



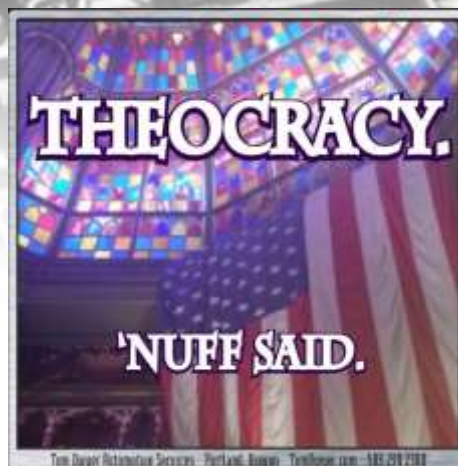
"Your Car Matters"

Tom Dwyer Automotive Services Monthly Newsletter for September, 2020



They've been trying to reach you about your warranty...

Here's what to do when they finally find you.



Theocracy.

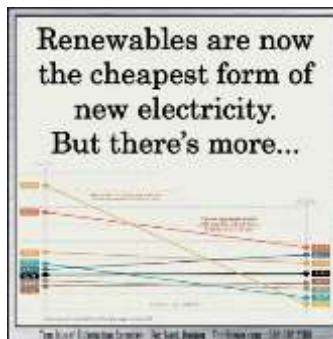
'Nuff said. Well, almost...



Oregon is building a Single Payer health plan



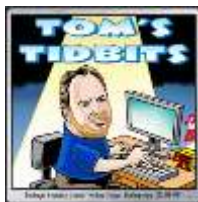
NASA comes to Oregon: the final frontier



Renewables are the cheapest electricity. But there's more...



If 911 was a test, we failed



Hold on... are YOU a radical?



Here's who gets hurt by high repair prices



Your source for cartoons, puzzles, memes, jokes, and more



A century of surprises, atomic photos, and inconstant constants



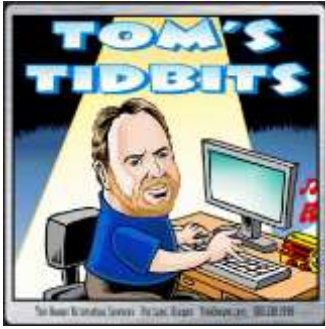
Here's what a real medical controversy looks like



"American Theocracy" by Kevin Phillips



KYLE'S ORIGINAL- Sage pork chops & oven roasted pears



Tom's Tidbits

Hold on... are YOU a radical?

Greetings,

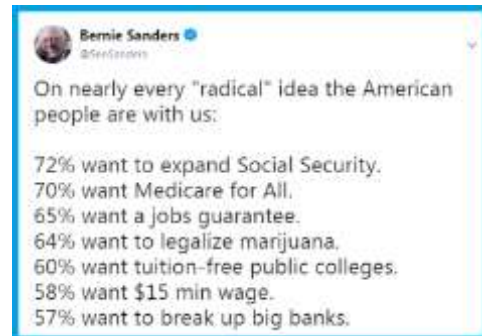
To dismiss criticism or opposition, politicians often casually throw around adjectives like "Radical" and "Extreme". They may even be right... no matter the issue, there WILL BE some radical group waving the banner for it. But the unsaid, inescapable, necessary implication is that "radicals" and "extremists" are the ONLY people who support those ideas

while Real Americans™ never would, and that's a lie. Liars who use this technique count on their audience to confuse an idea with supporters, paint all supporters with the stain of the worst, and never dig deeper into the merits of the idea itself. It's a subtle but a powerful technique; as subtle and powerful as the difference between civil disagreement and civil war...

We all break the world into "we's" and "they's" because it's a necessary cognitive shortcut. The problem comes when a "we" wrongly dumps all the "them" into in the same bucket, regardless of differences. Everyone's subject to this fallacy and most of us try to minimize it when we realize it, but some people lean into it instead. This sloppy labeling is most visible in politics, and these days it seems most visible to me in Republican response to policies our country desperately needs. Yes, there are actual Communists, Anarchists, and Marxists in the world, and yes, they may have bad ideas or oppose ones that you like. But other people, sometimes MANY other people, may share the ideas for non-ideological reasons of their own. People who use this distortion technique count on slurring a large group with an insult deserved by only a few, intentionally ignoring the vast middle. Then, with the insult delivered, the content of the idea can be safely ignored. The way some elements of the Right mindlessly and consistently deride broadly supported policies as "radical left" is hard to attribute to accident.

Certainly 'radical left' groups like the [ELF](#) or [EarthFirst!](#) support more aggressive action on Climate Change, but so do [65% of Americans at large](#) and [78% of people worldwide](#).

Economic equality is an idea from the admittedly radical [US Communist Party](#), but it's a lie to lump it in with a higher minimum wage. [71% of our fellow Americans](#) (90% 'Liberal' and 44% 'Conservative') support a raise.



Abortion rights are supported by groups as radical(?) as [Planned Parenthood](#), but it's not a fringe position. In 2021, [61% of Americans thought abortion should be legal](#) the first trimester.

I couldn't find ANY radical Left group organized around Single Payer Healthcare, though we're told it's the centerpiece of Socialism. Maybe they're all infiltrating the moderate [groups](#) like [HealtCare-NOW](#) and [Physicians for a National Health Program](#). They'd have lots of cover from the [70% of Americans who support Single Payer!](#)

Marxists get old, but again, there seemed to be no cells devoted to Social Security except the fairly bland [Social Security Works](#). Maybe this Socialist program is too deeply entrenched; [85% of Americans say it's more important than ever](#), and [77% would increase Social Security taxes](#) to preserve it.

Nuance might be either a cause or a casualty of a country coming apart at the seams, but small details in words can lead to vast chasms in concepts. Of course, Progressives can have really, really bad ideas, but not agreeing with an idea doesn't make the idea radical by itself. We all use political labels, but we all owe it to each other to peel the label off and look at the idea beneath. Too many people and politicians sling the slur, go no farther, and expect us to stop thinking with them. Let's all be aware, and when we see these sloppy labels, let's all ask who is labelling and who is being labelled, what they want us to ignore, and most importantly, why.

Make a great day,



Digging Deeper...

[Two-Thirds of Americans Think Government Should Do More on Climate](#), Alec Tyson and Brian Kennedy at Pew Research Center, Jun 2020

[Republicans in Congress are out of step with the American public on climate](#), Samantha Gross at Brookings Institution, May 2021

[Trump is out of touch with Republican voters on climate change](#), Quill Robinson on The Hill, Oct 2020

[36 Organizations Helping Solve the Climate Crisis](#), FoodTank, Oct 2020

[Public Support for Action on Climate Change](#), Stokes, Wike, and Carle, Pew Research Center, Nov 2015

[If you're not part of the solution, you're part of the problem](#), Plilosiblog, Dec 2013

[Five Radical Climate Policies Most Americans Actually Like](#), Robinson Meyer in The Atlantic, 2019

[Majority Of Americans Support Abortion, Poll Finds — But Not Later In The Pregnancy](#), Alison Durkee in Forbes, Jun 2021

[Opinion: Joe Biden proposes radical leftist health-care plan](#), Paul Waldman in Washington Post, Jul 2019

[Single Payer Polling](#), Healthcare-NOW!, polls through 2019

[70 percent of Americans support 'Medicare for all' proposal](#), Julia Manchester in The Hill, Oct 2018

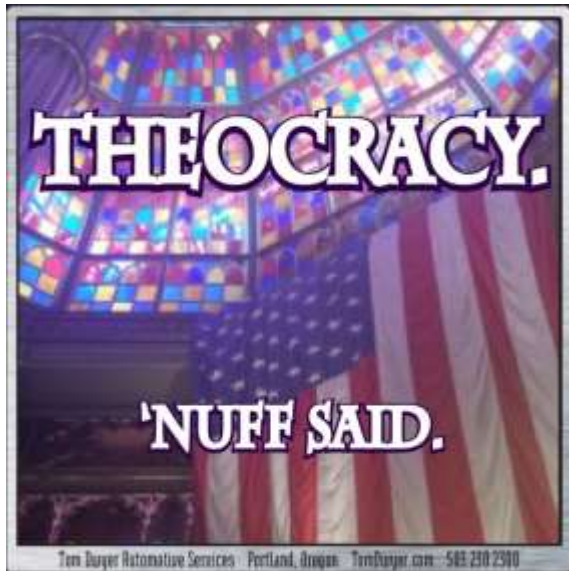
[Public Opinions on Social Security](#), National Academy of Social Insurance

[Voters Can Spot Radical Left-Wing Policy- Texas' special election shows Americans are savvy enough to not fall for the Biden spin.](#), Karl Rove in Wall Street Journal, May 2021

Your FAUX Moment of Zen...

Take a moment to enjoy your favorite (or your grandparents' favorite) FAUX News hosts filling air time on Election night as issue polling numbers scroll past, destroying their narrative of 25 years in real time...





Theocracy

'Nuff said. Well, almost...

From rapturous adoration of one God to rabid disbelief in all of them, humans offer a magnificent spectrum of religious attitudes. For centuries religions held vast power in governments, too often to the detriment of the other-believers and non-believers they ruled. It wasn't always the sole cause, but religious has been a contributing cause of bloodshed and repression around the world and continues in too many countries today. One of the pivotal achievements of the US Constitution was establishment of a secular government; one that *allowed* all religions but didn't depend on any set of religious tenets for its power. And today, that central

protection for all of us is threatened by the creeping cancer of Theocracy.

THIS IS NOT A SCREED AGAINST RELIGION. Nothing is more important to an individual than their answers to the Big Questions of why we're here, and what we should do while we are. There are currently 7.9 billion people on the planet and 7.9 billion different answers to those questions. Whether your personal answer is God, gods, or no god at all, few things could be as oppressive as a government telling you to behave against your answer. As Mao said, "Political power grows out of the barrel of a gun", and Theocracy puts the gun in God's hands. Maybe (maybe!) that's OK as long as the government interprets God's will as you do but unfortunately, when government speaks for any god, it's a god very few people would acknowledge.

Nor is this a screed against religious people in government. Governments are made of people, and people's religious ideas deeply affect their beliefs about what kind of society to work for, what justice for their fellow citizens looks like, and more. In American politics the Rev. Dr. Martin Luther King and evangelical Baptist Jimmy Carter are just two sterling examples of people shaped by religion, but who turned those principles into broader secular values for government. The Constitution specifies "no religious Test shall ever be required as a Qualification to any Office or public Trust under the United States", but no religious test should ever forbid a person from office, either.

No, this is a screed against the Fascism coming to America "wrapped in a flag and carrying a cross". It's a screed against people who would pimp God, whether their own god or others', for political power. It's a screed against people who can't justify proposals rationally and so turn to divine bludgeons instead. It's a screed against people or groups who would replace government "of, by, and for the people" with anything else. And we hope it's a warning that this is going on, both loudly and quietly, right now.



(Editor's note- The material in this article deals exclusively with America and Christianity because that's the variety of Theocracy threatening us here. By focusing on American problems we don't mean to bash Christianity, or imply that this problem is specific to Christianity, or belittle the threat from Islam, Hinduism, Judaism, or any other -ism that could seize (or already has seized) political power. It's solely cultural relevance.)

Was the US founded as a theocracy?

“America is a Christian Nation!” is a common phrase, but is it true? There may be reason to think so. America was certainly founded by Christians (or Deists, or Theists, but all with a Christian bent). We’ve had Christian cultural influences since the Founding, and around 65-70% of Americans are Christian today. But still, does that make us a Christian nation? The Founders themselves didn’t think so. In the Treaty of Tripoli, ratified unanimously by the Senate and signed in 1796 by President John Adams, they explicitly said “the Government of the United States of America is not, in any sense, founded on the Christian religion”. If the Founders, widely hailed as geniuses, intended government to be centered on God then it’s conspicuous they only mentioned him twice in the Declaration and not at all in the Constitution. Nevertheless, the debate continues and depending on your definition of “Christian Nation” the answer could be yes or no. We assume the answer is ‘no’ for the purposes of this article, but here are links to both sides of the fight...

[America is a Christian Nation- Quotes](#)

[America is not a Christian Nation- Quotes](#)

[What politicians mean when they say the United States was founded as a Christian nation](#), Sam Haselby in Washington Post, Jul 2017

[Is America A Christian Nation?](#), Americans United For Separation of Church and State

[Is America a Christian nation? Pastors at odds about fusion of faith and politics](#), Taylor Mooney on CBSNews, Mar 2021

[Why God Is In The Declaration But Not The Constitution](#), Anthony Minna in Journal of the American Revolution, Feb 2016

The Theocrats are coming!

Since religious people are in government, since religion is culturally important, and since secular and religious considerations often overlap, the precise point when a government tips over into a Theocracy can be subjective. The [many definitions](#) revolve around a government controlled by people claiming a divine authority, but that divine authority could influence government in many ways. For example, Christian Nationalists are a particularly virulent subset of Theocrats... all Christian Nationalists are Theocrats, but not all Theocrats are Christian Nationalists. But both represent threats. And here they come...

Vanilla Theocrats

[This is the religious right's radical new plan: The very real efforts to create an American theocracy in plain sight](#), Paul Rosenberg on Salon, Jan 2016

[Half of Americans say Bible should influence U.S. laws, including 28% who favor it over the will of the people](#), Michael Lipka at Pew Research Center, Apr 2020

[Opinion: Should religion and politics mix?](#), Jennifer Rubin in Washington Post, Dec 2019

[God Is Now Trump’s Co-Conspirator- Bigotry, both racial and religious, is the last refuge of a scoundrel](#). Paul Krugman in NY Times, Oct 2019

[Trump weighs conditioning foreign aid on religious freedom](#), Nahal Toosi and Gabby Orr on Politico.com, Nov 2019

[Trump tells evangelical rally he will put prayer in schools](#), Jeff Mason and Heather Timmons on Reuters, Jan 2020

[This Is How Theocracy Shrivels](#), David Brooks in New York Times, Aug 2021

[Mess in Texas: A Theocracy That Enshrines White, Male Power](#), John Casey on Yahoo News, Sep 2021

[American Theocracy: The Peril and Politics of Radical Religion, Oil, and Borrowed Money in the 21st Century](#), Kevin Phillips, Mar 2007

[A Political Warning Shot: 'American Theocracy'](#), Terry Gross interview with Kevin Phillips, NPR’s Fresh Air, Mar 2006

[Hobby Lobby advocates for a Christian-run government in Independence Day ads placed in many national newspapers](#), Sarah Al-Arshani in Business Insider, Jul 2021

[The Christianization of U.S. Foreign Policy](#), Kathryn Joyce in The New Republic, Mar 2019

[Trump administration moves to protect prayer in public schools and federal funds for religious organizations](#), Moriah Balingit and Ariana Eunjung Cha in Washington Post, Jan 2020

[Mike Pence’s Office Rerouted Foreign Aid Money To Favored Christian Groups](#), ProPublica on Crooks and Liars, Nov 2019

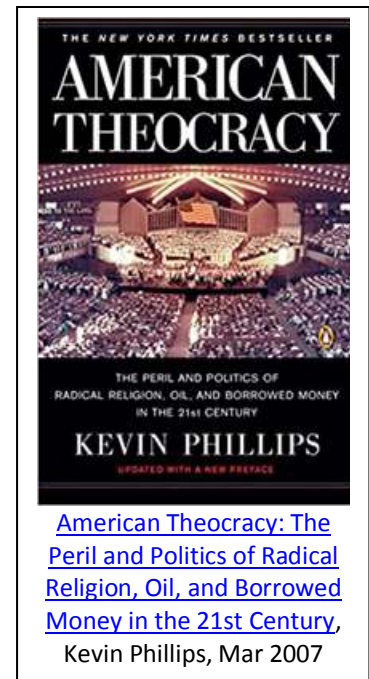
[Arkansas Republicans Who Pushed Anti-Trans Bill Pass a Bill to Teach Creationism](#), Jon Skolnik in Salon, Apr 2021

[Taxpayers fund schools that deny evolution, endorse slavery and indigenous genocide](#), Cory Doctorow in Church and State, Jun 2018

[Florida Bill Prevents kids from studying subjects their parents don’t agree with](#), Val Wilde on The Friendly Atheist, Feb 2020

[Does the bill just passed by the Ohio House allow students to be wrong in science class without penalty if they cite religious reasons?](#), Valerie Strauss in Washington Post, Nov 2019

[New Ohio law would let students invoke their religion to give wrong answers](#), Lisa Needham in American Independent, Nov 2019



[American Theocracy: The Peril and Politics of Radical Religion, Oil, and Borrowed Money in the 21st Century](#), Kevin Phillips, Mar 2007

[A conservative Christian group is pushing Bible classes in public schools nationwide — and it's working](#), Julie Zauzmer Weil in Washington Post, May 2019

Christian Nationalists

[Who's Afraid Of Secularism? The U.S. Constitution Mandates That Our Government Be Officially Non-Religious. To Christian Nationalists, That's A Problem](#), Rob Boston on Americans United for Separation of Church and State, Dec 2019

['Christian Nationalist' Bible Promotes False Story Of The Origins Of U.S. Law](#), Rob Boston in Americans United for Separation of Church and State, Jun 2021

[What is Christian nationalism?](#) In a Christian Chronicle Q&A, scholars discuss the trend and its impact on Churches of Christ. Bobby Ross in Christian Chronicle, Oct 2020

[Christian Nationalism Explained: An Interview with Rutgers Professor Joseph Williams](#), John Chadwick at Rutgers School of Arts and Sciences,

[How 'In God We Trust' bills are helping advance a Christian nationalist agenda](#), Kristina Lee in The Conversation, Jul 2021

[Militant Christian Nationalists Remain A Potent Force, Even After The Capitol Riot](#), Tom Gjelten on NPR, Jan 2021

[The Founding Myth: Why Christian Nationalism Is Un-American](#), Andrew L. Seidel, May 2019

[An American Kingdom- A new and rapidly growing Christian movement is openly political, wants a nation under God's authority, and is central to Donald Trump's GOP](#), Stephanie McCrummen in Washington Post, Jul 2021

[Insurrection and Christian Nationalism](#) (video with constitutional attorney Andrew Seidel), The Thinking Atheist, Feb 2021

[An American theocracy: the advance of Christian nationalism](#), Mike Scafton, Jan 2021

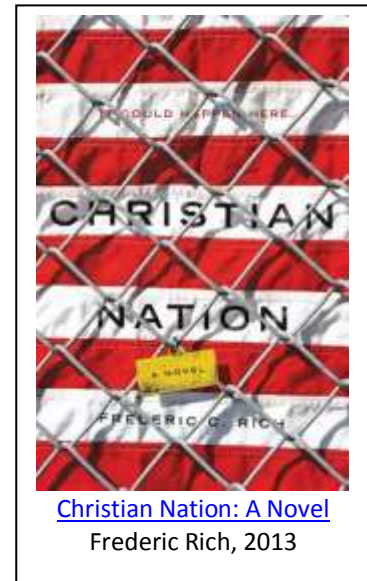
[White Christian Nationalists: Who Are They? What Do They Want? Why Should You Care?](#), Rob Boston in Americans United for Separation of Church and State, Apr 2021

[Christian Nationalism isn't what Jesus would do](#), Buzz Thomas on The Daily Times, Feb 2021

[How Christian Nationalism Moved From The Fringe To The White House](#), Karl Richter in Texas Observer, Mar 2020

[Christian Nationalists Are Drafting Legislation for State Republicans: Report](#), Matt Stieb in NYMag's Intelligencer, Jan 2020

[Roughly Half the Electorate Views Christian Nationalism as a Threat](#), Joanna Piacenza on Morning Consult, Apr 2019



In their own words

Governmental officials are routinely expected to explain or justify their positions. It's perfectly acceptable to have a religious motivation for a proposal, but much less acceptable if that's the only rationale behind it. Here are several examples of people, politicians and others, crossing over the line.

[Christian TV Host Rick Wiles: "We Are Going to Impose Christian Rule in this Country"](#), Church and State, May 2020

[Franklin Graham attacks Anthony Fauci because "Science isn't truth. God is."](#), Bil Browning on LGBTQNation, Jun 2020

[Pat Robertson Calls For Establishing Biblical Law As The Law Of The Land](#), Stephen Foster Jr. in Church and State, Dec 2014

[Neil Gorsuch says no-one can sue to stop government establishing religion](#), Rmuse on Church and State, Mar 2019

[Lauren Boebert Says Government Should Be Run by 'Righteous Men and Women of God'](#), Kyle Mantyla on Right Wing Watch, Sep 2021

[Texas Lt. Gov. Dan Patrick: Racism Won't End Until The Left Learns To 'Accept Jesus'](#), Michael Stone on Patheos.com, Jun 2020

[Mike Pompeo: I use my role as Secretary of State to 'profess' Christianity to world leaders](#), Megan Hamilton on DeadState.org, Apr 2020

[Mike Pence wants Creationism Taught in Public Schools](#), Michael Stone on Patheos.com, Aug 2016

[Attorney General Barr Rages Against Secularist "Assault" on Religion](#), Pema Levy on Mother Jones, Oct 2019

[AG Bill Barr: Non-religious people are responsible for 'senseless violence and drug overdoses'](#), Sky Palma on DeadState, Oct 2019

[Ben Shapiro, Theocrat](#), Amazing Atheist, May 2020

[Republican Lawmaker: It's 'Impossible' To Separate Church From State](#), Jake Thomas in The Intellectualist, Feb 2020

[Jeff Sessions' ludicrous "religious liberty" task force is the real threat to liberty](#), Amanda Marcotte in Salon, Aug 2018

[The unbearable wrongness of William Barr: Secularism doesn't destroy society or moral order](#), Phil Zuckerman in Salon, Nov 2019

[Opinion: William Barr's America vs. reality in 2020](#), Max Boot in Washington Post, Feb 2020

[Sarah Palin's 'Christian Nation' Remarks Spark Debate](#), Teddy Davis and Matt Loffman in ABCNews, Apr 2010

Groups in the Shadows

Individuals may hope for Theocracy, but it's organized groups that make it happen.

[Who is Trying to Turn America Into a Theocracy?](#) Bruce Gourley on BruceGourley.com, GOOD SOURCE FOR THEOCRATIC ORGANIZATIONS

[Which Religious Group Wants To Base U.S. Law On Its Faith? The Answer May Not Surprise You.](#), Rob Boston on Americans United For Separation of Church and State, May 2019

[QAnon has merged with white Christian evangelicals, experts say — and the results could be lethal](#), Andrew Feinberg in The Independent, Mar 2021

[The Shadow Network](#), Bill Moyers interview with Anne Nelson, Oct 2020

[The Federalist Society- A zombie army of judges is on the way. Here's where they come from.](#) Charles Letherwood in "Your Car Matters", Feb 2019

[The Patriarchal Allure of The Family](#), Sophie Gilbert in The Atlantic, Aug 2019

[The Family: The Secret Fundamentalism at the Heart of American Power](#), Jeff Sharlet, May 2008

[The Secret Political Reach Of 'The Family'](#), NPR's Fresh Air, Nov 2009

[Prayer, Politics and Power: 'The Family' Reveals Our Insidious American Theocracy](#), EJ Dickson in Rolling Stone, Aug 2019

[What is the ultimate goal of 'Project Blitz', the Christian nationalist movement?](#) Derek Beres on Big Think, Feb 2020

Pushing Back

As we said at the beginning, this is NOT a screed against religion or religious people. If Theocracy works at all, it only works for the religion in power and even then it's corrosive to that religion. Many, many, many Christians understand this and are leading the charge against Theocracy! If you're a Heathen who wants to fight back against Theocracy then join one of these groups, but don't be surprised if the people fighting next to you have to be in Church on Sunday!

[Church and State](#)

[Americans United for Separation of Church and State](#)

[Christians Against Christian Nationalism](#)

[BlitzWatch.org](#)

[BJOnline.org](#)

[Right Wing Watch](#)

[Freedom of Thought is Under Attack: Here's How to Save Your Mind](#), Simon McCarthy-Jones in CounterPunch, Oct 2019

[How Citizens of Heaven Think Through the Chaos at the Capitol](#), Jason Meyer on the Center for Pastor Theologians, Jan 2021

[Evangelical Leaders Condemn 'Radicalized Christian Nationalism'](#), Sarah McCammon on NPR, Feb 2021

[Faith Leaders Speak Out Against Christian Nationalism](#), Sarah McCammon on NPR's All Things Considered, Jul 2021

[What Is Christian Nationalism?](#) Paul Miller in Christianity Today, Feb 2021

[The Christian nationalist assault on democracy goes stealth — but the pushback is working](#), Paul Rosenberg in Salon, Jul 2021

[Making Christianity Our National Religion Would Be Terrible for Christianity](#), Elizabeth Bruenig in The New Republic, Feb 2015

[Americans Have Positive Views About Religion's Role in Society, but Want It Out of Politics](#), Pew Research Center, Nov 2019



Extended Warranties

They've been trying to reach you.
Here's what to say when they find you.

Big Warranty has dispatched armies of agents to insure each of us knows the amazing possibilities of Extended Warranties. They're everywhere, pouncing from the shadows when you least expect it. If you're one of the seven people in the US that hasn't heard from them yet then sit back, because it's just a matter of time. But if you read this article now, you'll know exactly what to say when they finally catch up with you...

This article started out to be about Extended Warranties, but quickly became about automotive ignorance, a false stereotype, and the importance of calling the Tom Dwyer Service Advisors when you have a question.

Charles, our Marketing Director and frequent newsletter contributor, is the only person in our shop who knows nothing about cars. He's also suffered through the robo-calls from the Warranty Police and thought an article about Extended Warranties would be useful. Being automotively ignorant, he stereotypically assumed any product or service depending on so much on telemarketing could only be a scam. However, when he actually talked with our Service Advisors for this article he found the story was much more complicated.

"They're kind of a mixed bag", said Kyle. "Sometimes they pay up with no problem, but I've also spent a lot of time with Warranty reps trying to deny claims." Dean had a different take. "I always recommend clients get an extended warranty, especially with today's repair prices!"

No one backed up Charles' uneducated assumption that Extended Warranties were *only* scams.

An Extended Warranty is repair coverage that starts after your original new car warranty ends. It's not really a warranty (which covers the full cost of any breakdowns) but more like insurance because you pay premiums, you pay a deductible, and the policy pays all or part of some claims. Most are after-sale policies offered by third-party companies, but Manufacturers and Dealers offer them as well. Prices vary depending on vehicle, coverage level, and other factors, but [you might expect to pay about \\$2000-\\$4000](#) for around 100,000 miles of coverage.

Kyle's advice was a slightly cynical, but realistic. "A warranty is only as good as the company that puts it out. I've dealt with some good companies, but a lot of time they'll only want to pay part of the repair, or use sub-standard parts, or I'll have to fight with the company to get the repair covered at all." Those are problems for most types of warranties or insurance, but things are much worse if the company itself goes under. "No one is back-stopping them if they fail, meaning if the company ends then your Warranty ends whether you paid in full or not."

Dean's advice was more positive. "It only takes one big electronic repair, or a transmission, or any big repair these days, and the warranty has paid for itself." He speaks from personal experience with his family. "I made... *made*... my daughter buy an Extended Warranty when she bought her BMW. Just a couple months after she got the car, she brought it in for an oil change and we found coolant in the oil. Now that Extended Warranty is paying for her new head gaskets, which is a \$4-\$6 thousand dollar repair on a BMW!"

The best candidates for Extended Warranties are people with expensive vehicles with lots of expensive extras. If you plan to change vehicles as soon as (or a year or two after) your warranty expires then you probably won't get the extra value from the extra protection. If you plan to "drive it until the wheels fall off" then the extra protection makes much more sense.

If you think an Extended Warranty is for you, here's some guidance to do it right...

- Don't respond to the telemarketers. Contact a company directly and talk with them. The best 8 companies, according to [WalletHub](#), are Carchex, autopom!, Endurance, Toco Warranty, Omega Auto Care, Infinite Auto Protection, Concord Auto Protect, and CarShield.
- Know the basics of the full cost, monthly payments, deductible, and warranty period (either by time or mileage)
- Know what the warranty covers, and what it doesn't. A bumper-to-bumper warranty should cover powertrain, electronics, and other critical vehicle systems, but what about, for example, tires? Drivers with expensive wheels and low-profile tires, may want coverage for them, but it may not be covered in a base plan.
- Know the restrictions on where you can and can't have the vehicle serviced.

In general we think if you just drive normally, find a shop you trust, put aside \$200-a-month or so for repairs (which is in the ballpark of an Extended Warranty premium), and follow the shop's recommendations for maintenance and repair, you'll have a fundamentally reliable vehicle and have money put aside for the inevitable large repair. In the long run, we think this is a prudent path for most people. And if you have further questions, learn from Charles... don't make assumptions; CALL AND ASK OUR SERVICE ADVISORS. Their answers may surprise you, too!

Digging Deeper...

[How Much Does An Extended Car Warranty Cost?](#) Motor1.com, Mar 2020

[How to Shop for an Extended Car Warranty](#), Benjamin Preston at Consumer Reports, Jun 2020

[How Much Does an Extended Car Warranty Cost?](#), Jessica Campbell, Endurance,

[What is the Average Cost of an Extended Car Warranty?](#), Alex Perrone at Endurance

[Best Extended Car Warranties](#), WalletHub

[What to Know About Extended Car Warranties — and Why They're Rarely Worth It](#), Kim Porter in NextAdvisor, Jun 2021

[An extended car warranty: Is it worth it?](#) Jennifer Brozic on Credit Karma, Jun 2021

[Should You Get an Extended Warranty for Your Car?](#) Jeff Bartlett on Consumer Reports, Mar 2021

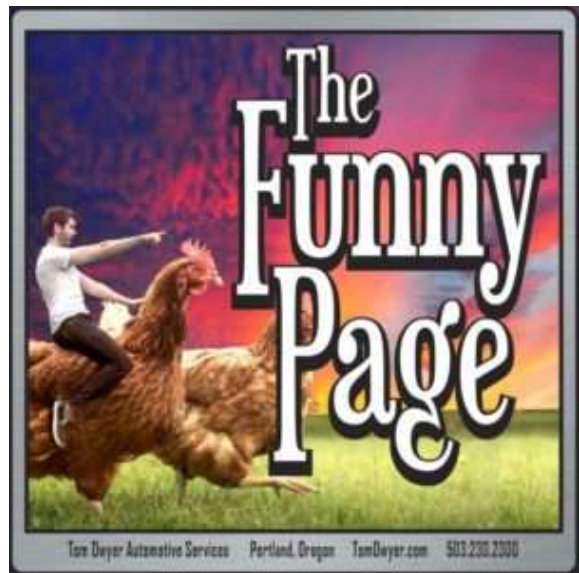
[Understanding Extended Warranties: Finding Coverage That's Right for You](#), Matt Jones in Edmunds, Aug 2017

[Extended Auto Warranties: 5 Questions to Ask Before You Say 'Yes'](#), Ronald Montoya in Edmunds, Nov 2019

The Funny Page

These are the jokes, folks! Now all in one place.

If you never read our monthly Humorousness column, you see the problem... no one else ever read it either. That's a shame, too, because there was some pretty funny stuff on it. Once in a while. Well, once. But Tom's sole directive is to "make this newsletter worth your time", and if you weren't reading the Humorousness column our writing staff wasn't doing their jobs. We used Coronavirus as an excuse to fire them all and we brought in a whole new crew of edgy Millennials who'd work for just a sliver of the bloated salary we gave our past writers. We're pretty pleased with what the new, more motivated staff has come up with, and we think you'll like it too...



"What NOW?!!" Toons by Keith Tucker



"WHAT NOW?!!!"

© KEITH TUCKER
WWW.WHATNOWTOONS.COM



Orthographic neighbors are words of the same sequence and length except differing by one letter.

Eg. GATE + GAME.... Or, of course, GATE + MATE!

For each pair of clues below, your answers will be orthographic neighbors differing by the same missing pair of letters that the picture suggests!



welcome _at

1.	CONFRONT	NOTORIETY
2.	CURVE	BODY PART
3.	CHILLY	SHAPE
4.	RODENTS	SILENTLY ACT OUT
5.	MILK PRODUCER	LAWN CARE
6.	PORTION	OOZE
7.	PRICE	THE BULK
8.	COST	TYPE OF NUMBER

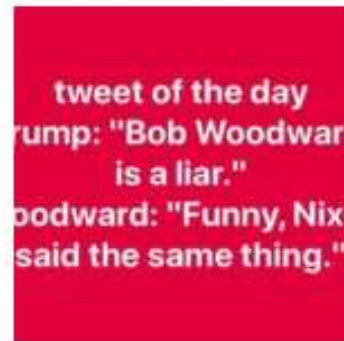
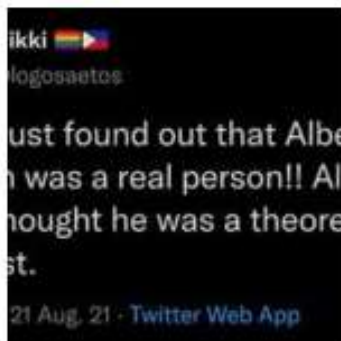
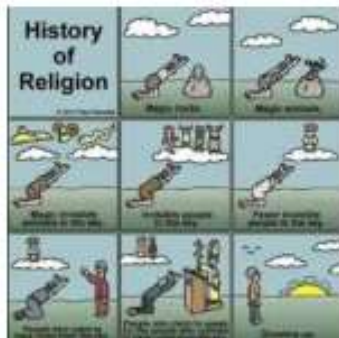
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The funniest thing we've seen all month...

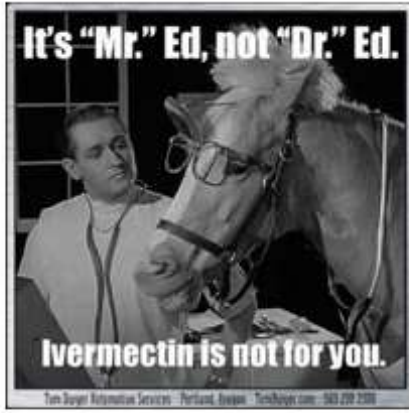
This month's 'Funniest Thing' is the over-the-top warnings, cautions, and messages from these [30 Hilarious Warning Signs from Around the World](#)



Laughs from around the InterTubes



Memes from your Mechanic



"More Or Less" Solution for September

SOLUTION
gate
mates

A play-with-words puzzle!
by Jen Rombach

welcome cat/mat

1. face / fame
2. arc / arm
3. cold / mold
4. mice / mime
5. cow / mow
6. slice / slime
7. cost / most
8. price / prime

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fortuneart.wordpress.com / jen rombach on IG

Shop Talk

Here's who gets hurt by high repair prices



Comment of the Month



This Comment of the Month comes from outside the shop, where Charles S. gave us a 1-star review on Google. (9/21/21- Google seems to have pulled this review, but you can find it and all our other bad reviews at [OUR BAD REVIEWS](#))

“High prices as with most shops. Seems like automotive shops should get ready to start losing business.”

Our reply, 9/1/2021- I hear you... auto ownership and repair is extremely expensive. It's not 'most shops', either, it's high everywhere. That's disappointing and frustrating for those who can afford it, and can be crippling to people just scraping money together for their basic transportation.

The shops can't take all the blame for that. No Service Advisor enjoys seeing a client cry when they face an expensive repair. No Shop can pay full price for parts and then give them to customers at a discount. No Technician wants to pay for their school, invest in their tools, and then do their physically and technically challenging job for minimum wage. And if someone is going to spend \$40,000 (2021 average new car price) on something as complex as a car, they shouldn't expect to cheap out on maintenance and repair.

High prices hit us all, but do you know who gets the short end of the stick in auto repair?

The first group is the folks who want expensive, difficult, quality service at cut-rate prices. These people hurt themselves. They'll get an estimate they don't like from a shop they don't trust, then spend hours or days comparing the estimate with other shops around town. They may even find a deal, saving \$10, \$50, or even a couple hundred dollars, but their time, effort, and stress has value they aren't considering. If they do find a better price, the service will be done by a new shop they don't trust and they still may get conned. They don't realize it, but their vehicle service is suffering because piece-by-piece maintenance can impact the overall performance and lifetime of the vehicle. And finally, when the next repair rolls around, they'll be back on the treadmill again.

The other kind of people are hurt by the shops. As vehicles age, the number and severity of repairs grows and owners often pour money into a vehicle to squeeze out those last few miles. Shops know this, so most shops (because they're commission-based) look at them as cash cows to be milked as long as possible. These people are in a hard place. They may not have the money for a newer vehicle so patching it together may be their only option. While one or two late-life repairs may be understandable, there comes a time when a vehicle is 'economically totaled' and it just doesn't make sense to put more money into it at all. The customer isn't always right, and one of the biggest services a shop can perform is to tell them when their vehicle has hit that limit.

Which brings us back around to our 'high prices'. Our shop rate is about mid-range for Portland; you'll find many boutique shops that charge more and many, many other shops that charge less. But that's price, not value. "Expensive" doesn't guarantee quality, and it's hard for a shop to be

honest and good if they're trying to be the cheapest as well. Cheap repairs almost always have dark sides like lower quality parts with shorter lifetimes, less skilled technicians doing shoddy work, thin warranties, or a business model that depends on shady 'upsells'.

In our own shop, we use OEM parts or better, employ ASE-Master-Certified technicians and NON-COMMISSIONED Service Advisors, only sell services our clients actually need, and offer a 24-month/24000-mile warranty. No one can do all that and still be price-competitive with Wacky Bill's Cheapo Car Patching down the street.

If you want to dig deeper, we wrote a whole newsletter article on just this topic: "[Are we too expensive? How good is a low price on something you don't need?](#)", but I hope our prices don't keep you from coming back for the quality you deserve.



Carwash Coupon Season is still going on!

Have you taken advantage of Carwash Coupon Season yet? Summer in Portland doesn't just mean the beautiful weather, it also means Free Car Wash Season at Tom Dwyer Automotive! The summer heat turns our parking lot into a dust factory so we offer free car washes to make up for it. Free Carwash Season usually runs until September 15, but with the blistering heat and no rain, we'll extend this year's Season until Oct 1. Sorry, but we only give out coupons for services exceeding \$100 and not for oil changes or other minor services.

So why don't we just wash your car here? It's one of the most common questions we get, so we'll let Tom himself tell you why...

"Because we're so close to the river, we (and the city) closely monitor our discharges. If we washed more than 7 cars a week we'd have to install capture systems for every drop or risk damaging the environment. We offer free coupons for WashMan because they've already made the investment to do the cleaning right without environmental damage. Even just vacuuming cars presents problems. Although we used to vacuum, we stopped out of respect for our client's privacy. You wouldn't believe the things people leave in their cars, from fragile breakables to money to weapons. There are also liability and damage issues that outweigh the benefits of a clean carpet."

So that's the story. You can forget about washing your car for the summer, but only if you stop by to take advantage of our yearly blowout... FREE CARWASH SEASON!

We always have ongoing offers you might find valuable...



Carbon Neutral Program- Our company's commitment to the environment led us to partner with [Bonneville Environmental Foundation](#) to create our Carbon Neutral Program in 2007. **Client members offset the carbon production of their vehicles for one year AND save 10% on Labor Charges here at the shop!** It's a win for you AND our environment and it's been very successful... since we instituted the program our members have prevented over 1.9 MILLION POUNDS of carbon from being dumped into our air!



Referral Reward Program- Year after year, referrals from our existing clients are our greatest source of new clients, so we've tried hard to think of some way to appropriately reward people for their referrals. Our solution is our Referral Reward Program, where **we make donations to the non-profit group of your choice to say 'thanks' for your generous referrals.** Here's how it works...

Your reviews and referrals matter



We are constantly grateful for the supportive and loyal clients we have developed over the years. Your comments and appreciation keep us on the right road to providing the superior automotive service you deserve. Your reviews and referrals are not only the highest compliments we can receive, but they're the lifeblood of our new business. If you like what you've found at Tom Dwyer Automotive Services, please tell a friend or take a minute to write a review on [Yelp](#), [Angieslist](#), [Google](#), or the review site of your choice. Thank you!

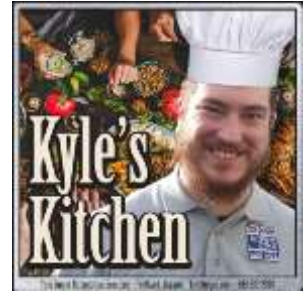
Latest Automotive Recalls



Automobiles are just like any other product; occasional flaws in manufacture or design can cause problems once they leave the factory. When an issue is identified the manufacturers and government work hard to bring the vehicles back in for refit or repair, but not all recalls make the front pages. The National Highway Traffic Safety Administration maintains a [constantly updated list of recalls from every manufacturer](#). The last month's recalls are below, but clicking the button at right will take you to the full list at the NHTSA website.

Kyle's Kitchen

KYLE'S ORIGINAL- Sage pork chops with oven roasted pears



Kyle is one of our four Service Advisors but he's not always up at the front desk. If you're talking with Ken, Dean, or Perry, it may be because Kyle is down in his basement kitchen/laboratory experimenting with new frontiers in culinary technology. This month's recipe is another of his unique original creations, an easy way to make pork chops with a twist of elegance...

Ingredients:

- 2-4 boneless pork chops
- 2-3 pears, cored and sliced (any variety, but I like Bartlett because they are local)
- Olive oil 2-4 tbsp
- Butter 2-4 tbsp
- Salt and pepper to taste
- Dried Sage
- Dried Thyme
- Pinch of cinnamon
- Pinch of nutmeg

Preparation:

- Preheat oven to 400° F
- Preheat cast iron over medium high heat
- Melt 2 tbsp butter in a small casserole, toss pears in butter and layer in the dish.
- Lightly season pears with salt and pepper, along with a pinch of cinnamon and nutmeg. Sprinkle with dried thyme.
- Roast pears for 15 minutes or until desired softness. (I like to broil mine at the end for a couple minutes to help them caramelize)
- While pears are roasting, season pork chops with salt, pepper and dried sage
- Depending on thickness of chops, sear in pan for 2-3 minutes per side
- Turn off heat and add 2 tbsp of butter to pork chop pan and baste for 1 minute
- Remove chops and set aside to rest for 3-5 minutes.
- Place pork chops on individual plates and top with roasted pears and drizzle with butter from pan
- Serve with your favorite roasted veggie or mashed potatoes

**Original recipe by Kyle Speers in Your Car Matters, the Tom Dwyer Automotive newsletter
2-4 servings, Total prep and cook time :45 min**

Health Notes

Here's what a REAL medical debate looks like



“Trust the science” say the rational people. “How can we trust the science when it keeps changing its answers?” say the anti-vaxxers. If we put aside the reality that science is *supposed* to change its answers as it learns more, then the anti-vaxxers ask a legitimate question. Science never ‘proves’ anything, and new hypotheses are proposed all the time to explain new and old phenomena. We out here in the cheap seats must, to some extent, trust the experts when they feel sure, and right now they’re as sure as they can be on Covid and the vaccines. There is no real ‘controversy’ yet small numbers of both experts and “experts” still voice doubts. How can anyone tell when they’ve reached a consensus worthy of trust? Your friendly local mechanic doesn’t have an answer for a question that big, but we might be able to offer some insight by looking at a *real* medical controversy.

Dietary experts have long said the only (or at least best) way to lose weight is to consume fewer calories than we burn. The Energy-Balance model says eat right and exercise. Of course that makes sense; if there aren’t calories to store as fat then no fat forms. That hasn’t stopped either well-meaning doctors or ill-meaning hucksters from proposing other options. One seemingly legitimate hypothesis, the Carbohydrate-Insulin model of metabolism, makes the case that *what we eat* may be just as important as *how much of it* we eat.

From SciTech Daily- “In contrast to the energy balance model, the carbohydrate-insulin model makes a bold claim: overeating isn’t the main cause of obesity. Instead, the carbohydrate-insulin model lays much of the blame for the current obesity epidemic on modern dietary patterns characterized by excessive consumption of foods with a high glycemic load: in particular, processed, rapidly digestible carbohydrates. These foods cause hormonal responses that fundamentally change our metabolism, driving fat storage, weight gain, and obesity.”

But here’s the controversy... research so far doesn’t bear out the Carbohydrate-Insulin model. There have been very encouraging studies supporting it, but there’s still too much wiggle-room to either disprove or confirm the hypothesis. Scientists know about the Carbohydrate-Insulin model, but give the Energy Balance answer because it’s the best they know. The Carbohydrate-Insulin model may be a better explanation than the Energy Balance model, but they aren’t offering it as a “gosh, maybe it works” alternative until they know better. Not just *suspect* better, but *know* better.

If you want to ‘do your own research’ on this, chances are you aren’t qualified. (We certainly aren’t!) But, if you’re *interested* instead, here’s links to a few articles on the subject by actual qualified people...

[Scientists Claim Overeating Is Not the Primary Cause of Obesity – Point to More Effective Weight Loss Strategies](#), American Society for Nutrition on SciTech Daily, Sep 2021

[The Carbohydrate-Insulin Model of Obesity: Beyond ‘Calories In, Calories Out’](#), David Ludwig and Cara Ebbeling in US National Library of Medicine at the National Institutes of Health, Aug 2018

[The carbohydrate-insulin model does not explain the impact of varying dietary macronutrients on the body weight and adiposity of mice](#), Hu, et al, in Molecular metabolism vol 32, Feb 2020

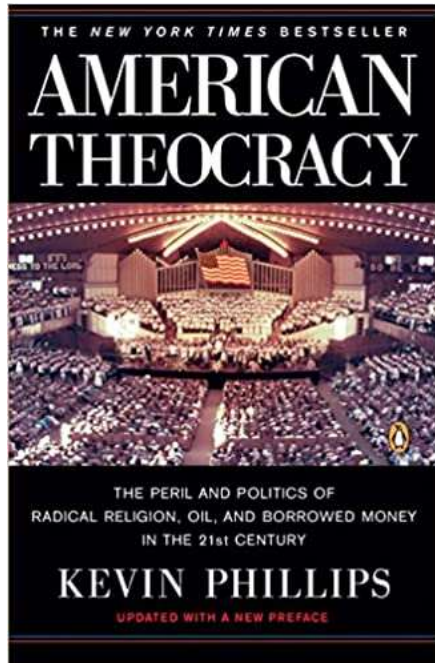
[What is the Carbohydrate Insulin Model?](#) Dr. Nicholas Norwitz in KetoDiet, May 2021

[Calorie for Calorie, Dietary Fat Restriction Results in More Body Fat Loss than Carbohydrate Restriction in People with Obesity](#), Hall et al, in Cell Metabolism vol 22, Sep 2015

Book Spotlight

“American Theocracy” by Kevin Phillips

With our [Feature article on Theocracy](#) this month, there was really only one book that could take the Spotlight...



“American Theocracy”

by Kevin Phillips

From America's premier political analyst, an explosive examination of the axis of religion, politics, and borrowed money that threatens to destroy the nation. In his two most recent New York Times bestselling books, *American Dynasty* and *Wealth and Democracy*, Kevin Phillips established himself as a powerful critic of the political and economic forces that are ruling — and imperiling — the United States. Now, Phillips takes an uncompromising view of the political coalition, led by radical religion, that is driving America to the brink of disaster.

From Ancient Rome to the British Empire, Phillips demonstrates that every world-dominating power has been brought down by a related set of causes: a lethal combination of global over-reach, militant religion, resource problems, and ballooning debt. It is this same axis of ills that has come to define America's political and economic identity in the past decade. Military miscalculations in the Middle East, the surge of fundamentalist religion, the staggering national debt, the costs of U.S. oil dependence — together these factors are undermining our nation's security, solvency, and standing in the world. If left unchecked, the same forces will bring a debt-bloated, preachy, energy-starved America to its knees. With an eye on the past and a searing vision of the future, Phillips has written a book that no American can

afford to ignore.

Synopsis

An explosive examination of the coalition of forces that threatens the nation, from the bestselling author of *American Dynasty*. In his two most recent bestselling books, *American Dynasty* and *Wealth and Democracy*, Kevin Phillips established himself as a powerful critic of the political and economic forces that rule—and imperil—the United States, tracing the ever more alarming path of the emerging Republican majority's rise to power. Now Phillips takes an uncompromising view of the current age of global overreach, fundamentalist religion, diminishing resources, and ballooning debt under the GOP majority. With an eye to the past and a searing vision of the future, Phillips confirms what too many Americans are still unwilling to admit about the depth of our misgovernment.

About the Author

Kevin Phillips has been a political and economic commentator for more than three decades. A former White House strategist, he is a regular contributor to the *Los Angeles Times* and NPR and writes for *Harper's* and *Time*. His books include New York Times bestsellers *The Politics of Rich and Poor* and *Wealth and Democracy*.

Reviews

"A dazzling treatise....Phillips's historical essay/polemic is provocative, though plenty of folks in Houston — to say nothing of Washington — won't like it at all." *Kirkus Reviews*

"If Phillips's political allegiance has changed over the decades, the sharpness of his observations and the historical depth and range of his arguments — as well as the wit and style gracing them — have not." *Library Journal*

"[A] thoughtful and somber jeremiad, written throughout with a graceful wryness. Its brilliance is so abundant even its asides are insightful...Everyone should have access to what *American Theocracy* so powerfully tells us about our country at this critical time." *Chicago Sun-Times*

"If you consider yourself a Southerner, a born-again Christian fundamentalist, an oilman, a hedge fund manager, or even simply the driver of an SUV...*American Theocracy* should make you hopping mad, because in it he describes with fervid cogency just why he thinks you're part of what's wrong with the country today." *Baltimore Sun*

Department of Reality Studies

A century of surprises, atomic photography, and inconstant constants



“My ignorance is just as good as your knowledge.” Do you believe that? We don’t.

Basic science, even basic consensual reality, seems under attack these days. Science and education are increasingly something for the ‘elite’; something to be distrusted by honest folk. Scientists aren’t trusted on public health, environmental science, or even cosmology, not because they’ve been proven wrong but because they’ve been proven so ruthlessly right. Objective reality is inconvenient for those who would like their whims to create reality instead. RestOfNewsletter But society has always and only existed in the real world and modern society isn’t possible without science. Pretending otherwise can, and will, get us all killed.

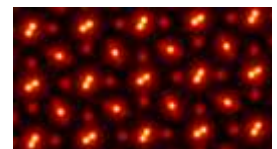
The way to promote understanding and appreciation of science isn’t to tell people they should care... it’s to show them why it’s so exciting. From the unimaginable expanse of the multiverse to the tiniest living beings and the quarks and leptons they’re made of, science is an adventure. The “Department of Reality Studies” may do little to affect the appreciation of science for many people one way or another, but we’ll enjoy sharing our own excitement with you so we hope you’ll check back frequently to see some glimpses of Reality that may not have made your radar. Let’s go!

[The Top 10 scientific surprises of Science News’ first 100 years](#), Tom Siegfried on Science News, Sep 2021

If you’ve covered science for a hundred years, you’ll have covered some surprises. [Science News](#) turned 100 this year and celebrated with 10 of the biggest surprises they’ve seen, and in a century that included both the Wright Brothers and Apollo there was a lot to choose from. From the groundbreaking (sorry!) theory of Plate Tectonics to the life-changing (sorry!) theory of DNA to the explosive (sorry!) implications of Nuclear Fission, the biggest takeaway might be just how common-sense we think these paradigm-shattering ideas are today. Oh, and to meet our clickbait requirements... number 2 will blow you away.

[Physicists take the most detailed image of atoms to date](#), Anil Oza on Science.org, Jun 2021

“Physicists just put Apple’s latest iPhone to shame, taking the most detailed image of atoms to date with a device that magnifies images 100 million times, Scientific American reports. The researchers, who set the record for the highest resolution microscope in 2018, outdid themselves with a study published last month. Using a method called electron ptychography, in which a beam of electrons is shot at an object and bounced off to create a scan that algorithms use to reverse engineer the above image, were used to visualize the sample. Previously, scientists could only use this method to image objects that were a few atoms thick. But the new study lays out a technique that can image samples 30 to 50 nanometers wide—a more than 10-fold increase in resolution, they report in Science. The breakthrough could help develop more efficient electronics and batteries, a process that requires visualizing components on the atomic level.”



[Could fundamental physical constants not be constant across space and time?](#), Ethan Siegel in BigThink, Sep 2021

“Every assumption, no matter how well-grounded it may be or how justified we believe we are in making it, has to be subject to challenge and scrutiny. Assuming that atoms behave the same everywhere — at all times and in all places — is reasonable, but unless the universe supports that assumption with convincing, high-precision evidence, we are compelled to question any and all assumptions. If the fundamental constants are identical at all times and places, the universe should show us that atoms behave the same everywhere we look. But do they? Depending on how you ask the question, you might not like the answer...”

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. By the way, much (but not necessarily all) of our delicious Popcorn comes from articles we've posted on [our Facebook page](#). If you're on Facebook, please stop by and "Like" us and we'll keep a fairly-constant-but-not-frequent-enough-to-be-annoying stream of these coming to your virtual door!

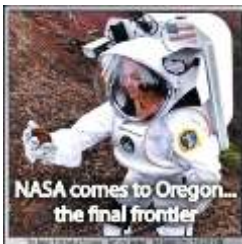


Oregon is building a Single Payer health plan



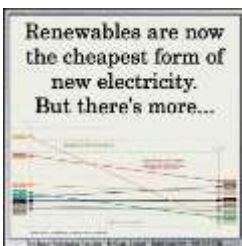
We're loud and proud Single Payer advocates, but this has been sailing along under our radar. From Chuck Sheketoff's op-ed in the Bend Bulletin... "I am one of 13 gubernatorial appointees and voting members of the Joint Task Force on Universal Health Care created by the 2019 Legislature. In June, we released a status report presenting our current thinking on the design of a universal health care system. Our proposal is a work in progress, not final. Our plan will not be "Medicare for all." Medicare requires premiums, co-pays and private insurance companies for supplemental or advantage plans. In contrast, we propose a single-payer plan. A new public corporation would be created to bear the financial risk that insurance companies and self-insured businesses carry today..."

NASA comes to Oregon... the final frontier!



(from the [OPB article](#))- "Nearly 60 years ago, astronauts with the Apollo moon mission hiked around the lava beds of Central Oregon in their spacesuits for a real-world geology training course. NASA thought the volcanic formations in Oregon would be a good analog for what the astronauts would find on the surface of the moon. Now researchers and engineers are planning for the space agency's next trip to the moon, and recently announced they were in Oregon once again last month testing new spacesuit technology. "During the Apollo program we landed in relatively flat areas. When we go back to the moon, now we're aiming for the lunar south pole." The moon's south pole is much more rugged, with rocky hills and mountains. The geography makes several spots in Oregon ideal locations for testing..."

Renewables are the cheapest form of new electricity... but there's more.



(from [Visual Capitalist](#))- "Historically, renewables were expensive and lacked competitive pricing power relative to fossil fuels. However, this has changed notably over the last decade..." This world-changing difference makes a great chart, and that's the 'more' we mean. We found this chart at [Visual Capitalist](#), and we're taking this opportunity to introduce you to them. They have a stunning array of beautiful, detailed, informative graphics on every conceivable subject. Go browsing and you'll spend hours on Biomass of the Earth, the Highest Paid Athletes, Afghanistan, World Languages, and you'll just be getting started. A magnificent site, and well worth your time... dig in!

If 911 was a test, we failed



The 911 Anniversary brought jingoistic patriotism, but also the opportunity for somber thought and deep introspection. After 20 years, there's a lot to think about. Perhaps there have been victories since 911- we haven't been attacked by outside forces, and Bil Laden is dead- but there have certainly been failures as well. [The Washington Post](#), rather than offering a single Anniversary remembrance, offered a library of books examining 911 and its aftermath in-depth. You likely won't read all of them (we certainly haven't!) but you'll find some very interesting people providing some very interesting perspectives on one of the most pivotal events most of us will ever see.