

## Caveat Emptor vs Credat Emptor

Most of us have heard the phrase “buyer beware”. This is from the Latin phrase Caveat Emptor. It simply means that you can’t trust everything a salesman tells you about the product that he or she is selling. This is good advice and for any significant purchase, it is smart to do a little research to make sure you are getting a quality product or service that will fit your needs.

There is another term very few people have heard of and it is Credat Emptor, or “buyer have faith”. This term implies that the buyer should be able to trust the advice of the individual they are buying a service or product from. While there is often no legal obligation for a salesperson to tell the customer the truth about a product, there is when it comes to the advice of licensed professionals.

Having a professional license in a state, obligates the license holder to abide by certain rules of conduct. This is true for doctors, engineers, nurses, and many other professionals. Each of these professions has a licensing board, appointed by the governor, that is responsible for setting the rules and seeing that the license holders abide by the rules.

I have the honor of serving on the board for the chiropractic profession. The phrase “buyer have faith” is the overriding obligation that we seek to uphold. This is important because, being a member of a licensed profession typically means that the professional holds a level of knowledge in his or her profession that is significantly greater than individuals who are not members of that profession. Doctors for example have a knowledge of the body, disease and illness and treatment options that is superior to the average patient. With that superior knowledge comes a degree of power that the doctor has over the patient. The patient often must trust the doctor’s advice, because the patient does not have enough knowledge to critically assess the validity of the advice.

Unfortunately, doctors are human beings. Some are more skilled and knowledgeable than others. Some are also more ethical than others. If your doctor recommends a product or service, it is important that you ask questions. Will this procedure or medication fix the problem or will it just treat the symptom? Will it actually make my body healthier, so I am less likely to need the treatment in the future? What are the risks and do the risks outweigh the benefits? What is the cost? What other treatment options are available?

If the procedure is relatively expensive or carries significant risk, **GET A SECOND OPINION!** You would be surprised how much disagreement there is between doctors on the appropriate approach for treating any given condition. You would also be surprised at how few treatments, that are commonly performed, are supported by valid scientific research. The internet can be very helpful, but keep in mind that a lot of information on the internet is inaccurate.

So, while Credat Emptor (buyer have faith) is ideal, Caveat Emptor (buyer beware) is smart.