course this changes dramatically as a person begins to exercise. The regulation boils down primarily to parasympathetic and sympathetic effects. This, of course, is substantially faster than the usual resting heart rate. What is the most important type of ion channel that acetylcholine opens in the heart? Recall that acetylcholine causes the pacemaker potential to move more slowly towards threshold. Then norepinephrine is released by sympathetic nerves. In this way, the pacemaker potential reaches threshold faster and the heart rate is increased. Because the adrenergic receptors in the heart are all beta receptors, the hormone epinephrine has the same effect as norepinephrine released by sympathetic nerves. But in various other organs, norepinephrine and epinephrine do not produce the same actions.

Regulation of the Stroke Volume Sympathetic Effect Autonomic nerves not only innervate the SA node, but also are found elsewhere in the heart. This tends to be significant mainly at the greatest levels of exercise. For example, the ventricle of a 70 kg person at rest might hold about ml of blood at the end of diastole. As noted above, a typical stroke volume is about 70 ml. This is the fraction of the blood in the ventricle that is ejected during systole. Norepinephrine, by increasing the force of contraction, would tend to increase the ejection fraction and thus the stroke volume.

Afterload The aortic pressure influences the stroke volume for a straightforward reason. If the aortic pressure increases, this pressure reduces the volume of blood that flows into the aorta during systole. The aortic pressure is called afterload because it is the "load" experienced by the ventricle after it begins contracting. A drug might reduce the afterload, for example, by dilating arterioles. This allows blood to flow from the arteries more easily, thereby preventing the arterial pressure from increasing as blood is injected into it by the ventricle.

Frank-Starling Mechanism However, the factor we will be most concerned with is the Frank-Starling mechanism. Unfortunately, it is also the one most difficult to get your mind around. The Frank-Starling mechanism leads to changes in the stroke volume as a result of changes in the end-diastolic volume. The end-diastolic volume is the volume of a ventricle at the very end of filling and just before systole begins. This can change because the ventricles are flexible and under different circumstances, the amount of blood flowing in during diastole varies. If less blood flows into the ventricle as it fills, the end-diastolic volume goes down. If more blood flows in, the end-diastolic volume goes up. The Frank-Starling effect is due to the fact that heart muscle fibers respond to stretch by contracting more forcefully. This is not a passive, elastic effect, but rather due to an increased expenditure of ATP energy. We are not going to try to explain the cellular basis of this effect. It is not as straightforward as you might think. Thus, if the end-diastolic volume increases, the muscle fibers are lengthened and the ventricle contracts more forcefully, ejecting a greater stroke volume. The figure to the right shows this Frank-Starling effect. What factor alters the filling during diastole? For the right ventricle, this is the pressure in the right atrium, because this is the pressure that is experienced by the right ventricle as it fills. Since there is no valve at the entrance to the right atrium, the pressure in the right atrium is necessarily the same as the pressure in the veins at the entrance to the right atrium. This pressure in the large veins at the entrance to the right atrium is called the central venous pressure. In other words, the central venous pressure is the same as the right atrial pressure, and this is the pressure that determines the filling of the right ventricle and thus its end-diastolic volume. The central venous pressure always is only a few mm Hg, but nonetheless it does change enough to significantly affect the stroke volume. In particular, posture changes this pressure and that is the factor with which we are here most concerned.

The Effect of Posture on Stroke Volume Recall how voluminous and thin-walled the superior and inferior vena cava are. You probably were able to put two fingers into the superior vena cava of the pig heart. When a person is lying down, the large veins in the chest are plump with blood. And because these veins are stretched, the pressure in them is higher than when they contain less blood. Consequently,

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when lying down, the central venous pressure is relatively high, the end-diastolic volume is relatively high and thus the stroke volume is comparatively high. But this changes when we stand. The pressure in the large veins in the legs increases greatly. For example, one meter below the heart, the effect of gravity adds about 74 mm Hg of pressure. This causes the distensible, voluminous veins to expand, and blood pools in the leg veins. This reduces the blood in the central veins, and the central venous pressure drops. Because these central veins are very compliant structures, pressure cannot increase again in them until blood flows back into the thorax. The Effect of Muscle Contraction on Stroke Volume Lying down, of course, is one factor that would increase the amount of blood in the veins in the thorax and thus the central venous pressure. However, another important factor is muscle contraction. If the standing person begins walking, the contractions of the leg muscles squeeze on the leg veins, thereby forcing blood from those veins up into the thorax. This is called muscle pumping. Thus, as a standing person begins walking, the end-diastolic volume and thus the stroke volume increase. Muscle pumping works on the veins, but not the arteries, because veins are large, highly compliant and the larger ones have valves. In other words, contracting skeletal muscles serve as auxiliary pumps, squeezing blood back into the central veins. Why have Such Distensible Veins? Given that the veins are so large and compliant, you might wonder why we are put together this way. It allows blood to move around substantially in the veins, altering central venous pressure and thus stroke volume. The reason is that it allows us to function despite significant changes in extracellular fluid volume and thus blood volume. A person can lose a liter or more of blood or extracellular fluid through hemorrhage or diarrhea and still easily maintain arterial blood pressure. As volume is lost, the distensible veins simply constrict, compensating for the lost volume. Likewise, an increase in extracellular fluid volume is accommodated by distension of the veins. The central venous pressure is hardly affected. This would lead to a disaster fairly quickly if not corrected. If this continued for 20 minutes, one liter of blood would be transferred from your systemic circulation into your pulmonary circulation. Pressures throughout your pulmonary circulation would begin increasing and fairly soon you would "drown" from pulmonary edema. As soon as a fairly small amount of blood is transferred from the systemic to pulmonary circulation, the pressure in the pulmonary veins and left atrium increases a little. This increases the filling of the left ventricle, and the resulting increase in its end-diastolic volume increases the stroke volume, correcting the problem. This is why even tiny differences in the pumping of the two ventricles are soon corrected.

6: What impact does government regulation have on the financial services sector? | Investopedia

1 Population Regulation "A realistic basis for dealing with the changes of numbers in populations would include the following propositions.

What impact does government regulation have on the financial services sector? By Investopedia Updated February 5, 2017 1: Government regulation affects the financial services industry in many ways, but the specific impact depends on the nature of the regulation. While the increased time and workload resulting from government regulation can be detrimental to individual financial or credit services companies in the short term, government regulations can also benefit the financial services industry as a whole in the long term. The Sarbanes-Oxley Act was passed by Congress in response to multiple financial scandals involving large conglomerates such as Enron and WorldCom. The act held senior management of companies accountable for the accuracy of their financial statements, while also requiring that internal controls be established at these companies to prevent future fraud and abuse. Implementing these regulations was expensive, but the act gave more protection to people investing in financial services, which can increase investor confidence and improve overall corporate investment. Ideally, these types of regulations also encourage more investment, and help protect the stability of financial services companies. This does not always work, as the financial crisis demonstrated. The SEC had relaxed the net capital requirement for major investment banks, allowing them to carry significantly more debt than what they had in equity. When the housing bubble imploded, the excess debt became toxic and banks started to fail. Other types of regulation do not benefit financial services or asset management at all, but are intended to protect other interests outside of the corporate world. Environmental regulations are a common example of this. The Environmental Protection Agency EPA often requires a company or industry to upgrade equipment and to use more expensive processes to reduce environmental impact. These types of regulations often have a ripple effect, causing tumult in the stock market and overall instability in the financial sector as the regulations take effect. Companies often try to shift their increased costs to their consumers or customers, which is another reason why environmental regulations are often controversial. Government regulation has also been used in the past to save businesses that would otherwise not survive. This type of government intervention is typically frowned upon in the U.S. The Government as Moderator The government plays the role of moderator between brokerage firms and consumers. Too much regulation can stifle innovation and drive up costs, while too little can lead to mismanagement, corruption and collapse. For related reading, see: Do They Help Businesses?

7: Government Regulations: Do They Help Businesses?

Finally, EPA recently announced that it will increase the frequency of chemical reporting and broaden the scope of the chemicals that must be reported. EPA is pushing TSCA toward a more "precautionary principle" type approach, similar in application to the European chemical law, REACH.

YouTube Regulation of Body Temperature Temperature regulation is a great example of how this homeostatic reflex works. If you go to the doctor at a hospital, the first thing they do is stick a thermometer in your mouth. Our oral body temp is about 37°C. The core body temperature rectum is 37°C. What about the temperature on the surface of our skin? The air around us is almost always cooler than our bodies. The temperature on the surface of our skin is usually about 10 degrees lower than our body. There are thermometers nowadays that could check the surface of your skin and correspond that to an oral temp. Daily Diurnal variations in body temperature Normally your body temp is highest at the end of your work day, about 7PM. Your body temperature starts to drop afterwards until you start to sleep and it continues to drop until a couple hours before you rise from sleep about 4am. Why would the temperature be coolest a couple hours before you awake and not just before it? If you go to sleep consistently, you will wake up at the same time, usually just before the alarm you have set due to this internal clock. Since we said your body temp is highest at the end of your work day, what if you work the graveyard shift? Your body temperature is still going to highest at the end of your work day. So if you get off work at 2AM, it will be highest around then. Note the body temperature is lowest at am and highest in the afternoon. Monthly variations in body temp in women In women specifically, there is a monthly variation that is affected by the menstrual cycle. The basal body temperature is the lowest body temperature during sleep. A woman could take their temperature every morning and the day they wake up and find that their temperature is one degree higher than the day before, then they know they are ovulating. This is cheaper than using an ovulation test kit. If a woman gets pregnant, their body temperature stays elevated for the entire 9 months because the progesterone stays at high levels to prevent menstruation from occurring. The Menstrual Cycle in Detail Three major sources of heat within the body 1. Just like a light bulb that is fed with electricity, most of the energy is given off as heat instead of light. Muscular activity generates heat for 2 reasons. The very process of digesting the food that you eat, absorbing the nutrients, and processing those nutrients generates heat. This effect, known as food-induced thermogenesis, is greatest after eating a high protein meal and is less after eating carbohydrates and lipids. Exercise may also increase the metabolic rate up to 15 times the basal rate professional athletes may do up to 20 times. Four major methods of heat loss from the body 1. Radiative heat loss from the skin. Your body temperature is almost always cooler than the air around you. Only on the rarest of days in Los Angeles is the air around you warmer. If the air temperature was actually warmer than you, like say during a summer day in Las Vegas, then the heat would transfer onto you from the air. All blood vessels in the body are capable of dilating or restricting. Our body can affect or control how much blood flows through our cutaneous vessels the vessels close to our skin. If you immerse your hands in hot water, the vessels dilate to get rid of the heat. If you put your hands in ice cold water, your hands will look white because of the vasoconstriction. Evaporation of sweat from the skin. In order for sweat to work, the heat from your body has to cause the sweat from your body to evaporate. The heat from the flame is transferred to the water. It takes energy to make something go from solid to liquid to gas. The water has gained enough energy for it to evaporate. When we sweat, we release water onto our skin, the heat of our body transfers to our sweat and causes the sweat to undergo a phase change from liquid to vapor and we get rid of the sweat and heat at the same time. One factor slows this effectiveness of this: The more humid the air, the slower the rate at which sweat evaporates. This is why most people can handle dry desert heat better than humid heat. Anywhere on the east-coast or the south in the summer feels like a steam room. Sweating only cools you down if the heat of your body causes that water to evaporate. Go ahead and exhale on your hand. Feel how warm and humid it is? Every time we exhale, we lose water and heat from our body. The lungs are the coolest parts of our body. Animals that cannot sweat, such as dogs, change their breathing pattern to get rid of heat and pant. The Thermoregulatory Reflex Center The temp control center is found in the hypothalamus of our brain.

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Whenever the body temp becomes lower or higher than the set point level, the TRC activates effectors to compensate and return the body temperature back to the set point level. The job of this TRC center is to regulate the body of the temperature at a set point of In order to do this it needs to get this information from thermoreceptors through an afferent pathway in the rest of our body. The TRC will send output signals across a motor pathway an efferent pathway to effectors such as cutaneous blood vessels, sweat glands, skeletal muscles shivering and glands that secrete hormones that speed up cellular respiration. A comes before E in the alphabet, so signals are sent through an Afferent pathway input to the control center and then the output goes through an Efferent pathway to the effectors muscles and glands. If you have your thermostat set to 70, the actual temperature of your home will look like this above. It will continue to blow heat a little above it. What are the homeostatic reflexes that are activated whenever the body temperature is LOWER than the set point? Why do we say this? We have behavioral responses. Maybe you will put a sweater on or make yourself a hot drink or have some hot soup. Or you might turn up the heat in your home. When your blood vessels constrict, that reduces blood flow to the skin, minimizing heat loss. All the above three things are activated by your nervous system. These are all caused by nerve impulses and happen very quickly. One quick point before we continue. All you need to do is start moving. Start running in place, use your muscles, do jumping jacks, burpees, bodyweight squats, etc. These involve the use of hormones. The endocrine system is like sending snail mail. With hormones, you have to manufacture, secrete, and have them circulate in the blood stream to then finally cause changes in the body. This may take hours in some regards. This is known as acclimatization. When the temperatures start to warm up, our metabolic rate slows down, we generate less heat. The blood vessels will dilate to give off heat and the skin will look flushed. We will start to sweat to get rid of heat. Again, in terms of longer term acclimatization, our thyroid and adrenals will secrete less thyroxin and adrenalin to lower the metabolic rate. Next we take a pathophysiological application of this and talk about Inflammation and Fever!

8: Enzyme regulation (article) | Khan Academy

Don't Only Blame Mylan for \$ EpiPens The drugmaker is part of a bigger problem. Mylan NV's EpiPen allergy shots sit on display for a photograph in Princeton, Illinois on August 26,

Yet EpiPens are not “by a long shot” the only drugs that have sparked recent outrage due to price hikes. And the price of Naloxone, a life-saving drug that can help reverse opioid overdoses, has risen fold in the past two years. Our government offers drug companies monopolies through both patents and Food and Drug Administration FDA marketing exclusivity, a statutory provision that grants a new drug protection from direct competition from generics for up to seven years. Given that regulatory approval for production lines can take years, the FDA can also influence how many competitors exist in a drug class. The current EpiPen situation is a good example of how monopoly pricing is possible in the pharmaceutical industry. Mylan has been perfectly positioned to quietly raise EpiPen prices. Its four EpiPen patents do not expire until In short, Mylan is effectively in control of epinephrine injector sales nationwide. While any one company having this level of market power may be unpalatable, it must be acknowledged that Mylan is simply acting according to classical economic explanations of monopoly situations. Activists rally during a protest against the price of EpiPens, outside the office of hedge fund manager John Paulson, August 30, in New York City. I am a for-profit business. I am not hiding from that. Unlike other developed countries, the U. Manufacturers can raise their prices while patents, marketing exclusivity, and the lengthy and expensive FDA drug approval process keep competition relatively low. Companies like Mylan, which have effective monopolies, ultimately have had little incentive to curb prices. Other short-term potential solutions deserve consideration. Many drug manufacturers currently justify their high drug costs by claiming that their research is extremely expensive. Yet nine out of 10 big pharmaceutical companies in the U. Companies therefore have ample funds that could be re-directed into creating cheaper drugs, rather than simply marketing their existing ones. Another solution is to increase funding for the FDA. Despite complaints about its drug approval process, the FDA nevertheless is a necessary part of the pharmaceutical industry. As of now, the oversight process takes a long time, primarily because the FDA is underfunded, which results in a backlog of to-be-vetted applications. Therefore, if we want the FDA to run more efficiently, we must first give it the resources to do so. With the funds necessary to speed up its approval process, the FDA could then help new drugs could be brought to market faster, thereby reducing Mylan-esque monopolies. These two solutions are not novel, and they are also not enough. The Mylan case will neither be the first, nor the last, time that a drug manufacturer uses its monopoly power to hike up prices to unreasonable amounts. If we hope to see long-lasting, impactful transformation of the pharmaceutical industry, then we will need some voluntary or legislative drug price regulation. President Obama has already supported legislative action to increase transparency of drug development costs, increase rebates from manufacturers for certain Medicare and Medicaid beneficiaries, and give the federal government authority to negotiate prices for expensive pharmaceuticals. Such legislation would be a powerful step in the right direction, and would begin to disassemble the drug monopolies we see today. Unfortunately, federal intrusion into the pharmaceutical industry remains unpopular among many interest groups, including pharmaceutical companies. Emanuel and Emily Gudbranson contributed to this article. Emanuel is vice provost for global initiatives, Diane v. Levy and Robert M.

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