

# The TipSheet

Smart Strategies for Your Money, Health, Family, Technology, Design, Real Estate, Travel



## PERFECT WEEKEND EDINBURGH

Through Aug. 30, Scotland hosts the world's largest arts fest ([www.eif.co.uk](http://www.eif.co.uk)). What to do while in town:

**PLAN AHEAD:** Head to The Hub café (call 011-44-131-473-2000), where you'll wait in line for the info desk and ticket center. For sold-out shows, head to the venue itself, where unused press seats get released at curtain time.

**WANDER:** Stroll the Royal Mile, a stretch of fine Scottish architecture from the baroque Palace of the Holyroodhouse up to Edinburgh Castle.

**DINE:** For traditional Scottish fare with a modern twist, choose Stac Polly's haggis, baked inside phyllo-pastry parcels (011-44-131-229-5405). And top it off with a whisky, neat. Try a Macallan Highland 10-year-old at the World's End pub. Score last-minute reservations at [5pm.co.uk](http://5pm.co.uk).

**EXPLORE:** Tour the Museum of Scotland, then head to the roof terrace for panoramic views.

—MICHELE JANA



## HEALTH

# CORD-BLOOD CONTROVERSY

BY HOLLY PETERSON

ZOË IS A PERFECTLY healthy little girl. But her parents, Scott and Blake Fintz, aren't taking any chances. Compelled by a pamphlet in their doctor's office, they decided to store Zoë's umbilical-cord blood, banking its precious stem cells for potentially lifesaving medical use in the future. Signing up with the private Cord Blood Registry—a "once in a lifetime opportunity," the pamphlet insists—set them back \$1,300, with an extra \$95 due each year for storage. But the Fintzes didn't balk at the price. "We're glad to know there's a medical safety net for our daughter," Scott says. "Should anything ever happen in the future, we'd pay 10 times that for a cure."

How could any parent refuse the offer of biological insurance? It turns out that the issue is more complicated than the industry's marketing machine would have you believe. And, as with all insurance, you should carefully assess your risks first, because the cost is considerable. There are more than 125,000 units of cord blood stored at private and public banks in the United States. So far, there have been only 2,500 cord-blood transplants worldwide—and it's still considered a risky and experimental procedure. Doctors say it's extremely unlikely a healthy child would ever need to use his own cord blood.

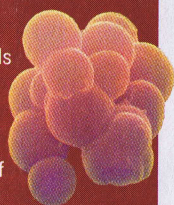
Here's how the procedure works: using a simple kit, blood from the baby's umbilical cord is extracted immediately after birth, then returned to a private bank via special courier. If



## RISK MANAGEMENT

Privately banking cord blood is a wise move for some newborns:

- Anyone with a relative who needs a stem-cell transplant.
- Someone with a family history of blood diseases.
- Children of mixed-ethnicity parents, who may have a hard time finding genetic matches at the public banks.



the child (or a family member with a genetic match) ever develops a blood disease such as leukemia or sickle-cell anemia, the stored blood's stem cells can be retrieved, then isolated and injected into the patient's veins. So far, stem cells—the building blocks for our blood—can be used to treat more than 70 diseases, and doctors hope future research might eventually cure Parkinson's, heart disease and even spinal-cord injuries. And cord blood is only

slightly less medically valuable than the politically controversial stem cells harvested from aborted embryos.

Cord blood has medical limitations, though. First of all, scientists don't know if the blood's viability decreases over long periods of time. If the child ever develops a blood disorder, the harvested cord blood may also contain abnormal cells, making it useless for treatment. Even the American Academy of Pediatrics doesn't advocate privately banking cord blood unless you have another family member who might need a stem-cell transplant in the future. "Otherwise, the chances of using it are too remote. It would have disenfranchised a large number of families who couldn't afford to have it done," says Dr. Mitchell S. Cairo, who chaired the AAP committee that wrote the recommendation.

There are, however, several key exceptions. For example, it may be prudent for anyone with a family history of blood disease to bank his blood privately. Mixed-ethnicity parents might also consider it, since it'll be harder for their children to find genetic

matches at public bone-marrow banks. (For reviews of private cord-blood banks, see [parentsguidecordblood.com](http://parentsguidecordblood.com).) When choosing, look for firms that have actually used their stored cord blood for transplants and that freeze samples in their own facilities.

There are also public banks that collect cord blood in the United States free of charge. The blood isn't saved for the donor's family, but instead made available to patients lucky enough to find a genetic match. "In ideal scenarios, we should use cord blood

for public banks, where it can actively save lives," says Dr. Zbigniew Szczepiorkowski, who chaired the Cellular Therapy Standards Committee for the American Association of Blood Banks. Unfortunately, public banking is just developing; there are about two dozen public cord-blood banks across the United States. (To find a donation center near you, call 1-800-MARROW2.)

Stephen Sprague was one of the first adults whose life was saved with a transfusion from a public bank. "I had end-stage leukemia and they were telling me to get my affairs in order," he says. Six years after his stem-cell transplant, he remains cancer-free—and disturbed that most cord blood ends up as medical waste, not in public banks. "If some anonymous mother hadn't decided to donate, I wouldn't be talking to NEWSWEEK right now."



ROAD TEST | BMW 760Li

## ALMIGHTY LUXURY

Money can't buy happiness. But at least it can buy a hot set of wheels, and that's enough for me. BMW's new 760Li is so quietly luxurious, I expected a butler to pop out of the console. Instead, it's got 20-way power front seats, and a 13-speaker, 420-watt Logic 7 audio system that'll torque your hair into split ends. And, the cabin's so roomy, I needed walkie-talkies to hear my kid in the back seat. (Who says there's never a moment's peace with a 9-year-old around?) On the highway, the 760Li's shifting is nearly undetectable, while the rip-roaring V-12, six-liter, 438-horsepower engine is almighty but not beastly. I always felt in control of this sedan, not the other way around. And the Active Roll Stabilization kept the car from pitching and leaning in corners, so my precious coffee never sloshed outside the mug. On the downside, I still can't work the iDrive, BMW's controversial mouse-based computer system controlling interior features like navigation, climate and audio. After three days of trying to change the radio's preset buttons, I simply surrendered to the channels the previous driver had programmed. Opera's not that bad after all.

### BMW 760Li

Active cruise control; 19-inch tires, standard; 15mpg city/23mpg highway  
\$116,495  
[bmw.com](http://bmw.com)

—TARA WEINGARTEN

**Tip:** Break-resistant glass on the windows and moon roof will baffle thieves. To suggest a Road Test, log on to [Newsweek.MSNBC.com](http://Newsweek.MSNBC.com) and click on Tip Sheet.

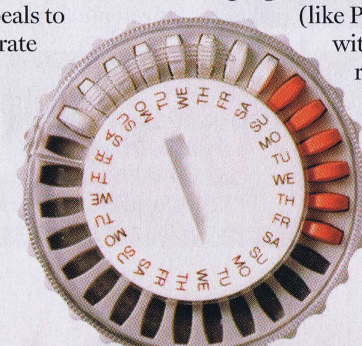
## MEDICINE

# HRT: MORE BAD NEWS

IT'S BEEN MORE THAN A year since a study linked hormone-replacement therapy to a higher risk of cardiovascular disease—and sent millions of women into a panic. Since then, the treatment has been implicated in breast cancer and stroke, too. But it still appeals to women desperate to escape menopausal symptoms. For them, we have one piece of advice: pick up

copies of last week's *Lancet* and *New England Journal of Medicine*. Both journals add to the ever-mounting evidence that HRT has more risks than rewards. The *NEJM* study, based on the same data as last year's report, suggests that the risk of a heart attack rises 81 percent in the first year of use—and that's for all hormone users, not just women predisposed to cardiovascular disease. And The *Lancet's* study shows that progestin-estrogen therapy

(like Prempro) tracks with an increased risk of breast cancer compared with the risk for women taking estrogen only. Estrogen



therapy (like Premarin), by the way, is linked to uterine cancer. The conclusion: there's no way to get around the risks.

—MARY CARMICHAEL

## TECHNOLOGY

# DIALING FOR DEALS

OF COURSE YOU LOVE those smiley faces. But are they really worth 25 bucks a month? Scores of small Internet service providers are now offering reliable, bare-bones Web access at a fraction of AOL's cost. These companies—like the \$4.75-a-month [550Access.com](http://550Access.com), or [650Dialup.com](http://650Dialup.com), which costs, of course, \$6.50 a month—keep costs low by cutting e-mail and Web space.

But the connections are reliable and, with fewer users, you'll get fewer busy signals. But before you sign up, beware of hidden fees. Most charge a small setup fee, and some cap "unlimited hours" at 200 a month. And although online tech support is usually free, just phoning the company can cost up to \$5. Still confused? Compare options at [thisguide.com](http://thisguide.com), a searchable database of more than 1,000 providers. With fees this low, you can afford to experiment.

—SARAH CHILDRESS

## COLLECTING

# PYGMALION BARBIE

BARBIES ALREADY come in every guise imaginable. But what about one that looks like your Aunt Betty? Customized dolls are big business on eBay, with high-quality models fetching \$200 to \$600. Looking to start a collection? Some tips from winning artists at last week's