

YourCarMatters

Tom Dwyer Automotive Services

August 2012 Newsletter

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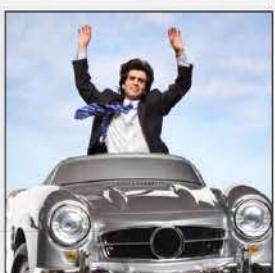
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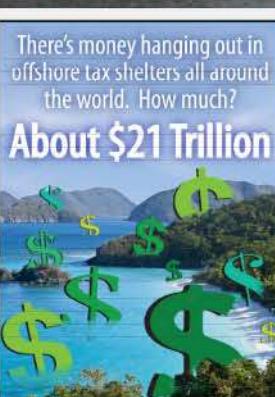
The Ultimate Cruise Control

Self-Driving cars are closer than you think.



News To Make You FURIOUS

There's \$21 Trillion on a beach somewhere having a better time than you are





August 2012 Newsletter
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Our Feature Articles



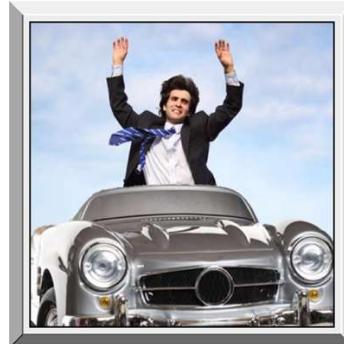
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Our special Toon-of-the-Month

Popcorn Shorts

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

- Own your own Japanese Fighting Robot
- Congratulations, Curiosity!
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- Two GREAT slide shows on the economy

News To Make You Furious

There's money hanging out in offshore tax shelters all around the world. How much?

About \$21 Trillion



Tom's Tidbits

Getting ready for the new Sellwood Bridge



Greetings!

It's hard to live in Portland and not have heard about the Sellwood Bridge. The busiest two-lane bridge in Oregon with 30,000 vehicles crossing each day, the Bridge has become increasingly overloaded and has been experiencing structural problems that are making it unsafe. Remember the interstate bridge that collapsed in Minnesota in 2007? It had a "structural sufficiency rating" of 50 on a scale of 100. The Sellwood Bridge is rated a 2 on the same scale. It's long past time this vital link was replaced.

This long-overdue replacement will cause problems for the Sellwood and Macadam Avenue areas until the bridge is completed in 2015. The new design minimizes the impact as much as possible by limiting the bridge closures to 30 days total throughout the reconstruction, but there will still be disruptions. We expect our own business to be particularly hard hit, as the footprint of the construction area stops right at the edge of our parking lot. Three years ago, we asked our clients whether they thought the bridge construction would affect their use of our service. The overwhelming majority said they would stay with us, and we are very grateful. But now the project is a reality and the question is no longer hypothetical.

We'd like to make a special appeal to our clients (and on behalf of the other area businesses that will be affected) to bear with us during this necessary inconvenience. We'll do everything we can to help you from our side. Since 2010 our newsletter's [Sellwood Bridge Update](#) has brought you the latest on our wobbly neighbor and its impending facelift, and we'll continue to bring you the news from ground zero. If you can't wait for a monthly update, Multnomah County has a webpage for the project at [sellwoodbridge.org](#) with daily updates, bridge cams, project history, and in-depth reports from multiple sources.

As the project progresses, we expect flexible and creative solutions will be needed to make sure things run as smoothly as possible. For example, if traffic becomes consistently bad we may work with another business to create a vehicle drop-off on the west side of the river, or we may create some type of discount that recognizes the extra effort people go through to come to us. Our responses will have to be tailored to the specific problems the construction presents, but we'll keep you posted. If you have any ideas that could make this huge project easier to cope with for your fellow Dwyer clients, PLEASE TELL US!

Once again, I'd like to express our appreciation to all of our clients for your patience and understanding during this difficult time. We are very fortunate to have such loyal and enthusiastic clients, and we work very hard to make sure that our service is worth going out of your way for. It won't be easy while it's happening, but it will be much better for everyone once the project is complete. We already know a new signal is planned for the 6th and Tacoma intersection, so those left turns from our shop onto the bridge will be much easier! It will be nice to see busses and fire trucks making the crossing again, and the peace of mind from knowing that the bridge won't collapse when you're halfway across will be worth something as well.

Take Care and Make a Great Day!

A handwritten signature in blue ink that reads "Tom".

Tom

What NOW?!! Toons

You Can Only See This Toon In Your Car Matters!



"WHAT NOW?!!"

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A Glimpse Into The Pit

Follow us on a tour of the infamous Health Care Exchanges

One of the central debates of Obamacare was the role of Health Care Exchanges. While the folks in the administration told us it would be a simple way to compare competing health care plans on an even playing field, the RepubliCons told us it was the beginning of a Stalinist-Maoist totalitarian takeover of America, and was grease on the slide to Hell. Who's right?

Well, now that some of the exchanges are active we decided to see for ourselves. Dante followed Virgil safely on his trip through the Inferno, so follow us, if you dare, as we descend into the eternal pits of fire that are...

THE NEW HEALTH

CARE

EXCHANGES!

The Gates of Hell are traditionally inscribed with the words "Abandon all hope, ye who enter here", but the inscription over the Gate of the Health Care Exchanges is much more innocent... it simply reads HealthCare.gov. The friendly



lady on the homepage didn't look demonic, but then sometimes it can be hard to tell. We looked around for the button to click to have the mark of the beast branded on our palm, but not seeing one we clicked on [the Find Insurance Options](#) tab instead. A puff of sulphurous smoke and we were in.

We were immediately assaulted with intrusive government demands for information. Apparently this "Finder" can't work without knowing what state we live in, or

whether we want insurance for individuals, families, or people with disabilities. Governmental incompetence right off the bat! But we chose "Oregon" and "Healthy Individual" and moved to the next page.



Aha! Here is where the eternal torture would really start! More information! The jackbooted website interrogated us about why we needed insurance, our age, if we had any special circumstances that could affect our coverage, and if we found it difficult to buy insurance. A



couple more checks and it was on to the next page.

At this step the weaknesses of Obamacare began to be apparent. Although it promises "choice", we only got five measly options for health care. Wait, sorry, that's not the plans available, it's just 5 possibilities of where people could generally get health care under the new system. The site arrogantly offered to explain "Health Insurance Through Work", "Health Insurance Plans for Individuals & Families", "Pre-Existing Condition/High Risk Pool", "Medicaid", and "Finding Care You Can Afford". Not to be fooled by tools of the devil, we picked "Health Insurance for Individuals" and pressed on.



We could hear no screams of the damned as we continued, but surely they must have been waiting for us behind the next screen. This one asked for EVEN MORE information about our zip code, when we wanted coverage to start, and who we wanted insurance for. Even though the cold hand of repression was tightening its iron grip on our throat, we entered the information and struggled onward.



More red tape awaited us as we had to decide if we were in Clackamas or Multnomah counties. Is there no end to the horror?



Finally, as the flames of Gehenna leapt higher around us, HealthCare.gov delivered its pronouncement... sixty one plans met our criteria! Here is where the devil springs his evil trap! The doomsayers were right all along; who has time to go through and compare sixty one separate plans? Obamacare was apparently a massive failure, a government takeover gone bad, a disastrous... wait... oh, by checking a couple boxes the site let us filter our choices by out-of-pocket limit, deductible, monthly base rate, and more. Click, click, check, click... oh. Sorry. Three plans.



But wait! Satan is the Father of Lies, and this only shows the headlines of the plan. The Devil is in the details, and surely if we knew the details we'd see the requirement to hand over our firstborn children for sacrifice on Obama's dark Kenyan altar of... oh. Clicking the big blue button gives us all the details of the plan. Let's see... specific coverage options, drug coverage, mental health... seems pretty complete.



OK, fine. The exchanges don't really seem too evil so far. But now that we'd come this far, the battle to leave would begin. We shoved our way past the death panels, elbowed aside the damned

spirit of Osama Bin Laden, leapt over the grinning skeleton of Single Payer, and barely managed to reach out with our fingertips to touch our browser's close button. Just like that, we were back in the real world, the hellish horrors of the Health Care Exchanges dissolving like a dream behind us.

So now you know... you've been up close and personal with the skeletal face of health care reform. You know the horrors, you know the lies, you know the reality. But now Virgil's mantle passes to your shoulders... Please

share this cautionary tale with someone you know, and take them on their own tour of Obama's Health Care Hell. Good luck, and may we all keep praying (or working) for the divine resurrection of Single Payer!

Requiem- If you're a small business, there's a special hell just for you. (Of course, you probably already knew that). Clicking [here](#) will take you to a [three-minute YouTube video about health care options for small business.](#)

Guy Fawkes' Summer Vacation

Keeping up with Occupy this summer

Hard to believe that it wasn't even a year ago... September will mark the one-year anniversary of the occupation of Zuccotti Park and the beginning of the Occupy movement.

Since the parks were cleared at the end of 2011, Occupy has lost its public face (for better or for worse) but they've still remained active. One of our clients, Jack D. (we won't use his last name here to protect his privacy, but there's links below if you want to contact him) is active in the Occupy movement and sent us the email below to keep us up to date. If you'd like to check in with the 99%, then here's Jack...



Dear Tom,

As I'm sitting here trying to avoid the sweltering heat, I hope you all are having a wonderful summer. Sorry I haven't kept in touch.

Almost every time I run into someone who I haven't seen in a while (happened again this past week) I get some form of the question, "What's happening with Occupy Portland?" The answer is LOTS! However, if you are only watching and reading Portland's mainstream news, you have probably not gotten much information--imagine that!

Following are some links for you to have a better idea of what's happening:

Read [The Occupier](#), Occupy Portland's online newspaper here, or watch [Occupy Portland's Livestream](#) (which stream's many of OPDX's actions and events) here. Compare/contrast this

to what you see on TV and read in the newspapers... [The Oregonian's](#) online link to their pics and articles associated with OPDX is here. [Willamette Week](#) and the [Portland Tribune](#) continue to be... erratic; so far the [Portland Mercury](#) is doing the best job.

As for me, I continue to be active as a member of and "point-of-contact" for [Occupy Portland Elder Caucus](#) and I am on the [Friends of Occupy Portland Board](#) (a non-profit 501c(4) for donations, etc. There will soon be a "donate" button for this, more info to follow.) It has been

gratifying to be involved with and an honor to serve with such passionate and dedicated people.

There are many places you can "plug in" and become involved. My suggestion is to go to [Occupy Portland's website](#), check out caucuses/committees/tribes that seem interesting, and join in where appropriate (the site is in the process of updating as we have had recent "spam attacks"). For a personal experience I suggest going to either GA or Spokes Council meetings ([times and places are listed here](#))

In Solidarity -- Peace, Love and Hang Loose,
Jack

Thanks for the update, Jack! And there are two things we'd like to add to Jack's pointers... first, please check our [Occupied Dwyer Page](#) for links even he may have missed. And second, if the Occupy Movement moves you, then please, please, please GET INVOLVED!

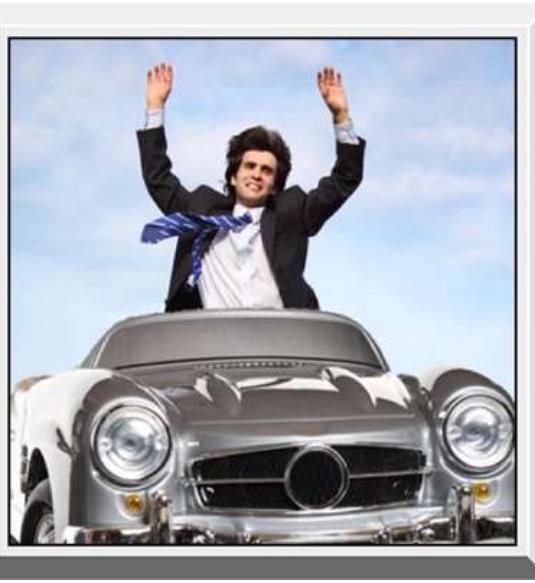
The Ultimate Cruise Control

Self-Driving cars are closer than you think

One of the coolest things in the movie Minority Report was the self-driving car that docked at the living room wall and did all the work in the high speed chases. It may be a while before we have the vertical roads, but the self-driving car is getting closer to a dealer near you.

[General Motors](#), [Volkswagen](#), [Audi](#), [BMW](#), [Volvo](#), and even [Google](#) are among the many companies testing driverless cars. The most optimistic estimates say we could even see them on the road before 2020.

[Self-driving \(SD\) cars may not be for everyone.](#) We have a pre-programmed desire for control, and it may be hard for some of us to hand over control of a two-ton box hurtling through traffic at 70 mph to a computer. Especially when we know how prone our personal computers are to crashing. So who is clamoring for a self-driving car? According to [JD Power's 2012 US Automotive Emerging Technologies Study](#), it's about who you'd expect... 18-37 year-old males living in urban areas. The desire for SD drops when the cost is factored in. While 37% of survey subjects wanted SD, the number dropped to 20% when they were told it would cost \$3000.



Most SD technologies concentrate on keeping the individual car safe, using a hardware package including radar sensors, cameras, laser scanners, ultrasonic sensors, drivers alert systems, and more. Others, such as the [one designed by Carnegie Mellon University](#), rely on a distributed system that allows the cars to communicate with each other. While much safer and more reliable, it requires all the cars on the road to be outfitted for the system to work.

Many universities and research labs have been toying with SD technologies for years. The [DARPA Grand Challenge](#), a race for driverless cars, started in 2004. (Interested in entering? First place prize is \$2 million) But these are prototype systems on restricted and controlled courses. Commercial companies are working on their own commercial versions as well.

Google is the company that has been loudest on its SD development, a project they started in 2010. [As of August, 2012, they reportedly have logged over 300,000 miles without an accident under computer control.](#) (Their perfect driving record was only marred by being rear ended while stopped at a traffic light. We can all probably sympathize.)

[Cadillac promises a SD car by 2015](#). Its “Super Cruise” system would be “capable of fully automatic steering, braking, and lane-centering in highway driving under certain optimal conditions.” Their current package would add about \$5-10 thousand to the price of the car.

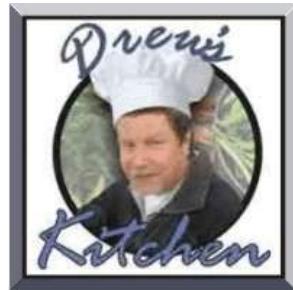
The technology isn’t the only thing that needs to be developed. Driving laws have to keep pace as well. Nevada may be leading the race on this aspect. In 2011 the state required the DMV to set regulations for autonomous vehicles, and in May 2012 it [issued the first US license for a driverless vehicle to Google](#). It allows test-driving of SD vehicles, provided there is one person behind the wheel and one in the driver’s seat.

Of course, not all cars will be self-driving right off the bat, and for a while there will be a mix on the road. What will that look like? Here is a totally terrifying, [full motion computer simulation of an intersection](#) with SD cars in white and human-controlled cars in yellow. All cars would need some computer assistance to cross the intersection.

So that’s where we are. We may not have those [jet packs we were promised](#), but a self-driving car may be just a few car payments away from our garages.



[Click here for a ride in Google's Driverless Car](#)



Don't know about you, but we're still thinking easy food for the summer. This month, Drew is sharing a recipe by Maxye Henry of Lawrenceburg, Kentucky. It's a delicious dish that works well as an appetizer, but dressing it up a little makes a creative main course as well.

Ingredients

- 1 large flour tortilla
- 1 (14.5 oz) can refried beans, with or without jalapeños
- $\frac{1}{2}$ cup crumbled and browned ground beef, chorizo, or other sausage
- $\frac{1}{2}$ cup shredded jack cheese
- $\frac{1}{2}$ cup sliced ripe olives

Procedure

- Fry the tortillas in canola oil to cover. Allow them to form bubbles. If your pan is slightly smaller than the circumference of the tortillas, they will form an upturned rim that will keep the fillings contained.
- Turn them, but only let them brown on one side; the flip side should be lighter in color- it will finish browning when you toast it under the broiler. Drain well. (This step can be done in advance, but you don't want the tortillas to lose their crunch.)
- Top the lighter side of each fried tortilla with strips of beans and browned meat, wagon-wheel style. Then sprinkle with cheese and top with ripe olives.
- Heat under a 400°F broiler just until the cheese has melted- watch carefully so the tortilla doesn't char.
- Top with garnishes.

Shop Talk

Our BAD reviews!



Independent businesses live and die by their online reviews. It used to be word of mouth that could kill you, but in the days before the InterTubes it took a while for that word of mouth to spread. And, there was always a fresh supply of people who would never get the chance to hear the rumors, so an unethical business could sleaze along for years before the bad word got out. Now the buzz (good or bad) is online instantly, lives forever, and can be easily compared to your competitors.

We've worked very hard to build our online reputation, and we have stacks of great reviews to back it up. But, no one's perfect and we do get bad reviews occasionally. We don't look at this as a bad thing, though, we look at it as the most direct possible form of communication with our clients. Whether it's an online review or a comment on one of our post-service feedback cards, we take it as an opportunity to improve. We first try to identify the person who had the problem (sometimes this is easy, sometimes it's impossible) and contact them to resolve their issue. Whatever the result with the person, we take their review back into our weekly Service Advisor meetings, examine our processes, and make changes to ensure that, if possible, that particular complaint never happens again.

No matter how good you are things can go wrong, there can be misunderstandings, and even (very rarely) people come in who just don't want to be happy. When things go wrong for us we do our ABSOLUTE BEST to make it right, but we don't always succeed. The good reviews may be what we strive for, but you know the dirty little secret... the bad reviews make the best reading. Here are all the bad reviews we could find on all the rating sites, along with comments from us where appropriate. Time to exercise those schadenfreude muscles and enjoy our BAD REVIEWS!

Ed. Note- As we wrote this article, it got a little confusing trying to figure out who was saying what. To make things easier to read, we put each type of response in a different font. Hope it's helpful.

- The reviews themselves are in black regular print
- *The response we made at the time (if any) is in black italics.*
- *New comments specifically for this article are in blue italics.*

CitySearch- "BD195172", 2/7/2011 review- "Recommends"

"Great Service Model. Someone once said, 'It's not the fact that a mistake is made, it's how you deal with it that counts.' Steve at Tom Dwyer has made me a believer in customer service excellence. I had a negative experience and he listened to my grievance, understood the challenges, and gave me viable solutions to resolve the situation. Such customer awareness and excellence deserves five stars! Thanks Steve!"

(7/30/2012- Like he says, we all know things go wrong, so it's important to be prepared when they inevitably do. We're actually very proud of this review... one of our newest clients came in because of it! And thanks to BD for being willing to work with us to make things right.)

Yelp- "Megan I.", 7/30/2010 review- "2 Stars (out of 5)"

"I came to this auto shop specifically because of the great ratings on Yelp, and I was incredibly disappointed in the service. I was having problems with my power steering and my brakes were screeching (they were so bad people on the street were turning to stare at me when I drove by!) Based on the reviews here I was expecting really friendly service, fair pricing, someone to clearly explain the problems with my car to me and to drive away with the car fixed. Unfortunately, I experienced none of these things.

They weren't rude per-se, but the folks in the office were really stand-offish. My power steering problem was straightforward so I understood that, but I didn't understand what they were saying was wrong with the brakes. Rather than explain it, the guy in the office acted like I was a moron and was really annoyed to have to explain it to me.

I HATE this attitude at auto shops and avoiding it was the reason I ultimately chose this shop. It was really frustrating to be treated this way. After I got my car back -- (\$1600 later....) the power steering worked great so two stars for that, but the brakes were still screeching. I took the car back for them to figure out why their expensive repair didn't fix the problem but they couldn't. Instead they just told me over and over that there was nothing wrong with the brakes. I expect to pay a lot for major repairs, so that wasn't a surprise, but I also expect to be treated with respect and for the problem to actually be fixed after I fork over almost 2 grand. Again, really frustrating since I know brakes aren't supposed to screech like that. I'll be taking my business elsewhere for a second opinion on the brakes and wouldn't recommend this second rate auto shop to anyone."

(7/30/2012- We weren't able to find out who this person was or what went wrong on her visit, so we were never able to reply to her Yelp review. The only thing we could say is that we tried our best then, and if she came back now we'd still try to make things right for her.)

Yelp- "Chris E.", 6/18/2012 review- "2 Stars (out of 5)"

"Really not sure what rating to give these guys. Would have loved to have given them a try, but they are only servicing vehicles that are 1998 or newer. Never heard of that with any reputable garage. Guess I'll take my '94 Toyota somewhere else. To their credit, they were professional and friendly and did give me some recommendations for other garages, but what a shame that they aren't interesting in assisting any of us with older vehicles."

(7/30/2012- The following is our response to Chris on Yelp, 6/19/2012. He didn't revise his rating, but this answer is still there for anyone else who is disappointed in our '1998 and newer" policy)

I'm sorry you're disappointed at our older vehicle policy, but it's nothing personal...it's been our policy for many years not to start NEW service relationships with clients with older vehicles; currently 1998 or older. We clearly post this on our website, but not everyone sees the website before they call. If we were actually able to service your vehicle I'm sure you would have given us more than two stars... please let me try to explain why we have this policy, and when you understand why we believe it's in your interest maybe you'll revise your rating...

We have many longstanding clients with older vehicles, and we plan to keep them happy for years to come! We started maintaining those vehicles when they were newer and continued servicing them as they aged. We have relationships with the clients, and everyone is aware of the vehicle's ongoing needs and condition. We'll continue to service these vehicles, but experience has taught us not to start new client relationships based around older, often challenged vehicles.

There are good reasons for this. First, we constantly update our training and equipment to match the

technology of more recent vehicles. Second, older vehicles can be "houses of cards" due to age, service history, or condition, which can lead to questions if there are problems with the service.

Most importantly, our service is built around trusting, long-term relationships with our clients, and that depends on the quality and condition of the vehicle being serviced. Most older vehicles are what we call "economically totaled", needing so much work to make them safe or reliable that the cost of repairs exceeds the value of the vehicle. It doesn't make sense for us to prioritize repairs on vehicles in this situation. Once we've built a service relationship with a client, they listen to us if there's a glitch, or trust us when we tell them it's time to stop spending on repairs and move on to a different vehicle. It's impossible to build that kind of relationship around a vehicle that is already worn out.

Coherent maintenance can extend the life of vehicles, but it's rarely worth playing "catch up" to get an older, poorly maintained vehicle running safely and reliably. We hate saying "no" to potential new clients, but we don't believe in relationships that are not mutually beneficial. Vehicles will come and go, but a service relationship can last for generations.

If there are folks out there with a vehicle older than 1998, you think it's in good condition, and you just won't part with it, there are options. For slightly older, good model vehicles with less than 150,000 miles we can do our Comprehensive Inspection (\$150.00) to determine the actual needs and conditions of the vehicle. If the vehicle is in a condition we can support then we'll gladly do it. If not, we'll recommend you to one of the places we trust to handle older vehicles, but we hope you remember us when you trade up to your next vehicle.

Yelp- "Ron Z.", 10/18/2009 review- "3 stars (out of 5)"

"I called Tom Dwyer regarding my 1994 Ford Ranger clutch problem and in the end was informed they only work on 1996 or newer vehicles and wouldn't be able to work on my truck. I have since learned they only take easier work that has little chance of damaging their perfect rating. Seems true. It sure would be nice to have that on their website instead of wasting my time on the phone and asking me all about the problem and then declining the job."

(7/30/2012- Ron and Chris had the same problem... our '1998 and newer' policy. About the only thing we have to add to what we wrote for Chris' review is to point out the way Ron says we dealt with him ... we kept him "on the phone asking all about his problem" to give him good directions to a mechanic that could help him even when we knew he wouldn't be our client. If you call us, you'll always get the same courtesy and respect.)

Yelp- "Curtis I.", 11/21/2011 review- "3 stars (out of 5)"

"This is an edit to my review from November 2011. I originally gave Tom Dwyer a less than stellar rating because of some problems we had in November after service they performed. Tom yelped a reasonable response to my review, and we later discussed these issues over the phone. Tom offered to resolve the issues, and we came to a fair agreement. I commend Tom for being willing to discuss the issues, and make a fair offer of resolution. This is well beyond what most service centers would have done. My updated rating is 3 stars, for a less than stellar beginning that was made right in the end. Things do not always work out perfectly, but at least Tom will work with you towards a fair end."

(7/30/2012- Here's another bad review we're very proud of. Even when things go bad we don't want you going home unhappy. Dealing with people as reasonable as Curtis and BD (above) makes it much easier to work out solutions that are satisfactory to everyone involved.)

Angie's List- 9/11/2009 review

Work Completed Date: March 11, 2009 **Hire Again:** No **Approximate Cost:** \$250.00

Description Of Work: They replaced the transmission fluid in my car.

Member Comments: *(Transcribed from a telephone interview)*

I went to them because it was conveniently located and they had a good rating on Angieslist. I felt that they redid the work that had already been done recently by the auto repair shop that I usually go to. I was not satisfied with their service.

Company Response:

We were sorry and surprised to find that this client had a problem with our service. We do everything we can to protect our 99.7% satisfaction rating, and no one leaves unhappy if we are given the chance to work things out.

Although this work was performed over 7 months ago, we were able to search our records and check into the matter. We started by doing a 90-point inspection of the client's 2002 Jeep. The ASE-Master-Certified Jeep Specialist who did the inspection found dirty transmission fluid that needed to be replaced. We told the client, she authorized the work, we did it, and as far as we knew the client was happy.

There are two points in this review that we take issue with. First, the client mentioned in the review (although not to us) that "...the work had already been done recently by the auto repair shop that I usually go to." We checked the transmission fluid and documented that it needed replacement. Perhaps the issue was not with the work we did, but that the transmission fluid had been extremely dirty again or may have not been thoroughly flushed by the previous shop. There are several systems available today to flush automatic transmissions and some do work better than others. We don't sell unnecessary work!

Second, this review could mistakenly lead people to believe that we charged \$250 for a transmission flush. Actually, it was \$76 in parts and \$97.35 in labor of a bill that also included the 90-point inspection, pre-service road test, a minor interval service, oil change and lube, resetting the "maintenance required" light, repairing a broken brake light, and a full post-service check and test drive.

Again, there is nothing more important to us than our client's satisfaction. No one leaves unhappy or stays unhappy if we are given the chance to work things out, but we can't fix problems we don't know about. If this client had told us there was a problem and asked for some adjustment, we would have done everything requested to make it right for her. And, even after 7 months, we still will.

(7/30/12- For some reason, the folks at Tribe.net don't like us. We have six reviews; four of them are five-stars but two of them aren't, as you can see below. All the spelling and grammar mistakes were in the original review.)

Tribe.net- "Phil", 4/17/2008 review- "2 stars (out of 5)"

I read the tribe ratings after hearing several advertisements on KPOJ, and decided that I would go to Tom Dwier, for an inspection and an oil change. What I left the shop with was much more -- a spooky encounter with a service manager, who recommended that I not go on long trips, unless I pay more than \$2500 for additional repairs, and an \$800 hole in my wallet.

I was seduced by Tom Dwier Automotive's website and progressive radio message. When I arrived I was awestruck by all the technical certifications and employee photos on the wall. The place looked humble, and the people were very friendly at 7 am. I dropped the car off and took the shuttle back to work, without incident.

A few hours later I get a message to call them, the inspection had been completed. Turns out that my suspension is totally shit struck, I had a bald tire, and I needed a break job, because a caliper is broken and dragging. Now I'm no mechanic, heck, I couldn't pick a break caliper out of a lineup, but that sounded pretty serious, so I had them fix it.

I was then told they had the parts in stock and I could get it done by the end of the day, they would call me. At this time I was also "sold up" on additional services like a break system flush, a cleaning and adjustment on the rear brakes, and a transmission fluid change. My \$99.50 inspection and \$37.22 oil change had skyrocketed up to \$800! They called me two hours before closing, and then told me that something wasn't fitting right and that they would have to keep the car over night. I was upset, but what could I do?

I got dropped off by my girlfriend, to pick up the car, and told her I that I would pay and be meet her at a local pub in a couple of minutes. It seems that I underestimated their respect for a customer's time when I told my girlfriend to go on ahead of me and order me a beer, because I, with credit card in hand, could not simply pay and leave without a lecture in vehicle safety, and a hard sell on the urgency of restoring my entire suspension system to original factory specs (I have a lowered ride), FOR OVER \$2000!

They did this as a sales tactic, because once I had my keys I would stop listening and be able to just say "no thanks" while walking toward the door, but I was forced in to justifying my desire to drive a lowered vehicle and given ominous warnings about going elsewhere to get service. All I wanted to do was pay and lick my wounds in a pub with happy hour beer. Thanks to that wind bag I missed happy hour, but still got to pay \$800, yea!

The next day I want to Les Schwab, to get a replacement tire, and told the service guy, that I had just come from Tom Dwier Automotive and I was told I needed a new tire and suspension, he said he was glad to do the tire and asked to take a look at the car's suspension. Naturally I approved, and his diagnosis was the same as Tom Dwier Automotive's I needed new front struts, shocks, and springs. The difference was about \$900! Not only that he gave me a quote on a break job, and it too was half as much as I paid! The take-home message here is: if you are a blue-collar guy on a tight budget, avoid this place like the plague, If you are a latte-sipping sipping YUPPE Tom will happily relieve you of your burdensome cash. I have to give up my vacation plans this year. I had planned on going to the great American Beer Festival for the first time this year, had I gone to Les Schwab, I could have at least gone camping.

(7/30/12- We really weren't sure what to do with Phil's review. We don't "upsell" anybody, and the "sales trick" about holding someone until they are mad was news to us. Anyone who knows us knows that we don't do things like this at all, but we still reviewed Phil's comments in our weekly meeting to make sure our Service Advisors knew how their advice was being interpreted by clients.

We'll finish out this walk down the potholes of Memory Lane with one of our oldest and worst reviews, which still stands out as a favorite. "J's" Tribe review is below, with Tom's response immediately after.)

Tribe.net- "J", 12/31/2005 review- "1 star (out of 5)"

These hacks are liars.. dont trust them!



Let me tell you about me and myself first, I am a mechanic with over 20yrs experience, that said.. I had a car for sale and my prospect wanted a pre-purchase inspection done. Ok no problem so he chose this place. 2 weeks prior to me selling the car I had just got done putting a brand new clutch in. So this place keeps the car for a few hrs and tells me right to my face the car passed, I am thinking great! My prospect calls me an hr later with what the shop told him. The shop said the brakes were shot, the clutch was going out and the trans was bad, all lies and they wanted something to the tune of \$1,200 for "future" repairs. This was all bold face lies because another prospect took the same car to a different shop in LO and they passed it with flying colors. Hacks at Tom Dwyer, yes dont go there, there filthy liars! - J , posted 12/31/05

We protect our customers from unethical car dealers



A real customer alerted us to the rating posted by "J". Thank you for the heads up. "J" is not one of our customers! Never has been never will be. I looked at his bio etc. What a guy! "J" Sells

used cars for a living and after reading his information I'm hoping that others will see the truth in this story. After inspecting "J's" vehicle for sale (for profit), we advised our customer to decline purchasing his vehicle. We ruined "J's" car sale to the "prospect" he had in his sights. SORRY "J", oh and by the way do you have a dealer's license? I assure you that the inspection was accurate. Our job is to protect our customers from buying used vehicles that will not deliver good service and economy. I would like to know what shop in LO passed it with flying colors (don't have your pre-purchase inspections done there!). Many details don't add up in "J's" rating. You don't get a clutch, transmission and brakes for \$1200.00. We don't give estimates to our customers for repairs on cars that fail pre-purchase inspections. "J" states in his bio that he is 30 years old (bio picture looks even younger). He claims to have 20 years' experience "working on cars". At the age of thirty I'd like to know how you get 20 years of experience "working on" cars, unless riding in cars counts. "Working on cars" and being a professional ASE master technician are not equivalent. We don't employ any 10 year old technicians at my shop. I'm hoping "REAL" Tom Dwyer customers will post feedback to wash "J's" out. Talk to a real Tom Dwyer Automotive client and you will find that we have been delivering impeccable service for 25 years and have a 99.8% customer satisfaction rate. Take Care and play nice!

STOP THE PRESSES! STOP THE PRESSES! STOP THE PRESSES!

(8/13/12- As we were putting the finishing touches on this article, one more bad review hit the e-streets. He doesn't seem like a client so we won't be able to contact him, and we won't be changing our political outspokenness based on one review, so there's probably not much we'll be able to do with this one. We also won't be able to respond before the newsletter goes out, so you'll just have to check Yelp to see what we say.)

Yelp- "Jim C.", 8/13/2012 review- "1 star (out of 5)"

Political agenda has no place in your business. Go elsewhere.

Health Notes

Heartburn might not equal heartbreak



Most of us know the pain of heartburn, at least occasionally. For many people, acid reflux can have a huge impact on their lives, restricting foods, interfering with sleep, and even causing permanent damage. Acute cases are helped by antacids and chronic cases by prescription medications, but "acidic" is the normal state of our stomachs and toying with that balance can have unanticipated consequences. This article from the [Well Being Journal](#) gives you some things to consider the next time you "can't believe you ate the whole thing".

Few know that in the vast majority of cases, painful acid reflux and peptic ulcers are caused not by too much stomach acid, but by too little. This may seem hard to believe for those who have been told that the burning they experience after meals is the result of overproduction of stomach acid. Acid suppressant drugs, which include proton pump inhibitors (such as Prilosec) and H₂ receptor antagonists (such as Tagamet and Zantac), are among the most prescribed drugs in the world. In some countries these medications are available over the counter. Additionally, over the counter acids including Tums, Rolaids, and Alka-Seltzer are very widely used.

Researchers have estimated that as many as forty percent of Americans experience heartburn at least once a month. Remarkably, heartburn symptoms can result from too little acid, and while excess acid can indeed cause burning sensations in the GI tract, it is very rare for the body to produce too much acid. Insufficient stomach acid, on the other hand, is surprisingly common, especially in older people, as hydrochloric acid (HCl), or stomach acid, production often decreases with age.

In addition to heartburn and ulcers, a wide variety of symptoms and conditions are associated with low production of stomach acid, including but not limited to: constipation and diarrhea; gas and/or belching; bloating, sense of excess fullness, and/or sleepiness after meals; nausea from eating fatty foods; candida overgrowth and other gut flora imbalances, including parasites; fatigue; food allergies and sensitivities; frequent infections; nutrient deficiencies, especially B12, folate, iron, calcium, and zinc; general malnutrition and poor nutrient absorption; weak or brittle fingernails; liver toxicity; and depression and anxiety.

Proper Digestion: A Brief Overview

How can low HCl cause all of the symptoms listed above? When we eat a meal, the stomach produces gastric juice made up of HCl and the enzyme pepsinogen. Pepsinogen

is converted into its active form, pepsin, when it contacts HCl. Together the HCl and pepsin begin the digestion of proteins in the stomach. The normal resting pH of the stomach is between 1 and 3, which is very acidic. A thick layer of mucus protects the stomach lining from this highly acidic environment. It is normal and desirable for the stomach to be extremely acidic; the stomach is perfectly designed for such acidity. Other tissues of the body, including the lining of the esophagus and small intestine, are unprotected from even the smallest amount of acid.

In the stomach, food is churned and mixed with the gastric juice. Once HCl and pepsin have done their work, the food will be partially broken down into a thick liquid substance called chime, which has the consistency of split pea soup. Next the pyloric valve which connects the lower stomach with the small intestine, will begin to open, letting chime through a little at a time.

As the chime enters the first part of the small intestine, or the duodenum, the intestine is triggered by the acidity of the chime to release the hormones secretin and cholecystokinin. Secretin tells the pancreas to release digestive enzymes that finish breaking down proteins, fats, and carbohydrates into smaller units that can be absorbed through the intestinal wall. Secretin also causes the pancreas to release bicarbonate, which neutralizes the acidity of the chime. The normal pH of the intestines is 7 (neutral), so the bicarbonate is necessary to prevent the acid from eating away at the intestinal wall. Cholecystokinin tells the gallbladder to release its bile, which emulsifies fats and allows for their absorption. Once this chain of events has occurred, at least 90 percent of nutrient absorption will take place in the small intestine, with the remainder absorbed in the colon.

When things go wrong

That's how digestion is supposed to work. However, if there is not enough HCl, any number of things can go

wrong. First, protein digestion can be dramatically impaired. In order to absorb protein, it must be broken down into individual amino acids. Deficiencies in protein can produce bodily effects as varied as neurotransmitter imbalance in the brain, endocrine dysfunction, edema, muscle wasting, fatigue, frequent infections, and slow wound healing.

Second, a number of vitamins and minerals are dependent on a certain level of acidity for absorption—iron, calcium, zinc, B12, B6, and folate. If there isn't enough HCl, deficiencies of these nutrients can have far-reaching ill effects on health, including anemia, homocysteine buildup, poor bone health, immune dysfunction, birth defects, and permanent nerve damage.

Third, without the proper acidity, secretin and cholecystokinin will not be released, and there will be a lack of enzymes and bile to finish digestion, along with an absence of bicarbonate. The lack of bile can lead to feelings of nausea, headaches, and even vomiting, as fats go undigested and become rancid. The gallbladder is a rhythmical organ, designed to empty several times per day. The liver will continue to make bile whether the gallbladder empties or not, and the bile can thicken and become concentrated in the gallbladder. This is an important survival mechanism, but if it happens enough times, the bile becomes sludgy and can eventually form gallstones. The lack of bicarbonate to neutralize the acid is also a serious problem because while the acidity may not be high enough to properly break down proteins or trigger the release of bicarbonate, it will still generally be high enough to damage the delicate lining of the small intestine. Over time, this can cause or exacerbate duodenal ulcers.

Fourth, the body realizes what will happen if the chime is allowed to move into the small intestine, and so the stomach will try to hold onto the chime for as long as possible. If the meal contained carbohydrates, they will begin to ferment in the warm environment of the stomach, producing gas. This can lead to a bloated feeling after meals, as well as belching. Under normal circumstances, the sphincter that connects the bottom of the esophagus to the stomach will open only when food is swallowed, to allow it to pass into the stomach. The rest of the time, it will remain firmly closed to protect the esophagus. Acid reflux can occur when the esophageal sphincter opens at inappropriate times, allowing acid to splash into the esophagus as the stomach churns the chime. A buildup of gas in the stomach can put pressure on the sphincter and cause it to open at the wrong time. Just as with the small intestine, the esophagus is not designed for even small amounts of acid. In this way, insufficient stomach acid can result in acid reflux and heartburn.

Nutrient Absorption, H. Pylori, and Leaky Gut

Over time, low stomach acid can also lead to severe imbalances in the normal gut flora that populates our GI

tract. In the small intestine and colon, the incorrect pH creates an inhospitable environment for the beneficial gut flora, while favoring the growth of pathogenic bacteria, yeast, and fungi. One of the many roles of beneficial gut flora is the production of certain B vitamins, especially those that are difficult to obtain through diet alone. When these organisms are crowded out by pathogenic flora, deficiencies in vitamins are practically inevitable. These pathogens feed on the food particles that we failed to digest because of low stomach acid. They also secrete toxins that irritate the lining of the small intestine, and can eventually flatten the villi, dramatically decreasing the surface area available for nutrient absorption. If this gut flora imbalance (also called dysbiosis) continues for long enough, the intestinal lining can actually develop holes, a scenario known as leaky gut. Normally the lining will only allow very small particles through for absorption, but with leaky gut, undigested food particles can leak through into the bloodstream. If the food particles contain proteins, the immune system will attack and form antibodies to them, believing them to be foreign invaders. This is the beginning of a food allergy.

Even the stomach, normally acidic enough to kill practically everything that passes through, can fall prey to H. Pylori bacterial infections and other bacterial overgrowth. H. Pylori is one of the few organisms that has a built-in mechanism for surviving the acidity of the stomach. It is normally confined to certain areas of the stomach, but in the case of low stomach acid, it can infect the cells that secrete HCl and cause them to atrophy, exacerbating the problem. H. Pylori has been implicated as a strong contributor to gastric ulcers and gastric cancer, and infection of the stomach can further weaken the esophageal sphincter, increasing the likelihood of acid reflux. Furthermore, stomach acidity serves as an essential barrier to disease-causing viruses, bacteria, and parasites that we ingest in our food and water. When this barrier is weakened, these pathogens can pass into our intestines and make us sick, taxing our immune system.

Low HCl can set the stage for development of health problems. Jonathan Wright, M.D., who operates the Tahoma Clinic in Washington State, is one of the few physicians who are aware of the pitfalls of low HCl, and he tests his patients for levels of stomach acid if they present with related symptoms. Wright states that over 90 percent of patients who come to his clinic with heartburn are found to have below-normal production of stomach acid! Many people with low stomach acid do not experience heartburn, so it's probably a large percentage of the population suffers from low HCl.

Acid-Suppressing Drugs: A Recipe for Disaster

When people with HCl-related symptoms go to the doctor, they are generally told that their stomach produces too much acid, and they are prescribed drugs that suppress acid production! Few people question this

assumption of too much HCl, because it seems to explain the burning they are experiencing.

Very few doctors test their patients; acid production before prescribing acid-blocking drugs. These drugs simply add insult to injury when it comes to the cascade of dysfunction that results from low stomach acid. Without the acid, the burning sensations no longer occur, giving patients a false sense of security. Meanwhile, their nutrient deficiencies, digestive dysfunction, and gut flora imbalances continue unchecked, leading to even worse problems down the road. These patients generally take acid-blocking drugs for many years of even for life, because if they stop, their painful symptoms will return. Acid suppressants have been linked to increased risk of bone fractures, pneumonia, Clostridium difficile infection, and abnormally low levels of magnesium in the blood.

In addition of worsening the effects of low HCl we've already outlined, acid-blocking drugs represent an extra burden to the liver, which must metabolize them. Some of the nutrient deficiencies caused by low HCl can prevent the liver from doing its detoxification duties properly, leading to liver toxicity in the long run. Even those who manage their heartburn or ulcer symptoms with over-the-counter antacids are setting themselves up for future health problems. As we've already seen, neutralizing the acid provides temporary relief from the burning but actually makes the root cause of the problem worse. Many antacids contain aluminum, which has been implicated in Alzheimer's disease and breast cancer. Regular use of calcium carbonate antacids can cause milk-alkali syndrome, which leads to kidney failure if left untreated. In addition, most commercial antacids contain questionable additives. If you are experiencing painful acid reflux and need relief from the burning, a solution of baking soda in water is a much better and more affordable option for neutralizing acid.

It is important to note that in very rare cases, sensations of burning in the upper abdomen can be due to excessive stomach acid. This condition is called Zollinger-Ellison syndrome, and it's caused by malignant tumors in the pancreas, duodenum, or lymph nodes surrounding the pancreas. If this syndrome is present, the use of a proton pump inhibitor (such as Prilosec) is indicated. In the vast majority of cases, however, burning is caused by insufficient stomach acid.

Causes of Low Stomach Acid

What causes low stomach acid in the first place? Deficiencies of B1, B6, and zinc, which are needed for acid production, definitely play a role. All three of these nutrients are commonly deficient in many people, and they can be depleted by chronic stress or by the consumption of refined carbohydrates. Many people are surprised to find that they present with clear deficiencies of B-vitamins in spite of taking large doses in their multivitamins. This is because the B-vitamins found in nearly all supplements are the synthetic forms, and high

doses must be used to get any effect. Even then, many people find that their symptoms don't respond even when using the synthetic forms. Natural forms of vitamins are more effective at much lower doses, although they tend to be more expensive.

Those on exclusively vegetarian diets are at risk for zinc deficiency. This is because zinc and copper must be maintained in a certain ration (8:1 in favor of zinc) in the body, and plant foods are invariably low in zinc and high in copper. The only exception is pumpkin seeds. The zinc found in plant foods also has much lower bio-availability than zinc from animal foods. The best food sources of zinc include shellfish (especially oysters), red meat, dark meat turkey and chicken, cheese, yogurt, and eggs.

Chronic low-level dehydration is another major factor in low HCl, as water is required for its production. Those who follow a low-salt diet (a terrible idea for the vast majority of people) are also depriving themselves of sodium and chloride, both needed to produce HCl. It is difficult, if not impossible, to obtain adequate chloride from other foods in the diet. And atrophic gastritis, a condition in which the stomach cells that produce acid become inflamed and atrophy, will definitely decrease the body's ability to produce enough acid.

Solutions for Better Digestion

Digestion begins in the brain when we smell our food. Optimal digestion requires a state of relative relaxation. Stress, anger, frustration, and distraction put the body into a state of fight or flight, in which the body directs energy away from activities like digestion and reproduction. For this reason, it's important for those with digestive problems to cultivate a sense of appreciation and relaxation before eating a meal, and to avoid eating when upset or distracted by other activities (like driving a car or watching television). It's also imperative to chew your food well and resist wolfing it down quickly, to give the system a chance to function healthily.

Many people inadvertently dilute their stomach acid and enzymes by drinking too many liquids with meals. One study showed that one glass of water increased stomach pH by more than 4 points within one minute! As a general rule, avoid drinking more than half a cup of water within 30 minutes before or 2 hours after eating a meal. It's a good idea to add a little lemon or lime juice or raw apple cider vinegar to your water to make it more acidic. Some people find that a tablespoon or two of raw apple cider vinegar in a small amount of water before meals improves their digestion a lot. Another option is Swedish bitters or other bitter herbs before meals, as the bitters stimulate acid and bile production.

Foods that normalize acid production include homemade bone broth, fermented vegetables, and unrefined sea salt. Bone broth contains the amino acid glycine, which has been shown to increase acid production. Traditionally fermented vegetables, especially kimchi and

sauerkraut, contain probiotics that combat pathogenic overgrowth, including H. Pylori. Kimchi in particular has been shown to significantly inhibit H. Pylori. Probiotics also manufacture vitamins, providing a safeguard against deficiencies. Sea salt contains chloride, and essential building block for stomach acid. It's also wise to consume a nutrient-dense diet and to avoid processed foods in general.

If the above measures have been tried without success, it's likely that supplemental HCl is indicated. For those with persistent digestive difficulties, acid supplements can make a world of difference. To find the correct dose, either the patient's own acid levels can be tested or a dosing protocol can be followed. Both of these methods should only be used with the guidance of a health professional who is familiar with stomach acid supplementation. In some cases, as with gastritis, it may be necessary to heal the lining of the stomach before supplemental acid can be tolerated. At the same time, it's essential to correct nutrient deficiencies that have been caused by years of insufficient acid or other factors. Depending on the person, issues like gallbladder problems, dysbiosis, and leaky gut may need to be addressed as well before digestion can return to normal.

People with low stomach acid often ask if they will have to take HCl supplements forever. There is no easy answer to that question, as it depends entirely on the person. Some people may be able to jump-start their body's own acid production by supplementing for several months with HCl and correcting deficiencies. Others may never completely recover their own acid production and may need to supplement HCl for life if they want to have normal digestion. The vast majority of people will at least be able to reduce their dose over time.

For those who experience acid reflux, adopting a low-carbohydrate diet may be extremely helpful in controlling their symptoms. One study examining 5 patients whose reflux had not responded to any of the conventional treatments found that their symptoms were completely eliminated within a week of adopting a low-carbohydrate diet (less than 20 grams per day). These improvements were sustained even after they liberalized their carbohydrate intake to 70 grams per day. Cutting intake of carbohydrates- especially refined- decreases intra-abdominal pressure; too much pressure can cause the lower esophageal sphincter to open at inappropriate times, allowing acid to splash into the esophagus.

Conclusion

Every cell in the body depends on proper digestion and absorption for the nutrients it needs to function. With low HCl, even the most perfect diet or most high-quality supplements will not make much of a difference, because the nutrients they contain will not be absorbed. It is far easier to address low HCl in its earlier stages than it is to correct the dysbiosis, food allergies, acid reflux, ulcers, and gastritis that can result from it. The goal is a perfectly functioning digestive system, not just the elimination of pain. We can benefit greatly by becoming knowledgeable about and taking responsibility for our own health.

Laurel Blair is a Nutritional Therapist Practitioner who is passionate about whole foods, traditional diets and nutrition. She offers nutritional consultations personalized to her client's specific health concerns. More at www.dynamicbalancenutrition.com

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See also...

<http://www.livestrong.com/article/378534-foods-that-suppress-acid-in-the-stomach/>

Sellwood Bridge Update

Now they're getting serious



The weather isn't the only thing heating up... construction on the bridge is going strong, too. This month we'll do a point-by-point of what we know right now...

- Traffic slowdowns are starting on Tacoma. So far, they've been unpredictable, brief, and annoying, but not very serious. Each time a truck leaves the construction zone on the west side of the river, traffic has to stop on Highway 43 to let them in. Since there's no way to know when a truck will be ready, there's no way to know when the stoppage will hit. However, if you get caught in one, it should be over soon.
- The lot across from our shop is being prepared to host the construction trailer village. It was cleared of buildings last month, and there should be a fence around it by August 20 or so. Eventually, there will be about 24 trailers parked there. Any impacts on traffic should be small.
- The Shoo-Fly (moving the existing bridge out of the way to be the temporary bridge during construction) is the next big thing coming up. Crews are trying to get it done before Thanksgiving, including adding the on-and-off ramps on each side. If they can't get it done by November, then they'll have to wait until January- there is a restriction on any construction that would close a traffic lane during the Holiday season.
- If you haven't read Tom's Tidbits this month, please do. We'll do our best to keep you informed and ease any inconvenience you might encounter during this long process. If you have any suggestions for actions we could take to make life easier, please pass them on to Charles@TomDwyer.com. In the meantime, we'd like to thank you all for your loyalty, patience, and understanding.

Don't forget ...

Multnomah County is set to keep you updated on the bridge construction 24/7. Their website at SellwoodBridge.org has full project information, archives, and other resources. Probably the most interesting thing on the site is the cameras set up to cover the new bridge construction. The link at left takes you to the [live camera](#), and there's also a [time-lapse video](#) that will condense the each day's construction progress into just a few minutes.



...and please check out our gallery of construction images on the next page...



The heaviest construction so far is on the west end of the bridge at Hwy 43



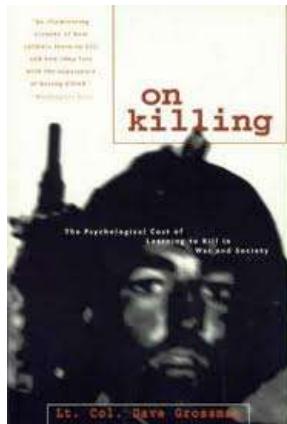
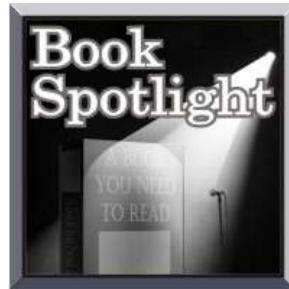
Pouring footings for the shoo fly. The right picture marks the point where the old/temporary bridge will touch land.

Two more shots- One at the east side near the condos, and one of the barge continuing work on the temporary bridge supports



Book Spotlight

“On Killing” by Colonel David Grossman



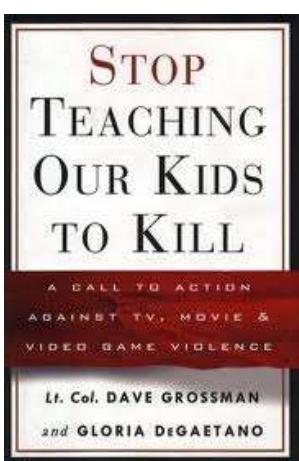
“On Killing”

By Colonel David Grossman

In today's world, this may seem like an impossible thesis to defend: "Human beings are hard-wired NOT to kill." However, the man who said it, Colonel David Grossman, probably knows what he's talking about. He's a former West Point psychology professor, Professor of Military Science, and an Army Ranger who was asked by the Army to increase the "kill ratio" of infantry soldiers. He found that in past wars, soldiers would intentionally miss their target, fire wildly into the air, or refuse to shoot at all, even in the "kill or be killed" situation of heavy combat. His research showed that (with the small exception of clinical psychopaths) people do not want to kill or injure other people and will avoid it at all costs. This natural aversion can be reduced through a variety of methods... reducing the humanity of the target, increasing the distance to the target, rehearsing the act of killing, increasing the "moral force" behind the reason to kill, and other means. The soldiers conditioned by this approach paid a heavy psychological price. However, after employing these methods in training, the Army's kill ratio skyrocketed.

But Grossman didn't stop there. He went on to describe how today's society is employing exactly the same techniques in entertainment, sports, and politics every day, and warned that it will only get worse unless we make a conscious effort to change.

The original "On Killing" was nominated for the Pulitzer Prize, has been translated into Japanese, Korean, and German, is on the Marine Corps Commandant's required reading list, and is required reading at the FBI academy and beyond. The revised edition includes information on 21st-century military conflicts, recent trends in crime, suicide bombings, school shootings, and more.

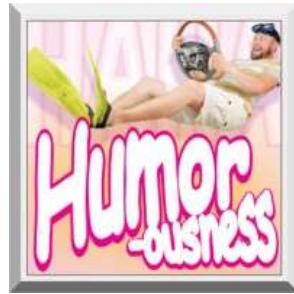


Book Spotlight Bonus!

"On Killing" dealt with why people don't kill and how to make them kill more effectively, but Grossman only touched on the larger societal effects in one chapter at the end. The obvious implications led him to write "Stop Teaching Our Kids To Kill", a much broader analysis of Grossman's findings on our larger society.

Humorousness

Vice Presidential Joke Buffet



The selection of Paul Ryan as VP nominee started an immediate avalanche of internet memes and jokes, but he's not alone when it comes to being the butt of jokes. The VP's come in for almost as much abuse as their top-ticket partners. Here are a few of the latest Ryan jokes, but we also went back over the last few election cycles and found a few jokes about each of the VP candidates. Sorry, but we couldn't find any jokes about Lloyd Bentsen, Geraldine Ferraro, Walter Mondale, or Jack Kemp. Enjoy!

Paul Ryan

"And then there's Congressman Paul Ryan. On the plus side, he has piercing blue bedroom eyes. On the minus side, he's a heartless smirking bastard, and the only people who can stand him are heartless smirking bastards. And Mitt, you already have that vote locked up." —Bill Maher

"Paul Ryan made all his interns read Ayn Rand. So I guess we know where he stands on torture." —Andy Borowitz

"Paul Ryan being sworn in as President would be a great last scene in a Planet of the Apes remake." —Andy Borowitz on Twitter

"Paul Ryan seems like the kind of guy you could have a beer with, just before he takes your Medicare away." —Mark Harris on Twitter

"Paul Ryan is Romney's pick for VP. Perfect choice. Ryan's a water boy for the super rich and Mitt Romney is thirsty." —Adam McKay on Twitter

"Since Romney doesn't care about poor people, he needed to balance the ticket with someone who doesn't care about old people." —Andy Borowitz

"Paul Ryan introduced a budget plan that would overhaul Medicare and make deep cuts to other social and healthcare programs because he believes the American people have said loud and clear: 'stop using my tax dollars to take care of me.'" —Seth Meyers

Joe Biden

"A reporter in Florida was forced into a closet by Joe Biden's staff to keep him from talking to guests at a fund-raiser. The guy said it wouldn't have been so bad if Biden wasn't already in there for the same reason." —Jimmy Fallon

"Sarah Palin has managed to use her failed vice presidential run to put herself in a position of power and influence. Joe Biden won the race and he hasn't been able to put himself in a position of power and influence." —Craig Ferguson

"Democrats are calling Christine O'Donnell 'the Sarah Palin of the East.' Really? She's a loud, emotionally

unstable woman from Delaware. That's not Sarah Palin, that's Joe Biden." —Craig Ferguson

John Edwards

"In an interview in GQ magazine, John Edwards's mistress said she slept with him on the first day they met, but she wasn't his mistress, she was just playing the role. And, apparently, the audition went so well, she got the job!" —Jay Leno

"John Edwards also dropped out of the race today. He said he wants to spend more time with his haircut." —David Letterman

"Don't worry about Edwards. He's going back to hosting 'Wheel of Fortune,' so he'll be fine." —David Letterman

Joe Lieberman

"You know what is worse than being sick and not having health insurance? Having to sit through the Lieberman filibuster that kept it from you." —Jon Stewart

"Joe Lieberman lost his own party's nomination. He was beaten by newcomer Ned Lamont, or you might know him as, 'Who? What?' ... But to Joe Lieberman's credit, he was just as dull in defeat as he would have been in victory." —Jay Leno

"A lot of people thought Joe Lieberman lost because of the kiss that President Bush gave him at the State of the Union Address. So let that be a little lesson for all you Democratic senators out there. You want to keep your job, don't make out with President Bush in public." —Jay Leno

Al Gore

"After 40 years, Al and Tipper Gore have split up. Nobody knows why, but there is a rumor today that Al came home early last week and found another man's carbon footprints." —Bill Maher

"Al Gore won the Nobel Peace Prize for his work with the environment. Then, in a stunning reversal, the Supreme Court awarded it to George Bush." —Amy Poehler

"A lot of people said Al Gore was the best vice president the country ever had. Not to take anything away from Al, but look at the competition. He replaced a guy who couldn't spell 'potato' and was followed by a guy who shot someone in the face." —Jay Leno

Lloyd Bentsen

Senator, I served with Jack Kennedy, I knew Jack Kennedy. Jack Kennedy was a friend of mine. Senator, you're no Jack Kennedy. —Lloyd Bentsen

Sarah Palin

Are you kidding me, the mayor of Wasilla, Alaska? Yeah, that's who you want in the White House during a time of crisis. When she got a phone call at 3 in the morning, it was because a moose had gotten in the garbage can. (Bill Maher)

Well in that interview, you know, Sarah Palin couldn't name a single newspaper she read ... which wouldn't be so bad, except her major was in - journalism. (Jay Leno)

Republican vice presidential nominee Sarah Palin is in town. John McCain took her over to the U.N. to introduce her to all the world leaders. It looked like Take Your Daughter to Work Day. (David Letterman)

Dick Cheney

"But the speech went over pretty well. I mean, Cheney was interrupted five times by applause and 50 times by people screaming, 'Stop! I'll tell you everything! What do you want to know? Just stop, please! Don't go on!'" --David Letterman

"Dick Cheney had an awkward moment tonight at the White House Halloween party. He went dressed as Darth Vader and at the party, he ran into the real Darth Vader who was dressed as Dick Cheney." --Jay Leno

"Dick Cheney gave Joe Biden tour of the vice president's living quarters. Yeah, afterwards, Biden said he loves the house, but he'll probably turn the dungeon back into a rec room." --Conan O'Brien

Dan Quayle (*There were very few jokes about him, but Dan filled in just fine for himself*)

"The American people would not want to know of any misquotes that Dan Quayle may or may not make."
--Vice President Dan Quayle

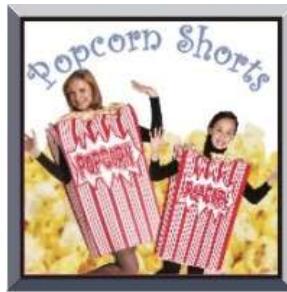
"If we don't succeed, we run the risk of failure."
--J. Danforth Quayle

"What a waste it is to lose one's mind. Or not to have a mind is being very wasteful. How true that is."
--Vice President Dan Quayle

Popcorn Shorts

Cool stuff that's too small for a big article

Just like it says, Popcorn Shorts is about the kind of things we think are really interesting, but don't really need a large article to explain them. From the sublime to the ridiculous, check in here for crunchy bits of info you'll love to munch. Bet you can't eat just one!



Own Your Own REAL Japanese Fighting Robot



Looking for a way to make your commute easier? We may have found it. A company called [Suidobashi Heavy Industry](#) has created a 12-foot tall, 9,920 pound, [fully functional transformer-type robot that you can actually](#)

[drive around town](#). The Kuratas has a top speed of about 6 mph, and is powered by a diesel engine. The chest opens to reveal a cockpit with wrap-around view screens from which you can control all the driving functions, as well as the two fully articulated arms, scissoring legs, and pivoting torso. Instead of heated seats and cup holders, you'll find Kuratas equipped with water-propelled missiles and Gatling guns that fire 100 BB's per second. You may think the \$1.35 million dollar price tag is the scariest feature, but you'd be wrong. The scariest feature is the fact that the Kuratas has a Kinect system that uses your smile as a trigger to fire the weapons. (Can't afford Kuratas? [Here's a very cool but much cheaper alternative.](#))

Congratulations, Curiosity!



Humanity reached another milestone on August 5 when our newest Mars rover, *Curiosity*, landed only 8 feet from its target on a planet 140 million miles away. There's obviously not much we can add to the story from

here, but if you want to keep up on this amazing achievement we have some links to share with you. *Curiosity* landed in a totally different way from any past planetary probes. How different? This amazing video from JPL shows you [a landing system that would make Rube Goldberg blush](#) but worked flawlessly in action. Here's a link to the locations of [all 7 NASA Mars landings, plotted on a globe of Mars](#) so you can see their relative locations. This link will give you the [lowdown on some of Curiosity's hardware](#). If you want to stay up on the mission, [NASA](#) has at least two web pages dedicated to *Curiosity*. This link goes to

their [page for the rover itself](#), and this one takes you [their page about JPL](#) (which is currently all about their flagship mission). If you're on Facebook you can 'like' the [JPL Facebook page](#), or even [get posts from Curiosity itself](#) by liking the *Curiosity* Facebook page. Finally, this link will plug you into the [Mobile App, Flickr, and even more](#). Geek out!

Paralyzed Woman Completes London Marathon



We apologize, but our coverage of the London Olympics has been woefully inadequate. To make up for it, we'll share this story about the power of the human spirit, the potentials of technology, and the idiocy of bureaucrats. In 2007, Claire Lomas was paralyzed from the chest down in a horse riding accident. In 2012, after a grueling 16-day effort, she became the first paralyzed person to complete the London Marathon. This [article from the London's Telegraph](#) will tell you about Claire and her triumphant human spirit, this link to [Argo Medical Technologies](#) will tell you about the ReWalk suit that made her achievement possible, and this article from the [Daily Mail](#) will tell you about the bureaucrats who [won't recognize her finish](#) because she didn't do it in 24 hours.

Two MAGNIFICENT Slide Shows on the Economy



In the 1992 election, Ross Perot got 19% of the popular vote by explaining the "giant sucking sound" with clear, simple charts and graphs. Strong graphics can make the most complex ideas understandable, and here are two excellent slideshows from [BusinessInsider.com](#) that explain our current economy, how we got here, and what it will take to pull us out. Click [here for the first show](#), and [click here for the second](#).

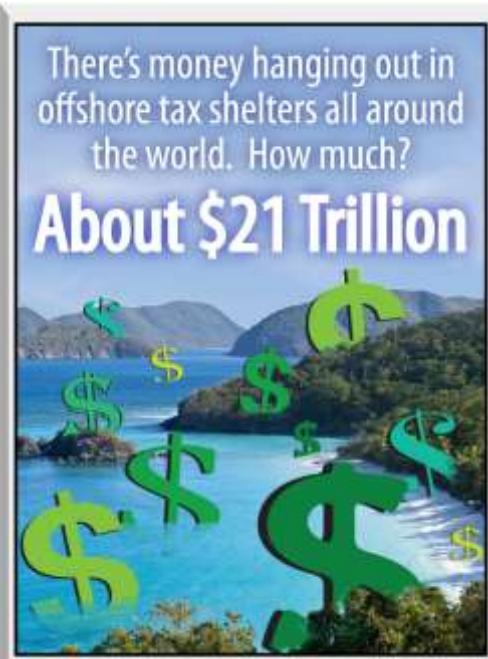
News To Make You Furious

There's \$21 Trillion on a beach somewhere having a better time than you are.



An economy isn't the AMOUNT of money IN a society; it's the measure of the FLOW of money THROUGH that society. As the money flows it passes through the hands of everyone in the society, allowing us to pay our mortgage, eat, educate kids, whatever. Part of the money is also diverted to supply the governmental functions of that society, be it military, health care, schools, whatever. What happens when the money is taken out of the system, or pools at one end and stops flowing? The flow stops. The economy withers. Families can't pay their bills, and governments can't carry out their functions. Things go bad quickly.

Currently there is at least



\$21 trillion dollars (maybe as much as \$32 trillion; it's hard to tell) sitting in tax shelters around the world. It's there for the sole purpose of avoiding tax which would otherwise be paid if it stayed in the country of origin. Yes, it's owned by individuals with the freedom to put it where ever they want. Yes, it could theoretically enrich the country it was in, (but as you'll see in the article below it usually doesn't). Yes, it's legal to do it. But that's kinda the point. If governments, which make laws, make it legal to do this but then tell the people that there's no money to maintain their society, that's wrong. And that would make us... what's the word... FURIOUS!!

By [Sara Jaffe](#), in News/Politics section of [AlterNet](#)

6 Things You Should Know About the \$21 Trillion the World's Richest People Are Hiding In Tax Shelters

A new report from the [Tax Justice Network](#) found trillions of untaxed wealth that the world's richest people are hiding. Here's what you need to know.

\$21 trillion. That's how much the world's richest people are hiding in offshore tax havens worldwide. Or it may be more, as much as \$32

trillion—the real amount is, of course, almost impossible to track.

While governments slash spending and lay off workers, citing a need for "austerity" because of the slow economy, the ultra-rich—fewer than 10 million people—have stashed an amount equal to the US and Japanese economies *combined* away from the tax man. This is according to a new report by the [Tax Justice Network](#), and their findings are shocking. The lost tax revenue from offshore tax shelters, they note, "is large enough to make a significant difference to all of our conventional measures of inequality. Since most of the missing financial wealth belongs to a tiny elite, the impact is staggering."

James S. Henry, who was former Chief Economist for McKinsey & Co. and is the author of the book [The Blood Bankers](#) as well as articles for publications including *The Nation* and *The New York Times*, dug into information from the Bank for International Settlements, the International Monetary Fund, the World Bank, the United Nations, central banks, and private sector analysts and found the outlines of the giant pool of cash floating in that nebulous location known as “offshore”. (And this is just money—the report leaves out things like real estate, yachts, art, and other forms of wealth the super-rich are hiding, untaxed, in offshore tax havens.) Henry refers to it as a “black hole” in the world economy and notes that, “despite taking pains to err on the conservative side, the results are astonishing.”

There's a lot of information to wade through in this report, so we've broken out 6 things you should know about the money the world's richest are keeping from the rest of us.

1. Meet The Top .001%

“By our estimates, at least a third of all private financial wealth, and nearly half of all offshore wealth, is now owned by world's richest 91,000 people— just 0.001% of the world's population,” the report says. Those top 91,000 have about \$9.8 trillion of the total estimated in this report—and fewer than ten million people account for the whole pile of cash.

Who are those people? We know they're the richest, but what else do we know about them? The report mentions “30-year-old Chinese real estate speculators and Silicon Valley software tycoons,” and those whose wealth comes from oil and the drug trade. It doesn't mention, but could, US presidential candidates—Mitt Romney's famously taken flak for having money stashed in a Swiss bank account and in investments located in the Cayman Islands. ([Politifact rated these statements in a recent Obama ad “true.”](#))

Drug lords, of course, need to hide their ill-gotten gains, but plenty of the other ultra-rich are simply avoiding paying taxes, constructing complicated trusts and other investments just to shave a few more points off the bill they pay to their home country. And it's all adding up.

2. Where's the Cash? It's Complicated

“Offshore,” according to Henry, isn't a physical location anymore—though plenty of places like Singapore and Switzerland, he notes, still specialize in providing “secure, low-tax physical residences” to the world's rich.

But these days, “offshore” wealth is virtual—Henry describes “nominal, hyper-portable, multi-jurisdictional, often quite temporary locations of networks of legal and quasi-legal entities and arrangements.” A company may be located in one jurisdiction, but it is owned by a trust located elsewhere, and administered by trustees in a third location. “Ultimately, then, the term 'offshore' refers to a set of capabilities,” rather than to a place or multiple places.

It's also important, the report notes, to distinguish between the “intermediary havens”—the places most people think of when they think of tax havens, like Romney's Cayman Islands, Bermuda, or Switzerland—and the “destination havens,” which include the US, the UK, and even Germany. Those destinations are desirable because they provide “relatively efficient, regulated securities markets, banks backstopped by large populations of taxpayers, and insurance companies; well-developed legal codes, competent attorneys, independent judiciaries, and the rule of law.”

So the same folks avoiding paying taxes by shuffling their money around, in other words, are taking advantage of taxpayer-funded services to do so. And here in the US, certain states have begun, since the 1990s, to offer inexpensive legal entities “whose levels of secrecy, protection against creditors, and tax advantages rival those of the world's traditional secretive offshore havens.” Combine that with the declining share of US taxes paid by [the rich](#) and [corporations](#), and we're starting to look awfully appealing to those looking to squirrel away money.

3. Big Bailed-Out Banks Run This Business

Just who is facilitating this process? Some familiar names surface quickly when you dig into the data: Goldman Sachs, UBS, and Credit Suisse are the top three, with Bank of America, Wells Fargo, and JP Morgan Chase all in the top ten. “We can

now add this to their list of distinctions: they are key players in many havens around the globe, and key enablers of the global tax injustice system," the report notes.

By the end of 2010, the top 50 private banks alone were managing some \$12.1 trillion in "cross-border invested" assets for their clients. That's more than twice what it was in 2005, representing an average annual growth rate of over 16 percent.

"From banks to accountancy firms and corporate lawyers, some of the biggest businesses in the world are part of the fabric of global tax avoidance," writes financial researcher (and former Goldman Sachs trader) Lydia Prieg in *The Guardian*. "These companies are not moral entities that we can shame into paying their fair share; they exist to maximize their profits and those of their clients."

"Until the late 2000s," Henry notes, "the conventional wisdom among flight capitalists was 'What could be safer than 'too big to fail' US, Swiss and UK banks?'" Without the bailouts that came along with the 2008 financial crisis, he adds, many of the banks that are stashing cash for the ultra-rich wouldn't exist anymore. The assumption of government backing is the very reason why those uber-rich are banking with the big guys to begin with.

4. Inequality Is Worse Than We Thought

With all this wealth hidden around the world, impossible to count as well as to tax, the Tax Justice Network points out, it's certain that we're underestimating the amount of income and wealth inequality we have. Stewart Lansley, author of *The Cost of Inequality*, told Heather Stewart at [the Guardian](#): "There is absolutely no doubt at all that the statistics on income and wealth at the top underestimate the problem."

When calculating the Gini coefficient, a measure of inequality in a society, he said, "You don't pick up the multimillionaires and billionaires, and even if you do, you can't pick it up properly."

This is such an important issue that the Tax Justice Network included a second report alongside Henry's, titled "[Inequality: You Don't](#)

[Know the Half Of It.](#)" The report details all the problems with the way we calculate inequality now, which often seem to boil down to the fact that we have no accurate measure of the true wealth of the super-rich. Income tax data is available, but if there are really trillions stashed around the world in tax havens, how do we calculate the true incomes of the world's wealthiest?

Inequality has already been skyrocketing around the world, by the measures we currently use. If the top 1 percent in the US don't own just 35.6 percent of the wealth, for instance, but a much larger chunk that's hidden away somewhere, what does it mean for us? Don't forget, as the report notes, that "inequality is a political choice"--that we determine what to do as a society based on the amount of inequality we think is tolerable or just. If that number is far greater than we think, how is that skewing our priorities? Many Americans are [already misinformed](#) about our level of inequality—but this report confirms that even supposed experts were wildly underestimating the problem.

5. "Indebted" Countries Aren't in Debt After All

Henry's report breaks out a subgroup of 139 countries, mostly lower or middle-income ones, for further study, noting that by most calculations, those 139 countries had a combined debt of over \$4 trillion at the end of 2010. But if you took into account all that money being held offshore, those countries actually had negative \$10 trillion in debt—or as Henry writes, "[O]nce we take these hidden offshore assets and the earnings they produce into account, many erstwhile 'debtor' countries are in fact revealed to be wealthy. But the problem is, their wealth is now offshore, in the hands of their own elites and their private bankers."

Henry further notes that the developing world as a whole turns out to be a creditor of the developed world, rather than a borrower, and has been so for more than a decade. "That means this is really a tax justice problem, not simply a 'debt' problem."

But those debts, as we've noted, fall on the shoulders of the everyday working people of

those countries, those who can't take advantage of sophisticated tax shelters.

And this, of course, isn't only a developing world problem. These days, Henry notes, the developed world has its own debt crisis (witness the ongoing troubles of the Eurozone). The French economist Thomas Piketty notes, "the wealth held in tax havens is probably sufficiently substantial to turn [Europe](#) into a very large net creditor with respect to the rest of the world."

6. How Much are We Losing?

That's the bottom line, isn't it? It's impossible to say for sure, of course, because these numbers are all just estimates, but Henry guesses that if this unreported \$21 trillion earned a rate of return of 3 percent, and that income was taxed at 30 percent, that alone would generate income tax revenues of around \$190 billion. If the total amount of money in tax havens is closer to his higher estimate, \$32 trillion, it'd bring in closer to \$280 billion—which is about twice the amount OECD countries spend on development assistance. In other words, a lot of money. And 3 percent returns are about as conservative as you can get.

That's just income taxes. Capital gains taxes, inheritance taxes, and other taxes would bring in even more.

That's why, at the end of the day, Henry says that we could look at this as good news. "The world has just located a huge pile of financial wealth that might be called upon to contribute to the solution of our most pressing global problems," he writes. "We have an opportunity to think not only about how to prevent some of the abuses that have led to it, but also to think about how best to make use of the untaxed earnings that it generates."