



This Month's Matters...

Tom's Tidbits

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Keith Tucker brings "What Now Toons" to Tom Dwyer Automotive

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Until the day it's rebuilt

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Quick stories that will make a difference in your health

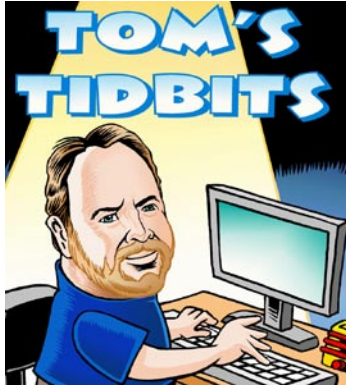
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Is slavery just something we still have to put up with?



Tom's Tidbits

We're may be losing our rights, but we're gaining a cartoonist!

Greetings!

This issue, instead of talking about something in the news I'd like to talk about something that's NOT in the news. Have you heard about Bradley Manning? No? He's the twenty-two-year-old Army private accused of leaking to Wiki Leaks, and he has been held without trial for months at the Marine Brig in Quantico, Virginia. He's being held in conditions known to cause permanent mental and physical damage, which is "cruel and unusual" punishment at best, and would be considered torture by most nations. And he hasn't been convicted of a crime.

That's what I mean about not being in the news. Brad's story made a small bump in the news cycle a couple weeks ago, but we haven't heard anything since. Yet he's still there. Without trial. Being punished as though he's guilty. And no one's talking about it.

For eight hundred years, the right of Habeas Corpus has protected against arbitrary state action. Habeas allows people to command their government to show cause for their imprisonment or be set free. Punishment, if there is to be any, is only to be used on those who have been convicted of a crime after due process. Habeas is absolutely fundamental to the Rule of Law. When your government can imprison you without accountability, what rights do you really have?

This is just the latest glaring example of the collapse of the Rule of Law in America. When draconian punishment is inflicted without due process on common people, but elite criminals like Rove, Bush and Cheney are vigorously shielded from accountability or prosecution, the basis of all our laws has vanished. I hate to keep harping on this rule of law thing, but without it we have lost the basis for a free and functional society. None of us should risk silence on this!

On another topic completely, I have some good news. Keith Tucker, a local Portland artist who has drawn the attention of Thom Hartmann, Greg Palast, and other, has agreed to come on the Tom Dwyer team. He's a progressive cartoonist who's wit finds targets from across the political spectrum. From now on, you can look for each weekly issue of Keith's "What Now?!!" Toons on our website under the "Features" tab. And, even better, Keith has agreed to do a special cartoon for every future issue of "Your Car Matters". I hope you enjoy his work as much as I do!

Make a great day,

Tom



"WHAT NOW?!!"

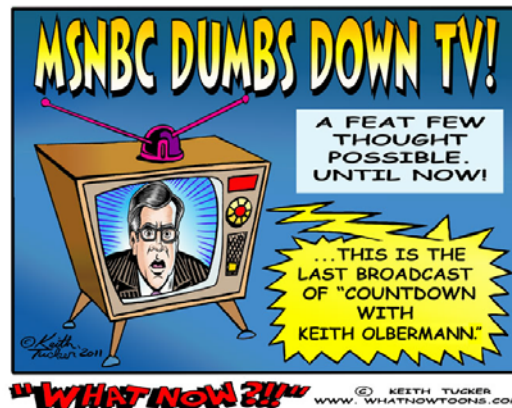
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WWW.WHATNOWTOONS.COM



"What NOW?!!" is What's New at Tom Dwyer
 Keith Tucker brings "What Now Toons" to Tom Dwyer Automotive

[Keith Tucker](#) gives more than a voice to Progressive angst and frustration... he's gives it a picture as well. Keith, a resident of Milwaukie, Oregon, has drawn notice from Progressive luminaries like Thom Hartmann, Randi Rhodes, Greg Palast, and more. His wit skewers the hypocrisy of the Far Right, and his humor is all the more enjoyable because his bold artistic style stands out in a sea of bland Flash-produced animation. As Greg Palast said, "It's Pow and Zap right to the kissers of the Washington Junta and the media spewmeisters."

If you aren't familiar with Keith's work, now's your chance. Tom Dwyer Automotive is proud to announce that Keith has agreed to let us run his weekly cartoon on our website, and create a special-to-us cartoon for EACH "Your Car Matters" newsletter! Don't be the last to know what all the buzz is about... make sure you check the [Keith's new page on our website](#) (or check [our Facebook page](#)) for your weekly fix of Keith Tucker's "What NOW?!!" Toons.





Real-Life Automotive Horror Stories

What happens when you don't change your oil- WITH GRUESOME PICTURES!

Usually, when we do a story about some critical system in your vehicle we talk in generalities because we want you to get an overall understanding of whatever we're talking about, but sometimes a real-life example tells the story better than anything else can. This is one of those times, but beware... it's not for the faint of heart.

Recently, a client (we'll call him/her "Mr. X") brought their vehicle in with a check-engine light, power loss, rough idle, and a severe oil leak. The vehicle had been running fine until all of a sudden the problems hit. We put the car on the rack and quickly diagnosed a leak in the valve cover gasket (the gasket that makes a complete seal between the engine block and the metal cover on top of it.) A little investigation showed that Mr. X was overdue for an oil change... 20,000 miles overdue!

Clean oil is essential to the operation of your vehicle. Oil works by building a slippery film around all the moving parts of your engine to reduce friction during operation. Dirty oil carries abrasive particulates through your motor, grinding against the parts like sandpaper and causing needless engine wear. Even dirty oil is better than no oil at all, because without oil the parts themselves contact and can cause catastrophic engine failure in seconds. When engine oil remains in service beyond its recommended lifetime (about 3000-4000 miles for conventional oil, and about 6000-8000 miles for synthetic), it begins to burn off and leave hard sludgy deposits similar to the burnt mess found on the bottom of a neglected oven. The best solution to this problem is to change your engine oil regularly. We have started recommending our clients switch to synthetic oil, which offers superior lubricating properties and longer life (about twice that of conventional). Synthetic oil also maintains viscosity longer under extreme temperatures, and reduces our dependence on foreign oil. Next time you visit us for a minor interval service, request a synthetic oil change- it's better for you, your vehicle, and our environment.

Back to our client... Luckily, Mr. X brought the car in immediately before more major damage was done. We were able to clean the sludge off of the internal components, but not before we took the horrific pictures below.

There are several take-away messages from Mr. X's experience, but perhaps the most important is the **ABSOLUTELY CRITICAL IMPORTANCE OF OIL CHANGES**. Another lesson is that Mr. X had been driving happily with no problems until the sudden gasket failure. This is a common occurrence in modern vehicles, where the computer systems can mask problems until you're left on the side of the road. Don't assume that if your vehicle is showing no problems then there's nothing wrong! One final lesson is that this problem was Mr. X's first experience with Tom Dwyer Automotive. Had he been a regular client already, our proactive maintenance and inspection programs would have caught the fact that he was behind on his oil changes long before problems actually appeared. This is exactly the type of problem we work so hard to avoid, and now that Mr. X is planning to come back to us he can drive confidently knowing that we'll be watching out for him.

And now, as we promised, graphic and horrifying pictures of what can happen to your engine if you don't stay up on oil changes. Again, beware... these pictures are **NOT FOR THE FAINT OF HEART!**

Before

Over the miles, the engine oil had broken down into its basic parts and formed a tar-like black sludge that coated the entire engine. The pictures below show the top of the engine with the valve cover removed. The sludge had packed the engine such that the engine oil had to fight through the goo in order to move. The picture on the right shows just how thick that goo was... the screwdriver is stuck into the sludge about 1½ inches.



After

It took a while, but we were finally able to clean everything out. Now you can see the moving parts that were covered by the burnt oil. The picture on the right shows that same chamber that had the screwdriver stuck into it. Once again, this is an engine that's ready to run cleanly and efficiently.





Client Profile- **Nancy Duncan of Schöndecken Coffee Roasters**

Few things say "Portland" like a coffee shop, and few things say "coffee shop" like Schöndecken Coffee Roasters, (503-236-8234, 6720 SE 16th Ave, Portland, OR 97202), located in a small house across the street from the Sellwood Post Office.



When you walk through the door the first thing you notice is the smell—a heady aroma of coffee, teas, and spices. The next thing you notice is the inviting creak of the rough hardwood floors, which make noise like real, honest-to-God hardwood floors are supposed to. Sight is only the third sense you'll use but as your eyes adjust to the dimness, if you look past the Rube Goldberg coffee roaster and behind the coffee-bean-stuffed counter you'll see the smiling face of Nancy Duncan where she's been for almost 15 years.

"It will be 15 years on February 1st", said Nancy. "I had been working as a pharmacy technician for many years until the pharmacy was bought by Rite Aid. Just about the time of the sale, the people who owned this shop asked if my husband and I wanted to take it over. They had opened the shop in the 1980's to roast coffee for their restaurant (which is now Cha Cha Cha on Bybee) and wanted to split it off. It was perfect timing, and I made the jump to the world of coffee." Nancy worked with them for a couple weekends to learn the basics then worked with one of their employees for about a month for practice, and she was on her own. The roaster itself is truly a thing to behold. A great metal contraption looming in the corner of the shop, "it's been here since the building was just a roaster, before we opened it to the public. It was hand-built by Michael Sivetz in Corvallis, who builds roasters for companies around the world."

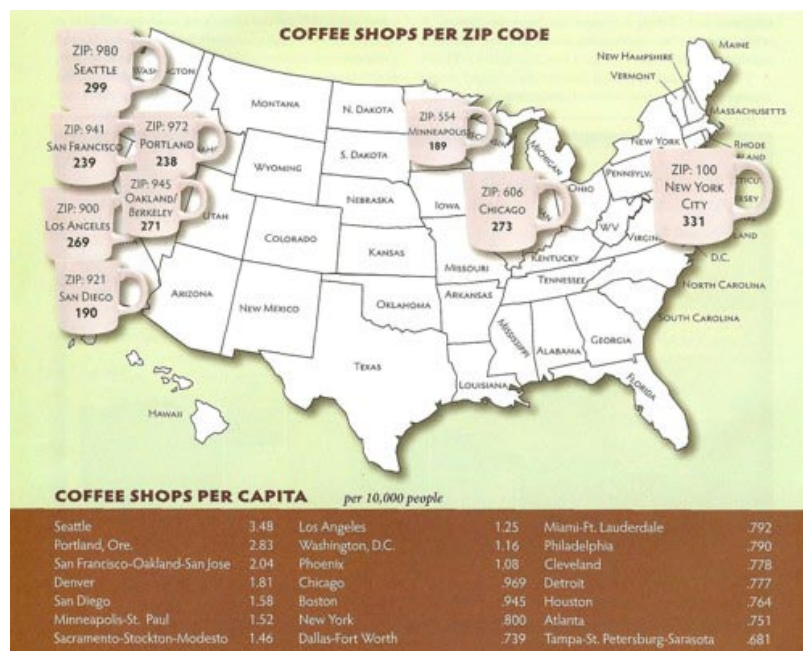
Her new business was also her introduction to Tom Dwyer Automotive. "I was looking for a mechanic at the time, and happened to hear some of my customers talking about auto repair. I asked them who'd they recommend, and they immediately said 'Tom Dwyer Automotive'! I've been a happy client ever since. That was a long time ago, when Tom used to come in the shop and drop a rock in the tip jar." A... rock? "Not just a regular rock!" laughed Nancy. "One of the rocks from his collection in the cases there at the shop. He'd bring special polished stones of some type, and it was always really nice."

Nancy's certainly learned the ins and outs of the business since those early days, and was able to tell us all about all about the art of coffee. "Coffee is a lot like wine," she said. "It's a crop product, which means that the beans vary by the weather they were grown in, the soil of their plantation, and the way the beans are stored. Moisture content varies by bag, and even within the same bag." Of course, the beans are only part of the equation. Just as a winemaker can make or break a batch of grapes, the knowledge and artistic touch of the coffee roaster is as important to a good cup of java as the beans used to make it. Nancy told us that "Harder beans make darker roasts. I look to Mexican beans for a light, nutty flavor, and French or Italian for the darker, smokier flavors." Roasting requires a close eye when the beans are almost done, because a batch can flip from perfect to burned in less than a minute. "Many people think that the darker the roast, the more caffeine the coffee has. It's actually just the opposite. Roasting burns out the caffeine, so the lighter roasts have more."

Tastes for coffee, again like wine, vary by season with lighter roasts (white wines) popular in the summer and darker roasts (red wines) popular in winter. Nancy's personal favorites? "I really like the dark French and Italian coffees. One of my particular favorites is Recluse, which is a blend of French and Sumatran." Schondecken has developed several blends of their own, including some with names that recall the Sellwood/Westmoreland area where the blend was born like "Moreland After" and "Best Moreland".

But coffee is not just an art, it's a business. Schondecken sells more than just coffee; they have an impressive array of bulk spices and loose-leaf teas. That amazing roaster helps set them apart from the other coffee shops in the area as well. "There are a LOT of coffee shops in the area, but only a couple roast their own beans on-site." Inviting as the shop is, though, it's only the tip of the iceberg. "The bulk of our business comes from mail-order, restaurants, and coffee carts." The clientele of the coffee world is changing too, a development Nancy welcomes but is a little ambivalent about. "Everyone's drinking more coffee these days (Look at the bottom of this article for the great graphic Nancy gave us on the density of coffee houses across the country) and I see much younger people drinking coffee these days, some as young as 10 to 12 years old. But I think it's a good thing in some ways. Coffee shops provide a place for those in-between ages to meet and have something to do. In our little area here, there's our shop as well as a yogurt shop and a couple other places that kids can go. It's nice to be part of filling that niche for young people."

Sitting in Portland, at the epicenter of the coffee revolution, Nancy sees more changes coming for the coffee world in the future. But, whatever changes the industry goes through over the next few years, you can rely on Schondecken's to provide a hot cup of Joe in the cozy, comfortable environment it needs to make it perfect.





Shop Talk

Please go check out our NEW website. It's much more than you might expect!

Every business has a website; but how many do you find useful? A website should be more than an extended yellow pages ad with contact info and a mission statement... and [our new website](#) is more! We've put a lot of work into making it a resource for our clients in every phase of vehicle ownership.

You'll find no-nonsense information on [buying a car](#), [keeping it in shape](#), understanding the [services we offer](#), [getting the most out of your car while you own it](#), and even [selling or donating it](#) when you're done with it. There are links for [traffic cameras](#), [trip planners](#), [bus information](#), and more to make your driving experience as rewarding as possible. We've even built an [Information Archive](#) that has answers for any of your car questions.

If you're wondering why you haven't seen coupons in our newsletters, our new site has the answer. Our [Money-Saving Programs](#) page describes our four simple programs that save you money, end the hassle of coupons, and still keep you on track with your vehicle maintenance.

But you're more than just a driver, so our website is more than just an automotive website. We have a new "Features" section with [Community Involvement](#) information, a peek at [Tom's infostream](#), and new [Humor](#) and [Politics](#) sections. (We're particularly proud of the political section!) Don't forget to check in [here](#) for your daily dose of [Doonesbury](#)!

For people who are considering trying us for the first time, we've made it easy to learn what other people say about us. Our [client testimonial page](#) has live videos from people who have used our services for years, and we've brought all our [reviews from other sites](#) under one roof. You can even get a glimpse behind the scenes to see what clients say on our [post-service response cards](#).

Still not enough? Well, none of our clients should be satisfied with less than everything! Surf on over to our [KPOJ section](#), with a growing [archive of our KPOJ ads](#), [on-air mentions](#), a sneak peek at our [newest spots before they air](#), and even some of [our spots set to video](#)!

We may finally be ready for the grand unveiling, but even now we know that our website will always be a work in progress. Check back often, because we'll be constantly refining and massaging the site to make it the most effective and enjoyable resource possible. Most importantly, [WE WANT TO HEAR FROM YOU](#)! Call, email, or come by to tell us what we're doing right or wrong, or what features you think we should include.



Drew's Kitchen

Recipes from our most popular columnist

Dust off the Crock Pot, its slow cooker season! Who doesn't love to come home to a home cooked meal, hot and ready to serve? Here are two recipes you'll savor all winter with time left over.

CROCK POT BEEF BOURGUIGNON

Traditionally, Beef Bourguignon is a fussy recipe requiring constant attention and hours of cooking supervision. It's one of my favorite dishes but I don't like the time it takes to prepare it. The crock pot is the magic bullet for a no fuss approach to this classic French dish.

1 lb. bacon, cooked, reserve grease
3 lbs. beef, cubed
1 bottle red wine
1 lb. onion, chopped
1 lb. celery
1 lb. carrots, chopped

2 cloves garlic, chopped
Chopped shallots (optional)
1 bay leaf
Salt & pepper
Flour

- Slowly cook bacon in large baking pan; remove.
- Dredge beef cubes in flour, brown in bacon fat. Transfer meat from skillet to heated platter.
- Sauté vegetable and garlic in bacon fat; remove. Drain fat from pan.
- Gently combine beef, vegetables, bacon and half the wine. Add bay leaf and salt and pepper to taste.
- Cook on low 8 – 10 hours.

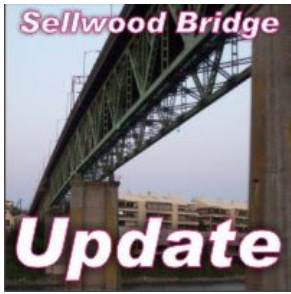
CROCK POT BEER MEATBALLS

Nothing says game day like Crock Pot Beer Meatballs, an easy recipe that is sure to please. Don't be surprised if these meatballs disappear before the chips and ranch dip! I like to serve them with a crusty sliced French bread.

1 can of beer
1 6 oz can spicy V-8 juice
1 teaspoon lemon juice
1 teaspoon hot sauce
1/2 cup Italian bread crumbs
1 cup onions

Salt and pepper to taste
1 large bottle ketchup
1 teaspoon horseradish
1 teaspoon Worcestershire sauce
2 to 3 lbs. ground beef
2 to 3 eggs

- Combine ground beef, 1/2 cups onions, Italian bread crumbs, eggs. Make the mixture into small meatballs. Then fry or bake the meat balls.
- In saucepan combine remaining ingredients. Simmer for 15 minutes.
- Put meatballs and sauce into slow cooker or Crock Pot. The sauce should cover the meat.
- Allow to simmer in slow cooker or Crock Pot for at least 3 hours to infuse the flavors.
- Serve during halftime.



Sellwood Bridge Update Until the day it's rebuilt

Looks like we're jumping over some of the final hurdles to getting a non-crumbling bridge. Clackamas county is finally coming to the table to fund the Sellwood bridge replacement, and fill a \$22 million gap in financing to the estimated \$330 million project. The County Board of Commissioners voted to have locals pay an additional \$5 in vehicle registration fees. A small minority of Clackamas residents believe they shouldn't pay a dime, although a reported 70% of the Sellwood Bridge traffic is Clackamas county residents. Commuters are happy with decision, especially Paul Riggs, secretary of the Columbia Pacific Building Trades Council. Local building trade workers will benefit from the project, since many of the labor will be sourced locally. "If you look at how it trickles down, it'll be quite a shot in the arm for the economy, not only for Clackamas County, but also for the whole region," Riggs said.

Read more on [this story at Portland Tribune](http://www.portlandtribune.com/news/story.php?story_id=129192587479001100) online.

http://www.portlandtribune.com/news/story.php?story_id=129192587479001100

Read more on [this story at The Oregonian](http://northwest.construction.com/yb/nw/article.aspx?story_id=153322554) online

http://northwest.construction.com/yb/nw/article.aspx?story_id=153322554



Health Notes

Quick stories that will make a difference in your health

Feedlot Cattle Fattened on Candy

Some Commercial Feedlots feed stale candy to cattle in an effort to reduce costs. According to a recent review, such businesses think milk chocolate and candy are “often economical sources of nutrients, particularly fat.... Milk chocolate and candy may contain 48% and 22% fat, respectively,” The article states that “upper feeding limits for candy or candy blends and chocolate are 5 and 2 lb. per cow per day, respectively.”

Many American consumers are unaware that they eat meat that is artificially high in fat and low in vitamin E, beta carotene, omega-3 fatty acids, and conjugated linolic acid, all of which are found in grass-fed animals.

Source: “By-Product Feedstuffs in Dairy Cattle Diets in the Upper Midwest,” Randy D. Shaver, Ph.D. More at <http://www.eatwild.com/cla.html>.

Medical Doctors question the Food Pyramid

“The USDA food pyramid isn't about health. It's about selling agricultural products.”

- Mary Dan Eades, M.D., co-author, “Protein Power” books

“The amount of blood sugar in your bloodstream, if you have normal blood sugar, is a little less than on teaspoon. Three hundred grams of carbohydrates (The FDA's suggested daily intake) converts to a cup and a half of sugar.”

-Michael R. Eades, M.D., co-author, “Protein Power” books

From <http://www.fathead-movie.com/index.php/meet-the-experts/>.

Exercise and Osteoarthritis

Physical exercise is often very helpful in improving joint mobility and reducing pain in osteoarthritis. The best exercises are isometrics, walking and swimming. Isometric exercise is a technique in which your effort is directed against a resistant object. (As an example, make “hooks” with all the fingers of both hands. Lock the “hooks” together and try to pull them apart.) These types of exercises increase circulation to the joint and strengthen the surrounding muscles without placing excessive strain on joints. Increasing muscles strength around joints affected with osteoarthritis has been shown to improve joint function and reduce pain.

-Michael Murray, N.D., in Dr. Murray's Total body Tune-Up, Bantam Books, 2000

Beyond brown Rice: Black Rice as Prime Antioxidant Source

Brown Rice, Good and black rice, even better. So say Zhimin Xu, Ph.D. of Louisiana State University Agricultural Center, after analyzing black rice grown in the southern U.S. Partially milled brown rice bran contains high levels of antioxidants, but brown rice appears to contain even more. (White rice, from which the bran is removed, is well known to have limited food value).

“Just a spoonful of black rice bran contains more health-promoting anthocyanin antioxidants than are found in a spoonful of blueberries, but less sugar and more fiber and vitamin E antioxidants,” Xu reports, asking, “If berries are used to boost health, why not black rice and black rice bran?”

Xu advocates a greatly increased role in our diets for inexpensive black rice, which at present is mainly used in Asia. Not only can it be served at the table, it can be also added to processed food to raise nutritional values. Moreover, black rice bran pigments, ranging in color from pink to black, might even replace the artificial colorants that are causative factors in cancer, children's behavioral problems, and other undesirable effects.

Source: "Black Rice is Cheap Way to Get Antioxidants," by Bill Hendrick, 26 Aug. 2010, <http://www.webmed.com>.

Vitamin B Halts Memory Loss

New Research at Oxford University looked at ways to slow or stop Alzheimer's disease, and the study investigators found that three vitamin B supplements considerably slowed brain shrinkage linked to memory loss. Drug trials have not been successful in memory loss scenarios.

Homocysteine, naturally produced in the body, has been linked to memory loss and Alzheimer's when found at high levels. Since vitamin B is known to break down homocysteine, the researchers tested the vitamin with 270 pensioners suffering from slight memory lapses, or mild cognitive impairment, which affects one in six persons age 70-plus.

Half of those taking part in the trial took a combined vitamin B tablet each day for two years. The tablet contained doses of vitamins B-6 (20mg), B-9 (or folate, 800 mcg) and B-12 (500 mcg); a typical serving of sirloin steak contains about 2.4 mcg of B-12. The control group took a placebo. Brain scans showed that the rate of brain shrinkage in the vitamin B group decreased by an average of 30%, and as much as 50% in some participants. Evidence indicates those with the least shrinkage do best in memory tests.

John Hough, a participant in the trial, took the combined vitamin B tablet with his breakfast every day for two years. He said, "It seemed to arrest my memory decline. I stopped taking it at the end of the trial, and I noticed after a few months, my memory was getting worse." Since the study ended, he has put together his own vitamin B cocktails from health store supplements. He estimates that the combination of supplements costs him about 19 cents a day.

Source: "10p pill to beat Alzheimer's disease: Vitamin B halts memory loss in breakthrough British trial," by Fiona Macrae, The Daily Mail, 09 Sept. 2010, www.dailymail.co.uk.



Popcorn Shorts

Cool and important stuff that's too short for a big article



Sellwood Landmark is Closing... BUT YOU COULD OWN IT!

The following letter is from Karin Anna, owner of the Looking Glass Bookstore on SE 13th and Nehalem. It's pretty self-explanatory, and although it's sad for all us neighbors it could be an opportunity for you.

Friends, loyal patrons, and booklovers,

After much deliberation, I have decided to sell the beloved Looking Glass Bookstore. It has been a wonderful almost 10 years as bookseller/owner of this exceptional store, which is over 35 years old (its first 30 years in downtown Portland, and moving to Sellwood in 2007).

As you know, the store quickly became a neighborhood gathering space, for adults and children.

The past few decades, have been presented many challenges for the future of the independent bookstore. Indeed, the list of small independents that have shut their doors for good is long and depressing. While it is clear that the book business is changing, I believe strongly that people want- and are willing to pay for- quality writing and invest in their personal library.

With that in mind, I am hopeful that the bookstore will find a buyer and continue to serve Sellwood's loyal readers. The right person would need to have a love of reading, but also be technologically savvy. Please pass on the word to anyone who may be interested in becoming the new owner of this special place.

Thank you so much for your loyalty and support over the years. This has been an extremely difficult decision for me, and I hope to find a buyer so this wonderful place can continue. If no buyer comes forward, we will close in March.

Karin Anna

If you're interested, you can reach Karin at the Looking Glass Bookstore, 7983 Southeast 13th Avenue Portland, OR 97202, (503) 227-4760.



What are the chances of keeping your ride in 2011?

America's least-stolen cars of 2010



10. Ford Freestyle

2005 - 2007 models

Claim frequency: 0.8

Average loss payment per claim: \$7,759



9. Saturn Relay

2005 - 2007 models

Claim frequency: 0.8

Average loss payment per claim: \$5,262



8. Toyota Prius

2005 - 2007 models

Claim frequency: 0.8

Average loss payment per claim: \$4,604



7. Volvo V70

2005 - 2007 models

Claim frequency: 0.8

Average loss payment per claim: \$3,195



6. Ford Focus

2005 - 2007 models

Claim frequency: 0.7

Average loss payment per claim: \$4,980



5. Volkswagen New Beetle

2005 - 2007 models

Claim frequency: 0.7

Average loss payment per claim: \$5,919



4. Buick Terraza

2005 - 2007 models

Claim frequency: 0.7

Average loss payment per claim: \$8,644



3. Subaru Forester

2005 - 2007 models

Claim frequency: 0.6

Average loss payment per claim: \$4,228



2. Buick Rainier

2005 - 2007 models

Claim frequency: 0.6

Average loss payment per claim: \$4,228



1. Mercedes E Class

2005 - 2007 models

Claim frequency: 0.6

Average loss payment per claim: \$10,805

America's Most-Stolen Cars in 2010



10. Honda S2000 convertible

Convertible sports car
2005 - 2007 models
Claim frequency: 8.1
Average loss payment per claim: \$13,624



9. Dodge Durango

SUV
2005 - 2007 models
Claim frequency: 8.1
Average loss payment per claim: \$9,682



8. Hummer H2

SUV
2005 - 2007 models
Claim frequency: 8.7
Average loss payment per claim: \$18,791



7. Dodge Magnum

Station wagon
2005 - 2007 model
Claim frequency: 9.9
Average loss payment per claim: \$8,926



6. Hummer H2 Sport Utility Truck

2005 - 2007 models
Claim frequency: 10
Average loss payment per claim: \$23,771



5. Ford F-350 Super Crew

Truck
2005 - 2007 models
Claim frequency: 10.7
Average loss payment per claim: \$20,138



4. Dodge Charger

Muscle car
2006-07 model years
Claim frequency: 11
Average loss payment per claim: \$7,047



3. Cadillac Escalade

Luxury SUV
2007 model
Claim frequency: 11.3
Average loss payment per claim: \$14,657



2. Ford F-250 Super Crew

Truck
2005 - 2007 models
Claim frequency: 13.1
Average loss payment per claim: \$19,250



1. Cadillac Escalade ESV

Luxury SUV
2007 SUV model year
Claim frequency: 15.0
Average loss payment per claim: \$13,060



New Solar Incentive Program Eliminates Up-front Costs

If you've looked at installing solar in the past, you probably found that there was a large up-front cost that had to be paid back over many years from the electricity savings. A California company just introduced a new leasing program that removes the hurdle of those upfront costs. You'll probably want to [read the whole Oregonian Article here](#), but here's a quick excerpt... "In an example provided by SolarCity, Susie Homeowner signs a 15-year contract, paying \$25 a month to the company. SolarCity installs, guarantees and insures the 3.2 kilowatt system, which includes about 16 solar panels. Susie's \$70 monthly electricity bill drops by \$30. The remaining \$40 bill results in a \$5 monthly savings after her lease payment. She also pockets a portion of the tax credits issued by the state."



Calculators You Can Really Use

Miles Per Gallon Calculator- You're thinking a road trip sounds like a cheap way to travel? Let's find out. This calculator uses current gas prices to [calculate gas mileage for your particular trip](#) and determine the cost of your car travel.

Hybrid/Conventional Comparison Calculator- If you're considering a new hybrid, is the mileage increase worth the cost? This calculator compares the [average gas mileage of new conventional cars to a new hybrid](#). Source:HybridCars

Carbon footprint calculator- "Take nothing but pictures, leave nothing but footprints." How big a footprint do you leave? Find out using [this calculator from our Carbon Neutral Program partners](#) at Bonneville Environmental Foundation.



Comparing Democratic and Republican tax plans

Conventional wisdom (especially among Democrats) is that proposed Republican tax cuts favors the rich, but is it true? Yes. If you've found it a little difficult to wrap your head around the wonkiness, [here's a picture that's worth a thousand words \(or \\$800 billion\)](#).



20 Signs Your Mechanic Is An Idiot

Reprinted from www.RideLust.com- We've all been in this situation before... your car begins smoking or making noises you only thought were possible in bowling alleys, and now you're stuck trying to find a decent shop. You've

heard all the horror stories, you've seen the outrageous amounts dealerships charge, so you're looking for a nice local shop where you won't get taken for a ride. One problem...how do you tell if the shop you're considering is run by a qualified professional you can trust, or by a guy who was telemarketing for an aluminum siding company last week? Here we have assembled a list of 20 easy-to-spot signs that you may be better off having your 3-year-old attempt the fix using Tinkertoys...

Your friends have had bad experiences at the shop. Okay so this may seem like a no-brainer, but in all seriousness when you need to choose a shop for work on your car, ask your friends. Let their experiences help you in finding a good quality place and a good price.

The shop requires you to pay before the work is done. Most reputable shops will give you an estimate, perform the work, and then charge you after you're sure the problem is fixed. This is the only reasonable business practice that makes sense, because having you pay before you can be sure the problem will actually be fixed just screams shadiness.

The mechanic is not certified by any national association. While certification certainly does not ensure good work and there are good mechanics who don't bother with these things, as a general rule of thumb, shops which have mechanics certified by national organizations such as the ASE (Automotive Society of Engineers) generally provide a better level of service.

The parking lot is full of cars that don't appear capable of movement. This may also seem like a dead giveaway, but many people in the search to save money will end up at a place like this. The general appearance of the shop, including the cars outside, can give you good insight into the quality of the service performed. Do you want your vehicle lined up among the sea of dead vehicles? I think not.

The mechanic attempts diagnosis based upon your broad description. Most of the time one symptom can have a wide variety of underlying causes. While listing a variety of possibilities is not a bad thing, a mechanic who seems to know exactly what is wrong based upon your simple description probably has no idea what is going on and is just guessing at this point. Without a thorough diagnosis, it can be very difficult to pinpoint exactly what is wrong.

The shop has lots of bad reviews online. In today's internet age, it is very easy to research a place of business and find reviews by other customers. A few minutes spent online at a search engine could save you time, money, and hassle later on.

The mechanic does not appear to have specific knowledge of your make and model. Some repair shops specialize in certain brands, while others attempt to do everything. Either way, they hopefully see a large volume of customers, and because of this should have some knowledge of your car's specifics without needing a manual or computer first. Simple things like a knowledge of engine size, which wheels drive the car, and approximate model year, among many others, can let you know that this mechanic has worked on cars like yours before and will most likely do a better job.

No estimate of time for repair. Shops which cannot provide an estimate of the time it will take to fix your car most likely have not worked on a car like yours before or simply are backed up and should be avoided.

Time for repair seems unnecessarily long. If the shop has quoted you a time for your repair which seems incredibly long, call around to other shops first and ask how long it would take them. If the repair estimate is unreasonable, finding another shop is a great idea, as the one you are at most likely has no clue what they are doing.

The shop is very new or has very little history in the area. While every shop needs customers to build up a history, newly opened shops may not be the best place to find good quality or the best deal. Shops that have been in the community a long time have to be doing a good job, otherwise they would have gone out of business a long time ago.

The mechanic tries to suggest a myriad of other services for you at the time of your repair. Preventative maintenance may be the best way to avoid long-term hassle, but many times these offers of additional service (for a fee) are unwarranted and just attempts to get more of your money. Read your owner's manual and know the timetable for services so that you can avoid being suckered in by a shop that is only out for your pocketbook. Shops that try to get you to purchase all sorts of extra services are not looking out for your best interests, and this applies to the quality of their repairs as well.

The mechanic suggests fixes which don't add up. Even though the average consumer does not have an extensive working knowledge of an entire automobile, some fixes just don't make sense. Use your judgment and common sense to question the mechanic if something seems out of place. For example, if you were having air conditioning issues and the mechanic suggests an

exhaust problem, you may want to pack up and leave. Once again, use the internet as a resource to research possible problems before going to the mechanic so that you can be at least educated enough to spot someone trying to pull one over on you.

The shop tells you you need to fix more things than you came in for, without a thorough explanation. While diagnosing one problem it is not uncommon to come across one or more secondary problems. For example, you need your brakes fixed but they suggest new tires, suspension fixes, or steering box problems. While it is very possible that while doing one job the shop may come across other things that need work, they should be able to explain this all to you in a manner you understand.

Lack of sufficient explanations. Following from #13, ANY instance at a shop where they suggest a repair but cannot thoroughly explain not only the reasoning but the procedure behind it should be a red flag. If a list of problems suddenly jumps up from their "master technician", ask them which ones are the most important and which could hold off. In most instances, if your car has been running fine for quite a while, it is unlikely that there are multiple serious failures lurking underneath, and the shop should be able to explain if that is the case.

The mechanic gives you a line like "good thing you brought this in, the car probably would not have lasted another 50 miles." Man, what are the chances that you happened to bring your car in at just the right time, to just the right shop! Lucky you! WRONG. Chances are, if you have been driving your car around for a little while with a warning light on or a noise, it was not very close to total failure. Shops which say things like this are just trying to make you feel lucky for their services and will undoubtedly overcharge you for their services.

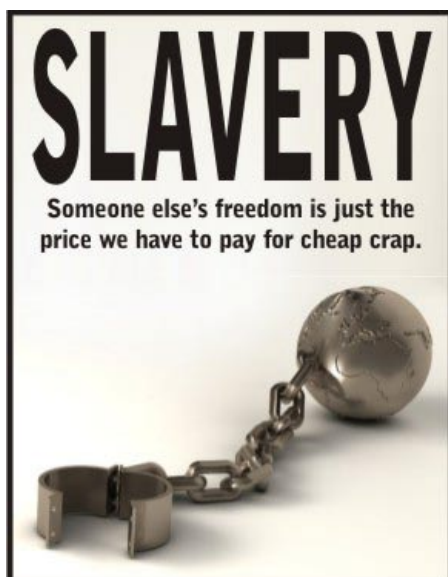
The mechanic suggests one fix first, then when that doesn't work, claims they "know" what has to be wrong this time. Sometimes shops have a few go-to fixes for things (alternator + battery for electrical problems, for example) and will jump to these first, then look for other problems later. If a shop charges you for a fix but it doesn't actually fix the problem, they should be willing to refund at least some of your money, if not all, because after all, you have trusted them with fixing the problem, not playing trial-and-error games with your money.

Insisting they are the best in town without awards or recognition from the community to back it up. Most any business will try to tell you that they are the best for the job, but look for proof. If a shop has been in the area for a while, look for local recognition (newspapers, chamber of commerce, etc.) to back it up. Without proof these claims might as well be thrown out as garbage.

The shop installs a new part, it fixes the problem but then fails soon after. There are cases of new pieces being defective from the factory, but it is also possible that the shop installed the part wrong and this caused it to fail. In general, if the shop is not willing to replace the part free of charge, they should be avoided in the future.

The mechanic won't wait on you to call around to other shops or take the car other places to get estimates. Often times, if the repair is a major one you might want to call several places and get estimates to make sure you are getting a good deal. If the shop you are at tells you you can't leave your car there for a few hours while you call around, they're not worth your business.

The mechanic cannot understand your explanation of the problem and asks you multiple times to repeat or rephrase. Shops which have knowledgeable staff and provide good service should be able to understand the problem as told by a common person. You might not use the same technical terms, but if they cannot understand your explanation, there's a good chance they won't find the right problem. If you can't explain it in words, ask them to look at the car or take a short ride with you. If they want your business and are really interested in providing you with the best service, they will agree.



News To Make You Furious

Is slavery just something we still have to put up with?

Slavery is a revolting, disturbing, horrendous idea. We look around at our own comfortable lives and congratulate ourselves that slavery is now illegal everywhere on Earth (Mauritania abolished it in 1981, the last country to do so) but the uncomfortable truth is that it still exists. Everywhere. Pervasively. And we reap the benefits every day.

From oil pipelines to chocolate to clothing to sex to toys, slave labor, child labor, convict labor, and the wonderfully euphemistic "forced labor" contribute to virtually every product and industry. Although people and companies could be forgiven for *unknowingly* participating, what justification is there for looking the other way? Even worse, what about companies that *knowingly* use slavery in their business? Or, the final step, what about companies that *actively fight* legislation to end forced labor?

Sadly, an article on slavery could go fill whole books but this installment of News To Make You Furious will only give you a bitter taste of the whole. You may not be able to stop slavery or even completely avoid products that rely on it, but you may have more knowledge to make informed buying or policy decisions.

Almost as sad as the fact of slavery is that it is being defended by lobbyists. Here's the inside story from one of the inside journals of international trade: [Business Groups Wary Of Labor Provisions In Finance Customs Bill](#), reprinted by [International Labor Rights Forum](#), originally By Jamie Strawbridge published in [Inside U.S. Trade](#), Nov 6, 2009. Click [here](#) for analysis at [Open Left](#) and [here for Rachel Maddow's take](#).

[10 reasons companies won't investigate supply-chain slavery](#), from by [Amanda Kloer](#) at Change.org.

[Chevron, Total Linked to Forced Labor and Killings in Burma](#) from by [Amanda Kloer](#) at Change.org.

[Jack Abramoff's Mariana Island utopia](#)

[Garment Workers on US Saipan](#), (from [Witness.org](#), a website that documents human rights abuses on video)

[Sweatshops in Mariana Islands](#), from [ISH Child Slave Labor](#)

[Pipeline Project in Myanmar Puts Cheney in the Spotlight](#), **Peter Waldman, Wall Street Journal, 27Oct00**

[Dyncorp and Halliburton Sex Slave Scandal Won't Go Away](#) from Paul Joseph Watson & Alex Jones

Where are the jobs in America today? Watch [Prison Labor- Made in the USA](#) to find out.

[Modern Slavery](#) on YouTube

[Modern-Day Slavery In Utah](#) By Nkoyo Iyamba, September 28th, 2010, from KSL.com in Salt Lake.

[Gap, Mattel, Speedo, Wal-Mart Products Linked to Child Labor-](#) Video of interview on [Democracy Now!](#)

[Nike uses forced labor in Malaysia](#)

[The Crimes of Chevron](#)- Slavery, Vandalism, Murder by Proxy

Burma, Myanmar, and the Oil Industry figured prominently in just about any search involving "slavery". Here are some of the articles we found

[The Yadana Pipeline](#)- Very detailed, documented reports in PDF format from [Earthrights International](#)

[Royal Dutch Shell's Activities in Nigeria](#)- Case history timeline from [Earthrights International](#)

[UnoCal settles suit for complicity in forced labor, rape, and murder.](#) from [Earthrights International](#)