

## RALPH NADER RADIO HOUR EPISODE 93 TRANSCRIPT

David Feldman: From the KPFF Studios in Southern California.

Steve Skrovan: It's the Ralph Nader Radio Hour.

[Music]

Steve Skrovan: Welcome to the Ralph Nader Radio Hour my name is Steve Skrovan, along with my co-host David Feldman. Hello David.

David Feldman: Happy Holidays.

Steve Skrovan: And the man of the hour Ralph Nader who just got back from The Nation cruise. Are you tanned, rested and ready Ralph?

Ralph Nader: The Nation Magazine Annual Cruise in the Caribbean: they work you as if you're at a seminar at Harvard.

Steve Skrovan: Okay, we'll talk maybe a little bit more about that later in the show. But on today's show we welcome back Ken Reed, sports policy director of League of Fans. We're going to talk about concussions, which is appropriate with the new Will Smith movie coming out on that very topic on Christmas Day. We'll also answer more listener questions. And as always we'll check in with our corporate crime reporter Russell Mokhiber. But before we get to all of that I'd like to welcome a new radio affiliate. We are now going to air on KYRS Thin Air Community Radio in Medical Lake/Spokane, Washington, that's 88.1 and 92.3 on your FM dial. Thanks to program director Michael Moon Bear. Welcome Spokane. Now David.

David Feldman: Dr. Ken Reed is sports policy director for the League of Fans and the author of How We Can Save Sports: A Game Plan, is a long time sports marketing consultant, sport study instructor, sports issue analyst, columnist and author. Welcome back to the Ralph Nader Radio Hour, Dr. Ken Reed.

Ken Reed: Well thanks for having me. Look forward to the discussion.

Ralph Nader: And also listeners you might want to know that Ken has played sports and coached sports. So, he's really done it all. And a few years ago he decided that sports, professional and amateur, had really serious problems. It had ethical problems. It had health safety problems. Everything was driven by winning and profiting. And so, he became the policy director for our group [leagueoffans.org](http://leagueoffans.org), if you're interested in going to the website, [leagueoffans.org](http://leagueoffans.org). And his book is really one of a kind if you have any relation with sports. If your children are in middle school or high school or college, or if you watch professional sports, this is the book for you. Because millions of people have this squeamish sense that something is going overboard in sports, excesses in every direction. And it's not healthy in terms of what sports should be all about. So Ken, you told me this morning and that there is a movie opening on Christmas weekend called "Concussion." This is something you've worked on for many months now, but let's start with the movie. What's the movie about? And is it opening all over the country? Is it a big Hollywood production, or is it just a documentary?

Ken Reed: No it's a big Hollywood production. Will Smith is playing Dr. Bennett Omalu who's the star of the show, basically. He's the doctor that discovered the disease chronic traumatic encephalopathy that is the result of repetitive head trauma. And so the story is a good one. It's about his fight against the NFL. The NFL for years tried to cover up the research that they knew about in terms of concussions and kept it from their players and that's kind of the gist of the story.

Ralph Nader: Does it deal with any named professional football players? Because they've been involved in a big class action against the National Football League for the way they were treated, the way they were told to get back on the field when they had a concussion. Suck it up guy, get out there, you know, macho. And a lot of these players in their retirement are really in very, very serious shape. I mean just to describe their mental situation, their physical situation, the effect on the families. Does it talk about any of that?

Ken Reed: Yes, actually the story centers originally on Mike Webster, who was an All Pro Center for the Pittsburgh Steelers. And Dr. Omalu discovered in a brain autopsy that he had, what he termed later chronic traumatic encephalopathy. Webster was an All Pro, very wealthy, very well thought of, but ended up living on the street because of dementia and pain he was going through related to this brain disease. And so that's kind of where the story starts and also will talk I'm sure about Dave Duerson who was the safety for the Chicago Bears, who ended up killing himself, and Junior Seau two famous football players, who upon the autopsy were discovered to have CTE as well. It's a dramatic story. It's an important story. And I think what I want to talk about is how the focus needs to transition now from the NFL to the 3 million youth football players between six and 18. There's 1.3 million high school players and 1.7 approximately youth football players that are playing a lot of times without any trainer or medical personnel on the sideline. And that's where the focus for this country needs to switch to, I believe.

Ralph Nader: Well, the listener might be saying, “Well, aren’t the helmets enough? Don’t the helmets protect these kids from concussions?” Why don’t you tell us about that one.

Ken Reed: There is no magic helmet. And there’s not going to be any magic helmet. Helmets were a great invention and have done a great job protecting kids and adults playing football from skull fractures. But in terms of concussions, they offer very little help. And some people actually think they make things worse. The reason is the brain is like Jell-O inside a bowl. And when it slams across the side of the bowl, that’s exactly what’s happening in your head with the brain. Upon impact, the brain sloshes across the skull, and that’s how you get the concussion. There’s no helmet that’s going to actually fit on the brain itself to protect that movement inside the skull.

Ralph Nader: I’ve heard figures that up to 20% of high school football players have concussions. I don’t mean just one. I mean relatively serious series of concussions that in fact long after they stopped football, is that a figure that you’ve come across?

Ken Reed: Yeah the Brain Injury Research Institute says in any given season 20% of high school players are going to sustain a concussion. That’s one out of five kids out there on a football field will get a concussion. And 40.5% of them who suffer these concussions return to action too soon. And if they return to action too soon, they’re at risk for what’s called second impact syndrome, where they can get a second concussion right after the first one, and that leads to catastrophic outcomes, including death. So, the primary thing there is if there is any concussion symptoms, they have to be taken out of the game, and if there’s any doubt, sit them out is the philosophy to go by.

Ralph Nader: How can the coach determine whether the football player coming off the field in a little dazed state should be sent back? They don’t have doctors on the bench there. What’s the test now?

Ken Reed: There’s various tests that you can get. CDC has some. Most states now luckily have protocols that coaches have to go through to recognize concussion syndrome. But it’s also important that the players recognize those symptoms too, because they often see it before the coaches do. A teammate can see a dazed looked; or they’re having trouble remembering a play or they’re stumbling. There’s a checklist of things that they go through. But the key is if there’s any question they have got to be taken off and go on through a protocol with the trainer or a medical professional of some type, before they even think about playing again.

Ralph Nader: When you say tests we’re not talking going to the laboratory or a hospital at that time. The game is underway. It’s the third quarter. The left tackle comes wobbly off the field. The score is close. What is the coach supposed to do, the proper thing for the coach to do?

Ken Reed: Well the CDC puts out what they call “Heads Up” stickers. And you can put them on clipboards, and there’s five or six things that they can check for before they put them back in to the game. So, that’s a quick way to do it. And then after that, a trainer or a doctor has to check them out at that point and make sure that they’re okay. I mean there are several signs: that they appear dazed or stunned. They forget the plays. They’re unsure of the score. They are clumsy. Obviously, if they lose consciousness, that’s a key one. Headaches, nausea, blurry vision, those are the type of things that not only the coaches have to look for, but the teammates, the parents in the stands et cetera. They can’t put them back in the game. That’s the last thing that you want to do.

Ralph Nader: The CDC that Ken referred to, listeners stands for Center for Disease Control in Atlanta, Georgia. It’s a federal agency. Ken, you’ve gone so far as to recommend what for college football? What’s the future of college football? What do you think it should be? And what do you think is going to happen?

Ken Reed: My concern primarily is youth and high school football. I think at some point we’re going to have to ban high school football. We’re paying public dollars for something that’s clearly damaging to the brain. In fact, at League of Fans, we’re working on an initiative now where we’re talking to the Surgeon General’s office and also the CDC Personal Injuries Trauma Section about warnings that can be placed in permission slips that parents have to sign before their kids are allowed to play football. Something similar to the Surgeon General warning you see on cigarette packages that say it’s dangerous to your health. Well, it’s clear that repetitive sub-concussive impacts even on your brain from playing football are dangerous to your health. So, we’re looking to increase awareness and understanding across the country and what exactly goes on with these kids when they play football. One of the scariest studies that I came across recently is a Purdue study that shows it’s not just concussions. They compared the changes of brains of high school football players, who have suffered concussions during the season with brains of players who were concussion-free. And there was brain tissue damage in both, which means that even if kids are not having these symptoms, they’re suffering from brain tissue damage that could be detrimental long term.

Ralph Nader: It affects their grades, right?

Ken Reed: Oh yes. Studies have shown that after a game that the cognitive function drops at least for a short time immediately after the game. And it takes a while to come back. And then over time that can be detrimental to grades and all types of cognitive functioning.

Ralph Nader: What kind of response are you getting from football players of high school and high school coaches? And it seems to me one way to really get it across them is to show a video of exactly what

happens inside your brain when heads butt or there's a trauma on the football field. That ought to really get their attention. Has that been done? And what's the reaction? Are there any high schools that are dropping football already?

Ken Reed: Very few. There've been a few smaller schools, because of the numbers. Across the country, Pop Warner for example, the youth football league, their numbers are down almost 10% in terms of participation. And some of the smaller high schools were having trouble building teams and so they've dropped it. But the general reaction from football coaches and even parents who love football is avoidance behavior. I think they just love the sport so much that they're hoping it goes away. Or they hope there's a magic helmet that will take care of things and make it safe. And there's really in a sport like football, which is the only high school sports that really involves a collision constantly during the game in which contact for the head is inevitable. It's part of the game unless you go to play football, that's the only sport like that. And so even though other sports like soccer, hockey et cetera have problems, those rules can be adjusted to make the game safer. With football, the only way to make it safer is to take out the contact. And then you're playing flag football. But the football coaches in general are just avoiding the issue and hoping that there's research coming out that's going to show them how the helmet can save the brain which --

Ralph Nader: Well, they may avoid the issue, but what about the insurance companies that are insuring these high schools? Are they going to be able to say, "No more. We're not going to insure you." And if they don't get insured, they're not likely to be playing football. What can you say to our listeners?

Ken Reed: I think high school football, whether it's 10 years or 20 years, is going to go away. Because there's going to be a group rise up like Mothers Against Drunk Driving that could stop it. But I think the thing that's really going to kill high school football is like you mentioned: the insurance companies. Because the football related risk and liability is going to be hard to contain for these school districts. And when the risk and liability can't be contained, insurance premiums shoot up and the school just won't be able to afford sponsoring football anymore. Because it's just too high a risk, and their insurance premiums would just be too high.

Ralph Nader: Thank you very much, Ken Reed. By the way listeners, if you want more on what Ken's been writing about this and interviewing about this around the country, go to league of fans dot o-r-g. League of fans dot o-r-g. Give them your feedback too. What's happening in your high school? What do you want to do in your high school? You may have a youngster, son who is on his way to high school football or playing high school football. This is an extremely belated, serious disaster for the safety of hundreds of thousands of young players, and something is going to happen from different directions. But, you want to make it happen from where you live and where you send your children to school.

Ken Reed: I was just going to add, it's important to go see the movie "Concussion," even though it deals with the NFL, because it creates awareness, and that's when we got to get it down to the local level, because that's where the action is. And at the very least we need to get trainers on the sideline of every football game for high school and under.

Ralph Nader: And you're not going to be able to miss it. It's being widely advertised. The movie "Concussion:" it opens on Christmas Day. It will probably have quite a long run all over the country. It's a great conversation starter that relates to a lot of people where you live and a lot of youngsters. Thank you very much Ken Reed, Policy Director for League of Fans.

Ken Reed: Thank you for your time.

Steve Skrovan: We've been talking to Ken Reed, Sports Policy Director for the League of Fans and the author of How We Can Save Sports: A Game Plan. Go to [leagueoffans.org](http://leagueoffans.org) for more information on the work Ken and his staff is doing over there. Now, let's check in with our corporate crime reporter, Russell Mokhiber.

Russell Mokhiber: From the National Press Building in Washington D.C. this is your corporate crime reporter morning minute for Monday December 21, 2015. I'm Russell Mokhiber. Two JP Morgan wealth management units will pay \$267 million and admit wrongdoing to settle charges brought by the Securities and Exchange Commission that they failed to disclose conflicts of interest to clients. In a parallel action, JP Morgan Chase Bank will pay an additional \$40 million to settle charges brought by the Commodity Futures Trading Commission. SEC enforcement chief, Andrew Ceresney, said that the firms have an obligation to communicate all conflicts so a client can fairly judge the investment advice they are receiving. These JP Morgan subsidiaries failed to disclose that they preferred to invest client money in firm managed mutual funds and hedge funds. For the corporate crime reporter, I'm Russell Mokhiber.

David Feldman: Thank you Russell, you're listening to the Ralph Nader Radio Hour. Ralph participation in youth team sports is down about 10% over the last five years. There was an article in Quartz about this. And they're saying a lot of it is because of socioeconomic reasons. It's just gotten too expensive for kids to play team sports. The other reason they site is specialization. Kids pick one sport and they just play it all year round. If fewer and fewer Americans are playing team sports, what does that say about the future of our democracy?

Ralph Nader: Well, I mean it's not a seismic impact, David. What's happened is what you point it out. There's so much pressure on "win at any cost" that fewer and fewer youngsters can qualify as elite athletes at some middle school, if you believe, into high school and college. More and more students

are becoming spectators, watching their elite fellow students play basketball or football or baseball or hockey. That's one reason. The other reason is there's just too much pressure. That instead of just having fun and playing sports in a more casual manner, the pressure is so great that it affects the child. And the parents sees that, and says, "I've had enough of that. We're not going to subject our children to that kind of nonsense." Sports should be less organized if it's going to involve more youngsters for healthy exercise.

Steve Skrovan: Well, that seems - shutting down high school sports, excuse me, high school football - that seems like a very tall order. I come from northeast Ohio. I played high school football. I played college football. It is so much a part of the fabric of our culture that it's hard to imagine - at least where I came from - it being eliminated.

Ralph Nader: Well, it'll start being eliminated at smaller schools because the expense, the problem of insurance. At the big schools - you know in Texas and that part of Ohio where it's, you know the town shuts down for the Friday football game - it will continue under improved conditions of alert. So, when the player walks off the field in the middle of the game, they will subject the player to those tests that Ken Reed of leagueoffans.org pointed out. That will reduce the second concussion, which is the catastrophic one in a single game. I think some of the larger high school football teams will institute those careful six, seven step test that they can conduct right on the bench to determine just how knocked out, in effect, the player is.

Steve Skrovan: I want to change subjects here for a moment Ralph. You just came off of The Nation magazine cruise, which I believe you've done before. What was that like? Tell us what the experience was. You were there for a week I take it, right?

Ralph Nader: Yeah it's a seven-day cruise out of Fort Lauderdale. They go to a little island called Half Moon Cay that is owned by the Holland-American Cruise Lines, which in turn is owned by Carnival Enterprises. And people stop off if they wish; they don't have to -- buy some things or go swimming on the beach. And then the next stop is the Grand Cayman Islands, and I disembarked on that one because I wanted to see one of the most notorious buildings in the world. It's called Ugland House. And it's like a five story gray office building. And folks, in that office building there are 10,000 corporations. You might say what? How can they fit? No no, but a corporation's not like you and me. A corporation is a fiction. And so they have tiny little boxes, where they register the subsidiary of city group or the subsidiaries -- sometimes they have six, seven subsidiaries of one bank in New York -- or General Electric. Why are they there? They're there to avoid taxes, US federal income taxes. They want all the US government services here at home, but they're tax escapees. And you might say, "Well is this tax evasion?" Well, some think it is tax evasion, but mostly they are taking advantage of the international tax laws. And Grand Cayman Island has its own tax laws, which in effect tax almost nothing. And they bring these companies just nominally although legally into their jurisdiction. And then General Electric or the banks or others, they will suddenly make this little tiny presence of their subsidiary very, very

profitable. They'll assign more and more sales of intellectual property or other products -- it's called transfer pricing -- so that it is registered on the books inside Grand Cayman Island and taxed virtually nothing. So they'll suck profits out of the US (because it is a global economy, they can engage in these shenanigans) even though they are produced in the US, transfer pricing (you can see how complex and how wealthy the corporate tax lawyers are with this one) over to places like the Bahamas, Bermuda, Luxembourg, Ireland, Grand Cayman Island. So, I'm standing in front of this building, which I've read about and a lot of Americans have read about, and Laura Flanders of the Laura Flanders Report, a progressive blog, was with me. She interviewed me right in front of the building. And then she walks in and says to the guard, "I have a corporation. I want to register it." And the guard looks at her and said, "You'll have to have an appointment." She says, "Well, I've only been here 30 minutes. I'm only going to be on the island 30 minutes. And he said, "Well, sorry." But we got a good interview where I described what I just said in some detail.

Steve Skrovan: You said little boxes. Are they like clear Plexiglas boxes with the head of a CEO in each one?

Ralph Nader: Well they're post office boxes. I didn't go over to the post office, but they're basically registered at that address, Uglan House, that's U-G-L-A-N-D house. And it's an office building, and it's basically the office building of a law firm, who has 10,000 of these fictional corporate clients, subsidiaries of many of the major corporations that you buy from every day. I mean they're auto producers. They're insurance companies. They're banks or industrial organizations. They all want to avoid US taxes. So, when I say "corporations are not like you and me," even though they have arranged the court so they have all the constitutional rights you and I have, even though they're not human beings, and even though the Constitution starts with "We the people" not "We the Corporation" -- the word "corporation" or "company" not mentioned once in the entire Constitution -- they still are getting away with this. And every presidential campaign, a lot of the candidates huff and puff that they're going to do something about it, but these same companies own Congress. We can turn this all around. I mean, you want a bit of optimism David and Steve? Watch this.

Steve Skrovan: Please.

Ralph Nader: Okay, how many people are working full time to change this situation outside of Congress in the United States of America? You want to guess?

Steve Skrovan: I'm going to say 1%.

Ralph Nader: Zero.



David Feldman: Yeah.

Ralph Nader: There is David K. Johnson, who writes about it. There are a few professors who write about it, but actually trying to focus on 535 Senators and representatives in Congress: zero. That's why it's what it is. Why did I say optimism? If you had some rich progressive multimillionaire and set up a group with 10 full time people, a couple accountants, a couple of savvy lawyers, some organizers, some publicists and writers, you'd have something happen. That's the question you always have to ask people out there. You have to ask, "Oh, things are so bad, okay how many people are working on it?" I mean if the streets were littered with garbage, the first question you would ask in your town is, "Hey, how many people are picking up the garbage?" If nobody's picking up the garbage, the garbage stays there. So that's the key question. How many people are pushing for universal health insurance full time? I don't think there are more than three or four in the country full time. And those three or four are not situated directly on Congress. They're writing and trying to advocate. This is where we start. We have to have 1% of the people be active and engaged in each congressional district, you know like a hobby, three to 500 hours a year and like a hobby put up to 500 bucks into full time office in each congressional district, just focusing on two senators and representatives, you'll see a different country. And that's what we have to get across to people, because otherwise they get very discouraged, very demoralized. They tune out and drop out.

Steve Skrovan: I just printed out the word as you spelled it for Ughland and it literally looks like "ugh land," "ugh land," that's how it comes up.

Ralph Nader: Yes, it's a very ugly building and what happens inside is pretty ugly too. Because that means you're paying more taxes or you're getting less services or our deficit in government is getting bigger. When corporations avoid their taxes, that is a consequence. You either pay more taxes, get less services or more government deficit, so you should take it personally.

David Feldman: Even Trump is talking about inversions and repatriating corporate taxes, corporate profits. Would that make a big dent in our deficit if we brought all that money back home?

Ralph Nader: Oh yeah, it's at least a \$150 billion a year, and that's just for the US, never mind taxes avoided in Japan and China, Hong Kong, England, France, Germany. There's an estimated \$15 trillion in these tax havens, these little tiny islands, these jurisdictions, these little tiny countries, who basically make a business out of being a tax haven. You know, they get some law firms, they charge registration fees, they have other advantages, create a few jobs. And they get protection in other ways. They'll get protection at the UN. They get diplomatic cover. \$15 trillion is not chump change, trillion dollars. If it came back home and was used productively, maybe our schools will be modernized, our public transit

will be upgraded or created anew. Maybe our crumbling infrastructure under the ground, the pipelines and the drinking water, sewage systems would be renovated. Maybe there would be millions of more jobs for communities all over the country that couldn't be exported to China. Once we wake up to all this, we'll start diverting some of our contributions to starting these little groups on Congress. See, it all starts with Congress, that's the beauty of it David and Steve. The oligarchy and the plutocracy, they would never have designed a system where 535 people did their bidding, because "That's too few people," they would say decades ago. "We want to spread it out." Well, look it, that's the pass, that's the Khyber Pass for the American people. 535 people -- 20% of them pretty much on your side already - - to turn the whole process around. Nothing is more powerful than Congress under the Constitution in our federal government, far more than the executive branch, because Congress produces the tax revenue. Congress spends. Congress investigates. Congress can give you power, shift the power, help you organize as workers, consumers, tax payers. So, in person lobbying; and take a great interest in your two senators and representatives and start a little Congress Watchdog group. Do a little letterhead, say "Left/Right Citizens in the 18th Congressional District" on the two senators and representatives. And then have some fun. Make it like it's a club. You know some people have bridge clubs, poker clubs, bowling clubs. Make it like a club and just build it from month to month and watch the response of the two senators and representatives. First, they may ignore you. Then, they may wonder about you. But, in a few months, they'll start paying attention to you as you spread and get a few more people involved from other parts of the district or the state and you get a little press, and you put up a blog. Now, they know you have access potentially to thousands of people. Isn't that fun? Isn't that justice? Isn't that an antidote to your frustration? Who can stop you from doing this? Only you.

Steve Skrovan: Ralph, I also wanted to ask you, what other progressive luminaries were on the cruise and who did you hang out with? Who had something significant to say?

Ralph Nader: Victor Navasky the professor at the Columbia University School of Journalism and the former publisher of The Nation Magazine which is 165 years old, one of the oldest magazines in America ...

David Feldman: Author of Naming Names?

Ralph Nader: Yes. And the author of satirical books, author -- it's in its second edition -- on a whole list of experts who were wrong throughout the last 50 years. They were wrong on economics. They were wrong on the economy in general. They're wrong on environment. They were wrong on business. He likes to debunk experts, so that they don't have too much influence in our lives by sheer loyalty, instead of evidence and proof. He also was with Katrina Vanden Heuvel, who is the present publisher. She participated in the presentation. They have a film out, "150 Years of The Nation Magazine." There was Russ Baker, who's an investigative reporter. There were, Joan Claybrook was there former head of the Auto Safety Agency. There were interesting people in the area of book authors that, you know of course Robert Scheer, right?

Steve Skrovan: Sure.

Ralph Nader: Yeah, a long time LA Times columnist. Well he's just out on the book on the surveillance state. He worked three years on that. Yeah, it was good. The rest of the passengers, or the majority of the passengers, were not part of The Nation group. And so they were having a good time. I mean they were going to movies, spas, swimming. Yes, there is a pool on the gigantic ship.

Steve Skrovan: Were you ever tempted, Ralph, to step into a Zumba class or Pilates, something like that?

Ralph Nader: Well they had so many classes, so many entertainments, cooking class, painting class, this class, this entertainment, this comedian. It's a city on the seas. And I must say, at our level, 11 stories where people -- 11 stories, can you imagine? -- where people, you know, had their rooms and went to dinner. Everything worked really, very, very efficiently and correctly. But down in the bowels of the ship, we wonder what. And here's what I mean. There are hundreds of young Indonesians from Bali and from Java who are working there. And I would talk to them. And they were all very pleasant, very competent. They serve the dinners. They clean the rooms. And I said to them, "How long do you work during the day?" And they say, "Well, 10 hours a day, we take a break in the afternoon." I said, "How many days a week do you work?" And they said, "Seven days." I say, "Well, how many weeks do you work seven days a week without a day off?" And they said, "10 months." 10 months.

David Feldman: You know what, I think you were on The Weekly Standard cruise.

Ralph Nader: You know, I mean, I don't know how The Nation is going to deal with this. Now, how much are they paid? Well most of them said they couldn't tell us. But I got information that in the 10 months they made about \$8,000 and \$1,200 in pre-contracted tipping, that is the cost of the trip by the passenger included the tip. So that gets them to let's say up to \$9,300. And then the last day people can tip whatever they want. Let's say they make another \$3,000 maybe. \$14,000 if they're lucky. Now those are the people we see. But the people deep down in the ship with the huge laundry machines, the rows and rows of refrigeration, and they have to deal with the detritus, the waste, I don't know if they get that much.

David Feldman: Are they registered in Liberia? Where is the ship registered?

Ralph Nader: That's the point. They don't come under our US labor laws. They're registered in some permissive jurisdiction, Panama for example, or Liberia as you say. Now there is an investigator in Ames, Alaska, Gershon Cohen, decided that all these cruise ships dropping in on Alaska were dumping their pollution right off shore. And so, here's what one person can do. With \$80,000 that he raised, he got a petition on a statewide referendum; I think this is about 2006 in Alaska. And he went around, he went to Anchorage, he went to Fairbanks, Juneau; and he beat the cruise line industry, who spent \$4 million on ads and TV in Alaska. And Alaska is the only state that regulates the cruise line industry. And that's one person: Gershon Cohen, from Philadelphia PA. So, once again you see, why did he win? Because people didn't want this pollution being dumped off the shores. They fish off the shores. They want cleaner beaches. He also made a big point of the exploitation of labor on these ships. Things are getting a little better for the workers there, even worse years ago in every respect. He is still very critical, but he couldn't get Florida or California to do it. You know, they have a lot of cruise line landings and take offs but, because Alaska did, it affected the way these cruise lines operate in other states. It's a "to be continued" story. And I would hope that The Nation magazine takes a greater interest in this and publishes an article by Gershon Cohen.

David Feldman: In The Nation magazine two weeks ago, Mark Green wrote a profile of you. I didn't know that you lost the original manuscript for Unsafe At Any Speed, that you left it in a cab?

Ralph Nader: That's a memory I try not to retrieve, David. Yes, I left it in the cab and went, tried to locate it in the finder's place in the cab department. Couldn't find it. And then I did something. I didn't even want to moan and groan. I just got in my Smith Corona typewriter and reconstructed the whole thing. Actually turned out better.

David Feldman: I never heard that story before, I find it inspirational because it's like, talk about overcoming adversity.

Ralph Nader: It was so foolish. I didn't even want to admit it. I mean, you know in those days you didn't have it online, there was not often Xeroxed. It was a little cumbersome you had to go to a place to Xerox it, a Xerox store. And the only thing was carbon paper. And young people say, "Carbon paper? What is that?" Well, I didn't have carbon paper. I was too busy going from one page to another. But anyway, it came out all right.

David Feldman: Amazing.

Steve Skrovan: While you were on your cruise, a couple of things happened. One was that Janet Yellen, Chairperson of the Federal Reserve, raised interest rates a quarter of a percent, I believe. And I don't know if it was a reaction to your pressure there. But in the New York Times they reported that JP

Morgan Chase, the nation's largest bank, this, I'm quoting here, "announced soon after the Fed's decision that it would raise its prime rate to 3.5%, increasing the interest rate on many loans. But the bank said it would not increase the rate it pays on deposits. Wells Fargo and Bank of America similarly took advantage of the Fed's decision to fatten profit margins, rather than pass along the benefits to savers." Unquote. What do you think of that?

Ralph Nader: These are the banks you bailed out, taxpayers of America. See what their gratitude is? They want to take the interest rate by their captive Federal Reserve higher and make more money, but they don't want to give you anything on your savings or checking account, anything more than almost zero you're getting. What I would suggest you do, is you just call your Wells Fargo or Bank of America branch, if you are unfortunately a customer of them and JP Morgan Chase. You should be a customer of community banks or banks like the Amalgamated Banks, the labor owned bank or a credit union. But if you are a customer, just call them up and say, "You know I think you better make an exception. I think you better give me a higher rate. You might not want to do it to other people, but other people aren't going to close the account as I am next Tuesday." Just tell them that. And then go to a blog. I'm sure there's going to be a blog on this, right Steve and David? Some young woman happened actually against the Bank of America, didn't like the proposal but she's going to get added five bucks every month to her checking account as a surcharge and she stopped them, because she had hundreds of thousands of people signing her petition. If you are internet active, get a petition underway fast. Don't back down. They'll also back down if some of the other medium sized banks don't follow suite, which they expect them to do, of course. See how it plays out? It's a race to the bottom. This is not competition here. There is what's called conscious parallelism, where one bank says it and then the other banks get the cue and they follow along to shaft the consumer. But, if this is going to be the next three, four years as the chairperson of the Federal Reserve Janet Yellen starts increasing one quarter of a percent every few months, we better head it off right away and tell 'em, "If you don't pass on some of these savings, some of these profits to us, we're getting out of your bank and there are other banks in this country that would like our service." Of course you're got to make sure that these other banks don't follow suite, the smaller community banks or the credit union. So call them up and ask them before you make a move. Move your money. That's the way.

Steve Skrovan: I have my money in Citibank. But isn't it more rational for me to have my money in the bank that I know that's going to get bailed out? Aren't the small banks the most vulnerable? Those are the ones that'll close.

Ralph Nader: Well that's the competitive advantage in the bizarre, grotesque sense because these dozen banks are too big to fail. That is the tax payer and the treasury department, and we'll bail them out the way they did in 2009. People say, "You know that's a safer bank. The bank across the street, Ajax Community Bank, credit union, they're not going to be bailed out because they're not too big to fail and affect the economy with a domino effect." But, you know in every bank there is a \$250,000 federal deposit insurance guarantee. So up to \$250,000 Steve, you're all right. If you're beyond that, I suggest that you check out the ratings. Most banks have ratings. And most banks will be able to tell you

whether they're in trouble. The Federal Deposit Insurance Corporation, FDIC -- you know the label that's on the front window of the bank -- you should call them up and ask them how they're rated.

Steve Skrovan: Do you think I could go to Citibank, my bank, and say, "I don't know what you're doing for everybody else but I would like a greater return on my deposits or else I'm pulling it out?" You're saying a good chance they would respond favorably?

Ralph Nader: Yes, if it's connected with a viral Internet petition. Yeah, there is a chance. It's not that big a deal for them. They're just trying to set the stage for a future rate increases, so the gap between what they charge the borrowers -- from which they make their money -- and what the savers in their bank charge them becomes bigger and bigger. And there are huge profits involved here over a period of time, if the Federal Reserve goes up to say 3% from the three tenths of 1% it's at now.

Steve Skrovan: Well Ralph, you wanted to bring up a subject about conversation. Why don't you tell us what that's all about.

Ralph Nader: Yeah, we all have this experience so we try to start conversations on serious matters with friends and co-workers, or just acquaintances we meet on the bus or in a train or ...

Steve Skrovan: A cruise?

Ralph Nader: Yeah on a cruise. And people are inhibited because, first of all, they don't know where the person stands, or the people stand. They start conversation, they don't want the tension, they don't want the small talk that is convivial to be replaced. So I suggest the following. Just play a game, a conversation game. And here are a few suggestions at what really opens people up and reduces the tension and pretty soon they're really having a great time exchanging views, opinions, facts about redirections of our country in the world. The first one that I would suggest is to make the point that we the people own the biggest wealth in the country. It's called the Commons. It's like the public lands, one third of America. We own it. The corporations, you know, the gas, oil, coal, timber countries control a lot of it. It's the public airways. We own the public airways. But the radio and TV stations decide who gets on, who doesn't get on 24 hours a day and pays us no rent, and on and on. So basically, you start out with people saying, "Why don't we tell each other the categories of things we own?" And they'll say, "Well, I own a car. I own a house. I own clothes. I own iPhone. I own paper." And you know, you say, "Keep going." You exchange what you own and pretty soon nobody -- except you of course -- will say, "I'm a part owner of the Commons, the parks, the public parks. I'm a part owner of the public lands. I'm a part owner of the public airways, and that gets you in to the conversation of why don't we have our own radio stations for a couple hours a day. Why don't we get some of the public airways back to us, so we can then communicate and get things going on and keep the people alert to all

kinds of things that the advertise-driven commercial media won't touch. Or why don't we improve the national parks? And why don't we charge the companies that are getting gold, silver, molybdenum and other products from our land free? They're not paying Uncle Sam royalties. There's no other country in the world that gives away its gold. I mean, one Canadian company got \$9 billion of our gold on federal land in Nevada a few years ago and got control over 30,000 acres or so for virtually nothing. I think they paid \$30,000 or something. Maybe it was less. Maybe it was 5,000 acres. And they're exploiting \$9 billion with a B, dollars of our gold, no royalties back to the federal government. That's how they rigged the 1872 Mining Act see? So, that's one conversation.

Steve Skrovan: So, you're saying you can start a conversation by quoting the 1872 Mining Act?

Ralph Nader: No, by just asking people what they own. Play a game. I'd say, "I'm going to show you that you own things that you don't know you own." That's a pretty good way to peek someone's interest. There's another thing: "Do you think that government agencies should be audited?" "Of course. How else do we know how they spend our money?" "Well, would it surprise you to know that the biggest part of the federal budget -- apart from Medicare and Medicaid, which are insurance programs -- the biggest part of the budget is the Pentagon budget? It's 700 or so billion dollars, and it hasn't been audited year after year. They don't produce the accounting data, so that the government accountability project program of the US Congress, which audits federal agencies could audit them and every year they just throw out their hands at GAO and they say 'we can't audit.' Well, when you can't audit, billions of dollars go down the drain undetected. Like the Pentagon did admit that \$9 billion in the first few months of the invasion of Iraq are unaccounted for. That's \$9 billion." You'll get total agreement with your friends, your civic circle your social circle, whatever. "Yeah of course!" "Well, what are we going to do about it?" You got two senators, a representative. When you get a 100% approval, something should be done because what kind of business doesn't get audited. You can start an interesting conversation, but the best one that I've experienced is when I say to my friends, "Okay what comes to your mind when I say the following words. You don't have to tell me right now. What image comes to your mind? Ready? Okay, crime, regulation, welfare, violence, those four words. What comes mind?" Well you know they say, "Street crime, burglaries, arson" for crime. Regulation? "Government regulation, of course." Welfare? "Poor people lining up for their welfare checks." Violence? "Well, you know, rapes and assaults and wars and beatings of people in alleys and so on." Well you see, I'd say, "You know, you're absolutely right in all of those. But you know what? Much more is corporate crime in terms of stealing from you. Much more is regulation by corporations. They use the government to regulate you. That's what they do. They use the government to regulate the tax system. They use the government to give them all kinds of handouts, welfare checks, corporate welfare checks, bailouts. And, they regulate you with fine print contracts. That's their private legislature. Look at those contracts, if you can see them without a magnifying glass, your credit card contracts, your insurance contracts, the hospital contracts if you have to go to a hospital. It's all waiver of liability, you know, the vendors. These companies, they don't want any liability. They want you to have a trial by jury. No, that's eliminated. They cap any responsibility for any damage they do to you. So that's regulating you." Welfare? "That's an easy one. The biggest welfare recipients in our country are Citigroup, Bank of America, AIG Insurance Company, the big Agro Business Companies, Pfizer the big

drug companies, Merck, all kinds of corporate welfare that comes from you. Subsidies, handouts, giveaways, market controls, quotas, monopolies.” Now you see, that’s a good way to start a serious conversation without worrying about the tension, whether you’re rubbing a Republican wrong or a Democrat or a Libertarian, or someone who loves a certain political candidate and “Don’t criticize my Hillary Clinton.” See, you get people talking. It’s just normal interest as you unfold. And conversation is the beginning of all justice movements in the history of the world. And no one can stop you from engaging in those conversations.

Steve Skrovan: Well, speaking of Hillary Clinton, were you able to catch the Democratic debate this weekend?

Ralph Nader: No, I was in the Caribbean.

Steve Skrovan: Well, they asked both Hillary and Bernie whether Wall Street would love them. And Hillary said, “I want everybody to love me.” And Bernie said, “I have to say I don’t think they’re going to love me at all. And they’re going to love me less when they hear my policy.” It looks like Bernie was not afraid to take them on a little bit.

Ralph Nader: And that is a “yes” by Hillary. “I want everybody to love me.” That’s a signal to her Wall Street buddies, her Wall Street pay masters, her Wall Street \$250,000 Goldman Sachs speeches for an hour in a closed auditorium, “I’ll be your person in the White House.” And here we go again. But... doesn’t mean it’s inevitable.

David Feldman: Going back to conversations, it seems to me that Americans have lost the art of conversation. Everything gets down to a debate, an argument, trying to alpha dog the other person by proving you know more ...

Ralph Nader: And you’re right, because... you’re absolutely right on that point David, because the normal political conversations are very ideological: “I’m a Libertarian. I hate big government.” “Well, wait a minute, big government can do good things. You cash your Social Security check.” “You’re just a Democrat lefty liberal.” “Well what are you? You’re nothing but a right wing close minder.” See that’s the level it’s at. But, when you bring it down to where people experience, registered, where they live, work, shop, raise their kids, play, it’s a different ball game. Like everybody believes that businesses, if they’re going to be responsible, have to be audited. See? Everybody knows that if you own something, maybe you should have control over it, like the public lands. Maybe you should get royalties that can be recycled into public works from goldmine corporations. Maybe you should experience risk taking by big corporations. Maybe they should experience the risks you do as a small businessperson on Main Street; instead of have the government guarantee their version of capitalism. So it gets people - it elevates



them. It respects their intelligence. You respect people's intelligence; they'll rise to the occasion. But if you do the opposite: nasty vituperative back and forth: "lefty," "Right wing," all that, they'll oblige you. They'll go down to levels where it's not very productive, and it leads to a lot of hard feelings. I think we've got to work on resurrecting the art of conversation. When our founders, when those farmers in western and central Massachusetts started the American Revolution -- and it was in 1774 before Lexington and Concord -- they did it nonviolently by surrounding the homes of the Tories, who usurped their local government and their courts on orders from King George III. They did it with conversation. They set up committees of correspondents in the 13 colonies, for example. We live in a Twitter age. We live in an age of instant messages, that kind of stuff. It destroys normal flow of intelligent conversations that most people are fully capable of having, if they're reflecting where they live, work, raise their families. Those kinds of concerns are economic concerns. They're political concerns. They're engineering science concerns, because that's what's coming in on people everywhere.

David Feldman: Do you think you would have enjoyed a Weekly Standard cruise as much? I think you would. You're friendly with Grover Norquist. I met one of the guys, who writes editorials for the New York Post. He's a rabid conservative. And I was able to keep a conversation going with him last week by trying to establish what we both agree on. And so, it's kind of like your last book or two books ago ...

Steve Skrovan: What did you both agree on, David?

David Feldman: Marriage equality, that the war in Iraq was a disaster, that climate change is happening -- we couldn't agree on whether or not it was manmade -- but income and equality. I mean, that to me is phenomenal that the right is now admitting that there is income inequality, something that five years ago, they wouldn't acknowledge.

Ralph Nader: A lot of conservative workers in Walmart, huh? The Weekly Standard is getting vibrations from back home.

David Feldman: Do you argue with Grover Norquist, or do you have a conversation with him?

Ralph Nader: Well, with Grover Norquist, you say, "What are you for and what are you against?" And if that is what I'm for and what I'm against, that's where the conversation is. Do I argue with him over taxes? Hopeless. He wants to get rid of taxes, but he doesn't want to get rid of the Pentagon budget, although he thinks it's smaller. So my purpose is not just the conversation. It's to enlist his influence over Congress on things that we agree on, like corporate welfare. And as he said at one of our joint meetings at the National Press Club, he said, "Left/ right alliance isn't about cutting the difference. It isn't about, "Oh, the right wants four aircraft carriers the left wants zero. Let's decide on two." He said, "No, it is not that kind of alliance. It's an alliance without compromising our principles or our positions."

Steve Skrovan: Well, gentlemen, I think that's our show. I want to thank Ken Reed from League of Fans and the author of *How We Can Save Sports: A Game Plan*. Go to [leagueoffans.org](http://leagueoffans.org).

David Feldman: A transcript of this episode will be posted on [ralphnaderradiohour.com](http://ralphnaderradiohour.com).

Steve Skrovan: For Ralph's weekly blog go to [nader.org](http://nader.org).

David Feldman: For more from Russell Mokhiber, go to [corporatecrimereporter.com](http://corporatecrimereporter.com).

Steve Skrovan: Remember to visit the country's only law museum, the American Museum of Tort Law in Winsted, Connecticut. Go to [tortmuseum.org](http://tortmuseum.org). And while you're there, visit the online gift shop. They've got t-shirts, mugs, books, buttons, some of them emblazoned -- and I mean literally emblazoned -- with a graphic rendering of a flaming Ford Pinto. Some great stocking stuffers for your last minute holiday shopping.

David Feldman: The producers of the Ralph Nader Radio Hour are Jimmy Lee Wirt and Matthew Marran.

Steve Skrovan: And welcome to our new affiliate KYRS in Spokane. Talk to you next week, Ralph.

Ralph Nader: Thank you very much Steve and David. And, it's good to have another radio station in the Spokane, Washington area. But all of you, spread the word, spread the deed, be active. That's what democracy is all about. It's not a spectator sport.