

RALPH NADER RADIO HOUR EP 247 TRANSCRIPT

Steve Skrovan: Welcome to the Ralph Nader Radio Hour. My name is Steve Skrovan along with my co-host David Feldman. I hope you had a happy Thanksgiving David.

David Feldman: Yes I did. This is a great show. It covers two of my passions. The fate of journalism and divorce attorneys.

Steve Skrovan: Yes it does, yeah. Don't give away too much, though.

David Feldman: Okay. Also, guess who else is here David, the man of the hour, Ralph Nader. Hello Ralph?

Ralph Nader: Hello Everybody.

Steve Skrovan: We have yet, as David alluded to, another fascinating show on tap today. First up, we're gonna be speaking to Art Cullen who lives in Storm Lake, a meat packing town of a little more than 10,000 people in Northwest Iowa. Mr. Cullen and his brother, John, founded a small newspaper called The Storm Lake Times, which is published twice a week. And in writing editorials for this tiny paper in this small town, which took on corporate agribusiness, for fouling the state's water and poisoning its soil, Art Cullen ended up winning the 2017 Pulitzer Prize. He's written a book about that experience and the history and people of his town entitled Storm Lake: A Chronicle of Change, Resilience and Hope from a Heartland Newspaper. That's in the first part of the show. Unfortunately our guest in the second half of the show invented an app that came a couple of years too late to help my good friends David Feldman through the little thicket of his divorce. Our second guest essentially invented a robot lawyer, David's dream. Joshua Browder is a young software engineer, and apparently a terrible driver. He was looking for a way to appeal the numerous parking tickets he was accumulating, shortly after getting his driver's license in the UK. After successfully repealing many of his tickets, he decided to create an app that would help guide other people through that relatively simple process. That way you wouldn't have to spend money on a lawyer. The app is called, DONOTPAY. It's a chat bot, meaning it talks back to you. It's the chat bot that helps generate over a thousand different legal letters, and is moving into other areas of law, which will allow you to sue anyone for free in small claims court. Now we've done many shows about the myth of the litigious society in how the courtroom door seem to be closing for most ordinary people. Well this is a unique way for people to access justice.

David Feldman: I wonder if you can get a robot lawyer to chase an Uber ambulance that self-drives.

Steve Skrovan: Somewhere in between these two great guests, we'll take a minute to head over to the National Press Building in Washington DC to check in with our corporate crime reporter, Russell Mokhiber. If we have time at the end, we'll knockout one or two listener questions. But first, let's talk about how a small town newspaper can still make a very big difference. David?

David Feldman: Art Cullen is half the ownership and 25% of the news staff of The Storm Lake Times located in Storm Lake, Iowa. He founded the paper with his brother, John. Mr. Cullen is also the winner of the 2017 Pulitzer Prize for editorial writing. His book about his beloved town is entitled, Storm Lake: A Chronicle of Change, Resilience and Hope from a Heartland Newspaper. Welcome to the Ralph Nader Radio Hour, Art Cullen.

Art Cullen: Thanks, Hi.

Ralph Nader: Welcome indeed, Art. I've had numerous conversations over the years with your brother Jim who's the editor of the Progressive Populist. You're the managing editor. That comes out every two weeks. It's 24 pages chock-full of all kinds of columns by progressives from all over the country--people often, whose names you don't know, but they know what they're talking about from various regions. And I've given the Progressive Populist as gifts to people around the country. It's an old fashioned newspaper, tabloid size. You can read the print, has good editorials by the Cullens's, and has a lot of material from Jim Hightower in the beginning of the newspaper. We'll tell you how to get that Progressive Populist. But right now, I want to get into the book you wrote, and ask you the first question. How in the world do you keep going twice weekly newspaper, when they are closing down all over the country in print?

Art Cullen: Well, it's difficult. It helps if you can get a book deal and that helps pay off loans, and Pulitzer cash helped pay off loans. We lost money the same year that we won the Pulitzer. But we always seem to find a way to get the next issue out, but it's not easy. But we have a loyal base of readers here. Just like with the Progressive Populist, there aren't many of them, but just enough to get by.

Ralph Nader: Do you give it away and rely on advertisements--local advertisements or do you have subscriptions?

Art Cullen: We have paid subscriptions to The Storm Lake Times, and we rely on local advertising. But that's been declining significantly in recent years. Because, you know, Walmart dominates our local retail economy and they just simply don't advertise with us.

Ralph Nader: Do you ever ask them to?

Art Cullen: Oh yeah, but it's just difficult getting to the right person. They run an insert with us a couple of times a year, but that's it. You can't live off that and so we live on little, small-engine repair ads, and 10 and 20 dollar ads. That's how we get by and with local Mom and Pop businesses. We lost our Chevy dealer advertising. We lost our Ford dealer. They all moved to Social media and TV. It's just tough for community newspapers across the country because it started with a big, regional dailies like the Des Moines Register and the Minneapolis Star Tribune, which went bankrupt and now it's seeping down into the community newspapers. Now we're being challenged with circulation declines.

Ralph Nader: It's really too bad in a way because Warren Buffet is invested in weekly newspapers in Virginia, maybe it's because they own some land, but he thinks there's a future for local news. Brattleboro, Vermont has a very thriving weekly newspaper that competes with the daily newspaper in Brattleboro, Vermont. In my hometown, Winsted, which is slightly smaller than Storm Lake, has about 11,000 people. We just lost last year, the Winsted weekly paper. All because of lack of advertising. Plus the chain stores don't pitch in. That's where we have to put the pressure on the Dunkin Donuts, the Walmarts--the various chains. You call them up and they say, "Well, we give nationally."

Art Cullen: Right. We could talk to the local Walmart manager till we're blue in the face. They just give him the keys to the door. All the decisions are made in Arkansas. We can't get through to decision makers. They really aren't interested in local weekly newspapers or their communities, I don't think.

Ralph Nader: You know in the old days, Art, you probably heard about Bryne, the iconoclast from Waco; he had a weekly paper and he had subscriptions from all over the world. Postage was cheap, and he was very, very well-known. He went after the local university, Baylor there. He had a very acerbic style. But it's all water over the dam now. Now it's a matter of survival. I would think the Pulitzer Prize would have gotten you some subscriptions from around the country.

Art Cullen: Actually we saw our circulation decline for three straight months after we won the Pulitzer Prize. We've been seeing it; then it stabilized, and we've been stable since. But we've been watching circulation decline for 40 years. One time the Progressive Populist was 10,000 circulation. Now it's about 5,000. It's just, our readers are dying off. Younger people simply don't read newspapers. They look at their cell phone and they see headlines in the New York Times, or CNN, or Fox News or wherever, but they don't really read the stories. If you don't know who the Lieutenant Governor is of Iowa, you don't know that she's a cardboard cut-out. She was just elected Governor. If you don't read the newspaper, you wouldn't know that.

Ralph Nader: What about asking for local donations from enlightened citizenry?

Art Cullen: We haven't gotten to that yet. We're still trying to make it on paid circulation and advertising. But there's a lot of things being talked about in the newspaper industry, grants, et- cetera. But none of that

is a successful business model that can sustain you going forward so now what we're doing is trying to increase our rates to our loyal subscribers, to see if they can make up for the difference in what we've lost in advertising. And, I'm not sure that we can do that. What we really need to do is convert non-readers into readers. That's something that nobody has figured out yet, at least not over the last half century.

Ralph Nader: Before I get to your book, which won the Pulitzer Prize, how would people access your Storm Lake Times newspaper? Do you have a website?

Art Cullen: Yeah, it's stormlake.com. Actually we put all our editorials out there for free. But the rest of it is behind the paywall. We don't have metered paywall. We just have the hard paywall. But we do have electronic PDF replica of the newspaper online. And we also send the newspaper out across the country. The Pulitzer did help us get some subscribers outside of Iowa, but they don't tend to hang around that long.

Ralph Nader: By the way, listeners should know that Storm Lake is a very fascinating town. It's not what it was 70, 80 years ago. It's still a meat packing town in Northwest Iowa. Here's the background on Storm Lake that is at the heart of the Art Cullen's book. I'm quoting from a commentary, "Storm Lake's people are the book's heart; the family that swam the Mekong River in Vietnam to find Storm Lake; the Latina with the baby who wonders if she'll be deported from the only home she has known; the farmer who watches markets in real time and tries to manage within a relentless agriculture supply chain that seeks efficiency for cheaper pork, prepared foods and ethanol. Storm Lake may be a community in flux, occasionally in crisis. Farming isn't for the faint-hearted, but one that's not disappearing. In fact its population is growing with immigrants from Laos, Mexico and elsewhere. Thirty languages are now spoken there, and soccer is more popular than football." So what made you write this book?

Art Cullen: Well, we won the Pulitzer Prize. It was announced on April 10th 2017. And within a couple of days, a couple of New York book publishers, called, asking if I'd like to write a book. I laughed at them. I said, you're crazy, I can't write a book. I can only write 700 words at a time. Then I hung up, and I was laughing. My brother John who started the newspaper said, "Who is that?" I said, "It was this New York book publisher." He said, "What did they want?" "They want me to write a book, and I laughed at them and told them I couldn't." He said, "You call them back and tell them you got a book." I did. I said, "What's it about?" John said, "Tell them, Storm Lake." That was how the book got started.

Ralph Nader: Art, I think people are hungry for books like this. There's only so many self-improvement books, rancid novels about people who hate themselves, political books that are self-serving, exhortation books. They really want to know about this. I would think that this might spawn some sort of television series.

Art Cullen: Well, that would be nice. Maybe you could play my role. But yeah. Well, there is a hunger. We found that in Iowa it's being really embraced, the book is. A lot of people that you wouldn't think would say

so are coming up to me and saying, you know, you're right, we really have lost rural Iowa to these huge corporations and we've got to change; we're watching our rural communities wither away; we're watching our soil float down the river; we're destroying what should be the richest place on earth. I'm talking, these are bankers--the guys that own banks, and big farmers, and they're all nodding their heads saying, you know you're right. But they don't know how to get out of it.

Ralph Nader: Well remember the popularity of Lake Wobegon in Minnesota. I think that reflects what I just said, that people want to know a little more about the hinterland. You know the Democratic Party has pretty much ignore the hinterland--working on the west coast and the east coast. You've said, there's no such thing as flyover land. What do you mean by that?

Art Cullen: Well, Hillary Clinton flew over Iowa essentially, rural Iowa, at least. She never visited Storm Lake during the last cycle. There's, you know, a couple of thousand Latinos here that might have voted for her. Instead, she flew over. She stopped at the airport in Des Moines, and the airport in Sioux City, and expected that that was going to carry one of 12 key swing states in the last election. She flew over and lost. That's why this isn't flyover country. If Democrats want to unlock the secret to winning in the Midwest, they need to start in Iowa, the first in the nation's caucuses. Maybe the last person who really understood that was of course Barack Obama.

Ralph Nader: You've been a reporter and editor for 38 years, Art. You started seeing the horrible pollution of the rivers around Storm Lake. You took on the big agribusiness. Why don't you describe that for our listeners? Give names where you can.

Art Cullen: Sure. Well, starting when we founded the newspaper in 1990, we already knew that we were the hottest spot in the Racoon River Watershed for nitrate and phosphorus pollution of the river. And that river runs to Des Moines and feeds their drinking water supply. At the same time, we were losing our lakes in Northwest Iowa that were made by the glaciers 14,000 years ago. We had taken pictures, a pressman and I, of all the lakes that are disappearing to sedimentation, and climate changes is what's happening. So I had all these pictures of disappearing lakes and I showed them at a convention of the Iowa Environmental Council in 2013. The CEO of the Des Moines Water Works was sitting next to me on this panel and said, "We're gonna sue your county." I said, "For what?" He said, "For agriculture polluting our drinking water supply." I wrote a story then in 2013 saying that they're going to sue us over agriculture, and nobody took it seriously. Then in 2015, the Des Moines Water Works sued Buena Vista, Calhoun and Sac counties--all contiguous in North West Iowa--over our drainage systems. We have huge underground drainage systems that drain this flat land, the richest corn ground in the world, and that delivers that to the rivers. All is rich in fertilizer. All that water from these extreme weather events that we're seeing from climate change are overloading the Racoon and Des Moines Rivers and our lakes, with nitrate and phosphorus and it's polluting the drinking water supply. Then the Des Moines Water Works have to clean it up. Well anyway, because it was a pollution lawsuit, the counties didn't have insurance coverage, so I sent my son Tom down; he's a reporter for us. There are Cullens all over the place. So I sent him down to ask our country commissioners, we call it Board of Supervisors, how are they gonna pay their attorney fees since they had no insurance coverage. They said, basically, it's none of your business. They said, we have friends. We said, who are your friends? Again, they

said, it's none of your business. Through our own reporting, we were able to determine that the leaders of this effort were--to fund them secretly--were Monsanto and the Koch brothers and the Agribusiness Association of Iowa, which was controlled by Governor Terry Branstad, a Republican. We engaged with the Iowa Freedom of Information Council to get the names of all the donors to this slush fund, this dark money account that was being used to argue this case in federal court. The counties realized that they were violating Iowa's Open Records Law and so they had to divorce themselves from this fund after spending about \$1.5 million in defence costs. Eventually, this federal judge threw out the case over a standing issue that drainage systems don't have the authority to be sued essentially. So the lawsuit got dismissed. The Koch brothers and Monsanto are free to pollute Iowa's waterways as much as they'd like. But we at least got that dark money out of the federal court system. And that's what we won the Pulitzer over was transparency. Who runs Iowa--the Koch Brothers and Monsanto and the Agribusiness Association of Iowa or the voters of Iowa? It became clear to us that the people who are pulling the chains are not the voters of Iowa, it's the money.

Ralph Nader: You actually won this prize because you forced the disclosure of a lot of this information about who was polluting with what, but how's the pollution situation in the rivers right now?

Art Cullen: It's getting worse because of climate change. A couple of months ago, in one week, we had a five-inch rain, and an 11-inch rain and you can imagine what that does to bare soil. It's all flowing to the Gulf of Mexico where it's creating a dead zone the size of the state of New Jersey, and is destroying the shrimping industry in Louisiana so we can pursue 200 bushel corn yields in Iowa to feed hogs that China doesn't seem to want.

Ralph Nader: Your comment just reminded me of a wonderful quote on your book by Colin Woodard, who authored *American Nations: A History of the Eleven Rival Regional Cultures of North America*, and *American Character: A History of the Epic Struggle Between Individual Liberty and Common Good*. These are two books. Look what he says, "Mechanization may have driven out small farmers, smothered the lake and helped push the town paper to the edge of starvation. But Storm Lake has persevered, clutching its social fabric against the forces that have torn so much of the rural planes asunder. If you care about the future of the republic, Art Cullen's thoughtful, clear-eyed ode to his western Iowa hometown is not to be missed." What you're trying to report ...

Art Cullen: Colin Woodard is a great man.

Ralph Nader: Yeah, Art, what you're trying to report here is of relevance to everybody all over the country, that's struggling to preserve community, self-government, accountability to the big boys, all kinds of freedoms that are being suppressed--whether it's red state/blue state.

Art Cullen: Right. Yeah, the illustration to me was that we don't really control our democracy anymore. And of course this is something you've been writing about in your actual column for years so this is united, open the flood gates, as if they weren't open before. I think that Water Works lawsuit is a perfect illustration of how we don't really even control our County Board of Supervisors anymore. They were taking all their instructions from Wichita, Kansas and St. Louis, Missouri, and they were able to do it. We were able to get that dirty money out of the system for a little bit. But then they just continue to buy the State House. They've bought Iowa State University. The Kock Brothers now endow the Markets Program at Iowa State University, which used to do the World Economic Modelling for the United States Department of Agriculture. Now their credibility is coloured by Koch money. It's called "state capture". They've captured Wisconsin, they captured Kansas, and they captured Iowa. They captured their judicial systems, their government, and their university--their Land-Grant University Systems. They control them now. People in Wisconsin and Kansas stood up in the last mid-term election and they said, enough. People in Iowa said, not enough. We want more of it. They voted Republican again.

Ralph Nader: What's disturbing is if the people of Iowa feel the same way you do, and there are plenty that do, they can take control of the state legislature. They got the votes, the Kock brothers got big money; they don't have the votes. The first step is to take over the state legislature which can start returning power to the many, and taking it away from the few who are making horrendous decisions in the name of ever-more profit. I've never seen a book that has been so praised widely all over the country. It's almost like some of these people have the guilt complex over what's happened to rural America. You have great praise from the former governor of Iowa, former Secretary of Agriculture, Tom Vilsack. But you also have praise from Dan Balz, who's the Chief Political Correspondent for The [Washington] Post; from John Berry, who wrote The Great Influenza and Rising Tide. I think you did get on for once NPR and PBS, didn't you?

Art Cullen: Yeah. We had a nice feature on Iowa public radio and on WBUR in Boston and so that was appreciated, but the book hasn't quite reached out of the Midwest. It's been warmly received in Iowa and Minnesota, but we haven't been able to really reach out of the Midwest. I think it's just because people don't understand what the book's about, or what rural America is about.

Ralph Nader: Are you getting invitations to write for magazines like Atlantic, Harpers, The Nation? I think they'd be hungry for this.

Art Cullen: No, not really. I've been able to get some pieces into the New York Times, three or four pieces into the New York Times since we won the Pulitzer and The Guardian has been very kind to me. By the way, they have some tremendous reporting going on right now, especially about Paul Manafort.

Ralph Nader: That's The Guardian newspaper out of England. Yes.

Art Cullen: No, I wouldn't say that the east coast or the west coast press has really paid attention to what's going on with this book. Or really, what's going on with rural America.

Ralph Nader: It's more than that. You're a living example, Storm Lake, of how people from all kinds of backgrounds seem to be getting together. I mean, you've got 30 languages. Tell us about the ethnic mix and how the town is actually growing, unlike most rural towns are losing population.

Art Cullen: Yeah. Since 1920, 67 out of Iowa's 99 counties--two thirds of our counties--have lost population every year since 1920. And it's just accelerated since the farm crisis of the 1980's. People are fleeing Iowa--again the richest spot in the world. Here we are today and we've given that franchise away to these corporations. And then Democrats wonder, well how do we appeal to rural voters? Well, first, go into a rural area, go into Appalachia or Iowa--the southern two tiers of counties, which are just as poor as Harlan County, Kentucky. Or go into western Kansas and look what's going on; look at how the land is being raped and look at how the people are living on the edge of poverty and then ask them about their aspirations. And, you know, what does that have to do with the Democratic Party anymore? That's my question. They don't come out here. They don't talk to us. But they're already calling us now, with the Iowa Caucus cycles underway. And they're gonna be our best friend and then they'll forget about us and fly over us, just like Bill and Hillary did.

Ralph Nader: What about the state of the immigrants there and how are they getting along with people who've been there?

Art Cullen: Storm Lake is without conflict, essentially. There's no conflict between Mexicans and Anglos in Storm Lake. They are supporting our Catholic school system and our church. They are tremendous hard workers. The Laotians and Mexicans have no problems with each other. The Hondurans and Guatemalans have no problem with each other. The Samoans and the Burmese have no problems with each other. The problems are all introduced by people like Donald Trump and our Congressman, Steve King. And they create fear. You go 30 miles any direction from Storm Lake and they think that Storm Lake is some sort of crime-infested hellhole. If you actually come to Storm Lake, you see Mexican bakeries and dress shops, and happy people playing in the lake.

Ralph Nader: You ought to invite Donald Trump to visit Storm Lake and get instructed.

Art Cullen: He'd be too afraid. There are too many invaders here.

Ralph Nader: Our listeners may not know about Congressman...

Art Cullen: They're three years old, four years old.

Ralph Nader: Our listeners may not know about your congressman, Congressman Steve King. He's probably the most bigoted congressman in the US Congress by a margin of 10. Can you tell us about him?

Art Cullen: Well he has a little competition from Louie Gohmert in Texas who's his best bud. But Steve King avoided service in the Vietnam War with a student deferment. Then as soon as the draft ended, he dropped out of college and became a dirt-moving contractor. His epiphany was that Iowa's culture is being eroded by other cultures moving in—that the Germans and Scandinavians were going to be snuffed out by people of color. He was John the Baptist for Donald Trump, preparing the way. He was talking about building a wall on the Mexican border in 1995, while Donald Trump was still divorcing his first wife and telling Howard Stern about it on the radio. Steve King, he's indomitable in Western Iowa and it's all based on this politics of resentment and fear. When you take people who've been crapped on for the last hundred years, William Jennings Bryan was talking about it at the Populist Convention in Omaha in the 1890's--it's very easy to take that populist sentiment of getting screwed by the railroads back then, or getting screwed by Monsanto today--and then to turn that into, it's all the Mexicans' fault. They've taken our destiny away from us. A destiny that we never had.

Ralph Nader: He had a tougher race this time, didn't he?

Art Cullen: He did. Young guy, a bachelor, 38 years old, former pitcher, a semi-pro pitcher by the name of J.D. Scholten, ran and drove a Winnebago camper all over the district and lived in it. He came within 3 percentage points of Steve King because there's one thing Iowans don't like, and that is dishonesty. Steve King joined himself at the hip to Donald Trump, who's the biggest liar. If King is the biggest bigot in Washington, Trump is the biggest liar. People in Iowa will not countenance liars and that's what happened in 1974, when Tom Harkin and Berkley Bedell got elected and defeated long-time incumbents. They were associated with Richard Nixon; Wiley Mayne, and Bill Shirley were associated with Richard Nixon who was a liar. Iowans voted the both of them out and introduced us to Tom Harkin and Berkley Bedell, two of the great progressives of our time. So it can happen again with J.D. Scholten. People will not put up with a liar. They're figuring out that Steve King is a liar.

Ralph Nader: Let's get some input from Steve and David before we close. We've been talking with Art Cullen who's managing now the Progressive Populist, and also puts out a small Iowa twice weekly newspaper in Storm Lake. You can get on the website by going to stormlake.com. Steve, David, any input here?

David Feldman: Yeah, I noticed that you have to spend \$200,000 a year on postage. I was wondering-- maybe Ralph can answer this--what the federal government could do to save local newspapers?

Art Cullen: Actually the Canadian government is coming up with a plan to do just that, by relieving postal costs and certain tax breaks and the like. But the problem with the postal services is that it's being defunded as well by the federal government. So, that's tough on them, and you know postal service is eroding as well. We'd be happy paying our current rates if we could just get the paper delivered from Storm Lake to Des Moines in a two to three week period. That would be a start, is improving mail service.

Ralph Nader: David, many years ago, the post office was very aware of the need to keep rates down for newspapers. And that's what helped create hundreds of newspapers all over the country. I mean they could mail it for a penny. I think that's what Art is reverberating off—that that ought to get us to get members of Congress to start paying attention to how higher postal rates can stifle our freedom of speech. Steve?

Steve Skrovan: Yeah Art, you mentioned the Iowa Caucuses coming up and now it's after the midterms and this is starting to gear up. As a journalist and local newspaper, how do you brace yourself for that or how do you put that circus into perspective? Because it really is kind of a circus, isn't it?

Art Cullen: Yeah. It used to be really enjoyable, back when I was working at a small newspaper in Algona, Iowa. Paul Simon just strolled into the office--the politician, not the singer--and with his bow tie on, and just sat down with me for a couple of hours and talked about agriculture issues. It was the height of the farm crisis. You just don't get that anymore. They don't come to Storm Lake like they used to. Although with 20 or 30 candidates on the roster right now, we're already getting contacts. Now they're reaching out to those smaller places when it was pre-ordained that is was a Bernie-Hillary thing, nobody was coming out to Storm Lake; certainly Hillary wasn't. But now with so many candidates, they will be coming. Actually now with the Pulitzer Prize, it gives me an opportunity to maybe try and hold their feet to the fire a little more. I can get a little more attention now than I could before. But we would like all those candidates to come to Storm Lake and explain how are you going to help us save ourselves here in rural Iowa? How can we get off this chemical addiction that's destroying our soil and water, and make farmers prosperous again, and rural communities prosperous again, based on a more diverse agricultural system, and smaller employers, smaller food processing systems that are locally based? That's the way that everything's going in America. But that's not the way Iowa is going.

Ralph Nader: Well fortunately I think you're gonna get a lot of attention in this presidential race because there'll probably be 15 Democrats competing for the nomination and with the attention that Storm Lake has gotten, and the way immigrants are fitting in and working hard, there's peace between the old residents and the newcomers. You've got a lot to teach America. Our time is unfortunately up, Art. Can you tell our listeners again, first, how can they get the Progressive Populist, and how they can get to the website of your twice weekly Storm Lake [Times]?

Art Cullen: Sure, for The Storm Lake Times, they can visit our website at stormlake.com and they can find all our editorials there; they can read them for free. And then if you go to populist.com, p-o-p-u-l-i-s-t.com, they can subscribe to the Progressive Populist, which is, we call it a journal from America's heartland. It's

published in both Texas and Iowa. My brother Jim lives in Texas. You can also call 1-800-732-4992 to subscribe to either publication.

Ralph Nader: Say that again.

Art Cullen: 1-800-732-4992.

Ralph Nader: I know what I'm speaking about listeners. I've been reading this. I've got it right in my lap right now. They have a good six-month deal to subscribe. People who have received their subscription around the country say it really is a great morale booster for them because it's so many thoughtful people writing columns, showing how things can be improved; there's good humor with Jim Hightower, great graphics and it's one of a kind.

Art Cullen: It has Ralph Nader's column.

Ralph Nader: Yes, that's right.

Art Cullen: The Progressive Populist has a Ralph Nader column in every issue, so that's worth the price alone.

Ralph Nader: Thank you, Art. Let's continue this discussion. Listeners, if you want to know more about the Storm Lake phenomena, and it's got a lot to teach us around the country in many ways, especially during this immigration situation and commentary from Donald Trump. Thank you very much Art Cullen.

Art Cullen: Well thank you Ralph. I appreciate it.

Ralph Nader: You're welcome.

Steve Skrovan: We've been speaking with Art Cullen, author of Storm Lake: A Chronicle of Change and Resilience and Hope. We will link to that and more of Mr. Cullen's work at ralphnaderradiohour.com. Now we're gonna take a short break. When we come back, we're going to talk to a remarkable young man who created an app that gives people greater access to justice. You don't want to miss that. But right now let's head over to Washington, DC and check in with our Corporate Crime Reporter, Russell Mokhiber. You're listening for the Ralph Nader Radio Hour. Back after this.

Russell Mokhiber: From the National Press Building in Washington DC, this is your Corporate Crime Reporter “Morning Minute” for Friday, November 30, 2018. I’m Russell Mokhiber. The consumer group U.S. Right To Know sent a letter last week, to the [U.S.] Federal Trade Commission, asking that it investigate whether companies that manufacturer or sell the artificial sweetener Sucralose, such as Tate & Lyle and Coca Cola-- are advertising and marketing it deceptively by claiming that it neither metabolizes, nor bio accumulates. Sucralose, sold under the brand name Splenda is an organochlorine artificial sweetener used in thousands of food products. Emerging evidence published in The Journal of Toxicology and Environmental Health, suggests that Sucralose metabolizes and bio-accumulates in rats, contradicting some advertising and marketing materials about Sucralose. For the Corporate Crime Reporter, I’m Russell Mokhiber.

Steve Skrovan: Thank you Russell. Welcome back to the Ralph Nader Radio Hour. I’m Steve Skrovan, along with David Feldman and Ralph. Our next guest invented David Feldman’s dream, a robot lawyer.

David Feldman: Joshua Browder is a 21-year-old software engineer and the creator and founder of DONOTPAY, an app in the form of a chat bot that helps guide you through many legal thickets, without having to pay a lawyer. So far it has helped people repeal more than \$16 million in fines. Originally from England, Mr. Browder has now set up shop in Silicon Valley as he works to expand his robot lawyer into other areas of the legal system. Welcome to the Ralph Nader Radio Hour, Joshua Browder.

Joshua Browder: Thank you so much for having me.

Ralph Nader: Welcome indeed. You’re also a senior at Stanford University, majoring in Computer Science. Over the years, it’s been very clear to me that this idea of access to justice is denied to most of the people in our country, when it comes to being ripped off in commercial transactions or having their privacy invaded. They’re nickel and dimed--only, it isn’t nickel and dimes anymore--by banks, bounced checks, by insurance companies, by little additional, inscrutable fees on their telephone. And, you’ve developed an app where people can basically sue to get their money back, or other remedies. Do you want to take the listeners through this step-by-step, because I don’t want to lose their attention in the complexity. First question is, what started you on this remarkable path, which no law student I know has come close to accomplishing?

Joshua Browder: I have no formal background in the law. I got into this whole thing by accident. When I started driving at the age of 18, I was a really terrible driver. I began to accumulate all of these parking tickets. And although some of them were legitimate, it became obvious that a lot of these tickets were being issued, not to punish people for doing something wrong, but to raise money for the local government. And so I started getting out of all of these tickets myself and as a software engineer, I thought, why not get my friends out of it, too, by making an app. Although I just created it for a few family and friends, I could imagine that everyone hates parking tickets. This made me realize that the idea of access to justice through software is bigger than just a few parking fines, and I should help people fight corporations and governments across the board, to get their rights.

Ralph Nader: Okay, now how does it work exactly in the parking tickets? You're claiming that you were given parking tickets unlawfully, or you were being harassed? What claim did you make?

Joshua Browder: There are all of these rules that the government has to follow, because they're making so much money. In New York City alone, they have one billion dollars a year of parking ticket revenue. But they don't follow the rules; the parking bays are too small for even a small car to park in. There's no signage to tell you what to do. And so what my software does is—I like to think of it as a robot lawyer—it speaks to you, finds a defence for your issue, takes down a few details and then uses those details to automatically generate a lesson for free, that will get you out of your problem.

Ralph Nader: Now, are your demands are pointed to the culpable company or government agency first or the demand goes right into the court, were the company is turned into a defendant?

Joshua Browder: So it's a combination of things. Three weeks ago, we launched an app with 15 different big-league wishes and one of them is you can sue any company in small claims court for under \$25,000 in some states, \$10,000 in others. And in that case it goes straight to the court. But we've also built a lot of software that helps you write the companies themselves, with a very legally sound demand letter saying, I know my rights; I'm going to get my rights and if you don't give me the money back, I'll take you to court. So it's a combination of things because we're not looking to flood the court system. Ideally this gets resolved normally, like without any courts involved first.

Ralph Nader: Well, our listeners should know, there are small claims courts all over the country, in your community and they were established to help consumers, but they're mostly used by creditors, against debtors, or against consumers. In California for example, you can use the small claims courts, as I recall, lawyers are prohibited from practicing before small claims court. It's simple. You stand up in front of the judge. You make your claim after you fill out a simple form. Here's a question, though, in Connecticut for example, the small claims courts charge you \$95 just to get underway. New York, it's \$25. How do you surmount that when you have a consumer who has a complaint, files on the internet, the complaint with the small claims court--say in Albany, New York or Saint Louis, Missouri or Fresno, California--how do you deal with that fee, that upfront fee?

Joshua Browder: Yes. What the app will do is it will offer you lots of qualifying questions to make sure you have a case that has a decent chance. And so, for example, if you're suing your landlord for your security deposit back, it will ask you, when did you leave the property to make sure that enough period has passed, so that you can actually have grounds to sue. So it will ask all of these questions to make sure you don't waste your money. The user actually still has to go to the courthouse themselves. I don't change the legal system, and so they pay it back. But the app will also, in the final-demand document, ask for the court fee back if the person suing is successful. So if you have a good case, you'll get it back.

Ralph Nader: That's true. But what happens when the consumer doesn't really want to file formally, but wants to tell the insurance company or Equifax, or the bank that they're going to file if these companies don't settle. Do you ever work it that way, where you in effect, send the company a form, a small claims form that you've filled out and you say, well, we'd like to settle this amicably, out of court, but if you don't, this is the form that's gonna be filed against you.

Joshua Browder: That's exactly right. For every single case, we do that so if you go into the app, you have a big, red button that says, sue someone. You press the red button. It asks you all about your issue and then the first thing it does it actually generates that exact form. In fact, it's the demand letter than you can send to the company directly from the app. It actually makes you wait seven days for the company to respond before you get all the documents and script to read in court.

Ralph Nader: Now, do you find any court saying, we don't want plaintiffs to come to our court remotely, you know, through the internet? Are they all willing to have this kind of remote filing?

Joshua Browder: Unfortunately, a lot of the courts are still in the dark ages. You still have to sometimes mail it in, or even show up. I can't change the legal system as in I can't change the laws; I'm not a politician. I'm just trying to work with the system. In the future, I think that that would definitely be you can attend court on Skype and things like that so as the technology improves, I can be compatible with that.

Ralph Nader: Do you have lawyers or law students working with you to go and document all this in 50 jurisdictions, so you know how to maneuver or are you doing this all by yourself?

Joshua Browder: Yeah, we have an army of law students and lawyers helping us. There's one lawyer, a partner, a big firm called Wilson-Sonsini, who's actually part of a company who advises us in all the bigger issues.

Ralph Nader: Where are these law students studying law?

Joshua Browder: We have Stanford, Harvard, University of Connecticut--really across the country, pro bono.

Ralph Nader: This is a wonderful development. I want to direct you to an article I wrote on lawlessness in America as the norm, not the exception, by the powerful lawlessness. And it's in the Harvard Law Record so if you go to hlrecord.org, you will see it. You'll also see some other relevant articles for the pursuit of what you're trying to do. The dirty little secret in America is, just because the rules say equal justice under law, just because the small claims court say it's easy to use and you don't need a lawyer, it's still not happening. The vast majority people are cheated, lied to, stolen from, have to swallow their grievances, and what you're

doing is providing a facility, and rights and remedies aren't worth much without a facility to pursue or to promise to pursue the complaint in a court of law, if the companies don't settle. Of course, as you know, if you go to small claims court against a large company, often the company doesn't want to waste their money and send a lawyer to defend, so they take a default judgment. Have you had experience with that?

Joshua Browder: Yes, a huge experience with that. One of the biggest cases that we helped people with was suing Equifax after the big data breach. And lots of people said, well, you can never take Equifax to small claims court for a data breach, because it's hard for a consumer to prove. But it turned out, a lot of these consumers didn't even have to prove anything, because Equifax just didn't have the resources to send lawyers to all sorts of parts of the country to defend these cases. We've actually had a few cases where it's just default judgement and then Equifax had to settle with the consumer because they didn't make the deadline themselves.

Ralph Nader: That's a very interesting observation, listeners. The app is free. How can they get the app?

Joshua Browder: If you go to DONOTPAY.com or search on the IOS app store, then you can get it very easily. It's completely free. What I should mention is you keep 100% of what you save. So this is not like one of those things where we take a cut or anything like that. It's truly free.

Ralph Nader: Give the app contact again very slowly.

Joshua Browder: If you search DONOTPAY on the app store, or go to DONOTPAY.com, you can get it, and it's completely free.

Ralph Nader: DONOTPAY.com. Yeah. One thing that's interesting is that you're working on volume now. I mean you've helped users claim \$16 million in disputed parking tickets according to the newspaper report on this. About half the app users who have sued Equifax have been successful, taking home an average of about \$7,000. Terry Park, a college student in California told Motherboard that he used DONOTPAY to appeal more than \$130 in overdraft and wire transfer fees from his bank, leaving him feeling empowered, he said to the reporter, "As a consumer that's a regular college student, that uses bank accounts with major banks, I thought the banks had the upper hand and they could just charge whatever they want," he said, "I didn't know these fees could reverse. And I think this app really helped open my eyes in terms of what could be done, and what I could get out of it." Give our listeners some brief examples of your victories here.

Joshua Browder: We helped appeal a lot of bank fees. And a lot of people don't even know that they have these fees in the first place so all you have to do is connect your bank account, and then it tells you all of your fees that you've been charged over the past few years.

David Feldman: I just did it. I don't mean to interrupt. I just did it while we were talking. It just came up. I have about a hundred dollars in bank fees that I can appeal right now.

Ralph Nader: That's David Feldman, Joshua. He just did it while you were speaking.

Joshua Browder: Yeah. A lot of people don't even know. We're all about using data to help people. It's not about--sometimes people don't even come to the app with an issue; we tell them their issue. Fighting big banks like Chase and Wells Fargo; they sign you up for these fees, but don't actually tell you what you're getting into, is really important. Data breaches is another one we help consumers with their privacy. Landlord and tenant disputes. We have actually 15 major issues in the app that all come together. We hope that an average person will never have to see a lawyer. Obviously if you're being charged with a serious crime, you still have to go to a lawyer. But the person just looking to fight for their rights; one day it should be in this app.

Ralph Nader: You know, when the internet started, we were all told this is gonna invigorate democracy. It's gonna give the little people more tools, more power. And I waited in the 90's, waited in the first decade of the 21st century; it never seemed to happen. A lot of gossip permitted; a lot of text messages. It never seemed to happen. You're making it happen. This is truly revolutionary! Steve, do you have any comment on this? What kind of fees do you want reversed and paid back to you?

Steve Skrovan: Well, just like everybody else, but what I'm interested in at this point is, this is a, you say it's a chat bot, so it speaks back to you like a GPS voice?

Joshua Browder: For some issues. For example, for the sue product, where it has to ask questions. It's actually text at the moment.

Steve Skrovan: It's text so you don't actually hear a voice coming back at you.

Joshua Browder: You do for some of the products. We have one thing that will call DMV [Department of Motor Vehicles] on your behalf. It's a bot that speaks to the DMV's bot so the two robots talk to each other. In that case, yes, but most of the time it's text.

Steve Skrovan: What is the advantage of that over text?

Joshua Browder: When I started DONOTPAY, I had options like buttons that you click for different legal issues and I quickly realized that a lot of people don't even know which category they fall into. If you make it a conversation, then the user can specify what their legal issue is in their own words and then the software can actually translate that into the legally correct issue, if that makes sense. I think there are a million ways to say the parking bay was too small. But there's only one legally correct way so by allowing the user to say it, you can translate what they say into what actually matters to get you out of the issue.

Ralph Nader: How do you think the companies are gonna fight back? They always have a way to fight back. Are they fighting back? Who knows, they may restrict small claims courts.

Joshua Browder: Yeah. The biggest people fighting back at the moment, are, I think companies are definitely gonna fight back, and they really have; Equifax, has said some negative things. But even more than that, lawyers are fighting back because unfortunately, they're being paid a lot of money across a lot of different areas, to keep the prices of these services high. Although there are lots of lawyers helping me, and I have a lot of lawyers, there are some who say that I should actually go to jail for practicing law, when I don't have a license.

Ralph Nader: Well, if you ever have that problem Joshua, just come to us. We have one of the greatest experts in the country who's brought cases against lawyers who try to say that people filling out real estate forms are practicing law without a license so you stay in touch with us on this. But I do want to follow up on this in the succeeding weeks, to see how this can be accelerated to major scale. Because what you're doing is not just trying to prove a point that a few people here and there can win their small claims. You're trying to develop quantitative significance here, so that billions and billions of dollars that are cheated, I mean in the health care industry alone, according to the applied mathematician Malcolm Sparrow at Harvard University, who we've had on this show--he estimates minimally, \$350 billion a year in computerized billing fraud and abuse, just in the health care industry. That's billion, with a B. So you can imagine what the opportunities are both in small claims courts, but transcending them to other courts of law, and producing the kind of data that can lead to regulatory prevention--to put out rules like unconscionable provisions in contracts of adhesion. That's a phrase for fine-print contracts, standard form contracts that we all have to sign on the dotted line, or click on, on our computers. What other problems are you confronting here? And do you actually have a company? You're not charging for the apps. How do you pay your expenses? You're just a senior at Stanford University.

Joshua Browder: It is actually a company, but that's more for legal reasons. At the moment, I'm just a student in my dorm working with my friends. And so we don't really have a lot of expenses. We have a bit of venture capital funding. But they're not looking to make us charge because they want to see an amazing product being built. And so this will always be free, and you can hold me to that.

Ralph Nader: Go to the website faircontracts.org, faircontracts.org and you'll see some of the work that we've done in the past, and some of the opportunities here. The American people are being subjected to

contract servitude--contract peonage. They have no bargaining power with these fine-print contracts, with the insurance companies, banks, auto dealers, hospitals, clinics, you name it. And, of course, the computer firms as well, and the software firms, and Facebook and Google--it's all contract servitude and you can start breaking that apart.

Joshua Browder: I'm just looking at this website at the moment, and it's actually amazing, all these clauses that I didn't even know about. I think we should really build something that automatically identifies them.

Ralph Nader: Yes. You should come to Washington, and we'll keep you very busy with various consumer groups who have documented so much of this, but they don't have that kind of facility that you're developing. The important thing here is to give the American people a cunning voice that they can achieve justice so they don't just hear all these slogans about equal justice under law or rule of law that they basically practice the rule of law against the corporate crooks, and the rip-off artists. We had an expert on our show a few months ago who was a crook in the old days. He was convicted and he served his time. Now he's an adviser to AARP and the FBI. He estimated conservatively, \$1 trillion a year are swindled from the American people. I would say that is a very conservative estimate, given the billing fraud alone of \$350 billion. There's \$60 billion swindled out of Medicare alone.

Steve Skrovan: That was Frank Abagnale of Catch Me If You Can, right Ralph?

Ralph Nader: Yes. Give his name again.

Steve Skrovan: Frank Abagnale.

Ralph Nader: Yes. Well, is there anything else you'd like to say to our listeners? Joshua Browder.

Joshua Browder: Just that you guys are an inspiration and it really means a lot that you have me on your show.

Ralph Nader: Well, we'll stay in touch. Send me the thousand-word article for The Harvard Law Record. Got to hlrecord.org and we'll be in touch in a few days. Thank you very much Joshua.

Joshua Browder: Thank you.

Steve Skrovan: We have been speaking with Joshua Browder, creator of DONOTPAY, the robot lawyer. We will link to that at ralphnaderradiohour.com. Usually in our inbox, we get questions, we get suggestions for guests and occasionally we get some very nice comments, which we usually don't talk about. We got two here today that I think Ralph, you'd appreciate. I'd like to hear you comment on. The first one is from a listener named Dawn and she says, "I just wanted to thank you for your informative website, blog and radio hour. I so admire all that you do. Proud you live in this lovely little state of ours. Thank you again, Dawn." David do you want to read the next one?

David Feldman: This is from Matt Garawan. He says, "Glad to see your continued activism in truth and justice. You're an inspiration to so many. Ralph, thank you."

Ralph Nader: Well obviously that's very gratifying. But listeners should know that this is entirely a volunteer effort with Steve Skrovan and David Feldman, volunteering their time and Jimmy Wirt, our incredible sound man. So it's not only a unique radio program and podcast, but it has a zero budget. But a lot of love. We encourage people to send us information about how this program got them activated--whether they changed their course of routine, whether they became fighters for justice, whether they prevailed, whether they encouraged their children to think more highly of their meaning in life and how important it is for all of us to strengthen our democratic society and its impact on the world.

Steve Skrovan: So thank you Dawn and Matt for those kind comments. Well that's our show. I want to thank our guests again today, Art Cullen of The Storm Lake Times, and wunderkind Joshua Browder, creator of the legal chatbot, DONOTPAY. For those of you listening on the radio, we're gonna cut out right now. But for you podcast listeners, stay tuned for some bonus material we call the "Wrap Up". A transcript of the show will appear on the Ralph Nader Radio Hour website, soon after the episode is posted.

David Feldman: Join us next week on the Ralph Nader Radio Hour when we speak to environmentalist, entrepreneur, author, and activist Paul Hawken. Thank your Ralph.

Ralph Nader: Thank you everybody. We've got to recover Congress--a new Congress coming up. That's why I wrote this fable, HOW THE RATS RE-FORMED THE CONGRESS. If you go to ratsreformcongress.org, you'll see serious material on how you can organize in your congressional district, the Congressional Rat Watchers group. To make members of Congress, only 535 of them, accountable to you.