

Our View

Plan needs to go beyond writing off student debt

Oregon Sens. Ron Wyden and Jeff Merkley are backing a plan to cancel up to \$50,000 for federal student loan borrowers.

“It’s ridiculous that so many students are forced to take on back-breaking amounts of debt to go to school — especially as the coronavirus continues to upend our economy,” Merkley said in a statement. “It’s time to cancel student loan debts so we can free up Americans burdened by student debt to chase their dreams, contribute to their communities, and help us pave the way to economic recovery.”

The idea supported by Democrats is also to eliminate any tax liability from having the debt wiped out.

People who are low income or who are racial minorities would certainly benefit, but the benefit would accrue mostly to wealthier families, according to the Becker Friedman Institute for Economics at the University of Chicago. Wealthier families, after all, hold most of the federal education debt. The institute considers a simple policy of eliminating \$50,000 in federal student loan debt to be a regressive policy, not a progressive one.

That it helps the rich the most is the least important matter to weigh on how much debt to kill off. This country provides plenty of fiscal breaks to the wealthy, especially “job creators.” The wealthy who benefit from this plan could turn around and use the funds to pay down business debt or improve equipment or pay more to employees.

But for generations of Americans, eliminating \$50,000 of student debt would deliver significant practical benefits. Students fresh out of college pack big loan debt around that hinders their ability to own homes or even decent cars. We have folks facing retirement who still are paying on students loans.

Wyden and Merkley say they want to ensure that debt cancellation “helps close racial wealth gaps and avoids the bulk of federal student debt cancellation benefits accruing to the wealthiest borrowers.”

To get there, this plan has to look beyond merely writing off debt. The more significant matter Congress needs to address is how to prevent this from being an issue again. This should be a one-time fix. To do that, there must be mechanisms to ensure college students don’t end up taking on more debt than they can afford.

State colleges and universities, in particular because they operate with public money, should have to make sure students understand what the job market will be like in their field of study once when they leave college. State systems of higher education need to make sure their students have a clear picture of what debt means and how likely they are to pay it off in a reasonable time.

Without such mechanisms, writing off \$10,000 or \$50,000 would be no different than a credit card user who racks up big debt on several cards, moves that all onto a new, low-interest card, and then continues to use the old cards and get further into debt.



Letters

Allowing indoor dining without vaccinating service industry workers is risky

It’s been a tough year for us all. We crave any shred of pre-pandemic “normal.” We want an escape. That is completely understandable.

That desire does not justify putting service industry workers’ health at risk.

By allowing indoor dining without vaccinating service industry workers, Gov. Brown is forcing Oregonians into unsafe work conditions. She is putting our collective desire for escape and normalcy ahead of the lives of our fellow Oregonians.

While eating in a restaurant, a diner occupies that space for only an hour or two. But the servers, the cooks and the rest of staff are there for eight-plus hours and interact with hundreds of people in that time. The high risk to their health during this pandemic has been well documented.

Instead of forcing workers into dangerous working conditions, Gov. Brown and all of our elected officials should be fighting to provide financial support to our struggling restaurants and their employees.

Since our elected officials are neglecting their responsibility to protect these members of our community, what can we do as individuals? Buy takeout. Buy gift cards. Support our local restaurants however we can. Demand that our senators, our representatives, our governor and our county commissioners do more to protect us.

But please don’t put the health of these workers, our fellow Oregonians, at risk just to feel normal for an hour.

And Gov. Brown, vaccinate these frontline workers. May 1 is not soon enough if you are allowing indoor dining now.

Sean Lerner
La Grande

River Democracy Act will build resilience, benefit ranchers

I ranch near Union and irrigate from Grande Ronde tributaries — Catherine and Little creeks.

I was not caught off guard by the introduction of the River Democracy Act because I, like all Oregonians, received an unprecedented invitation from Sen. Ron Wyden to highlight streams worthy of protection.

Some might think Wyden’s request was only for recreationists. However, for my ranching business, the watershed’s ecological health is essential. Moreover, my hometown’s water quality, infrastructure and economy depend on what happens upstream, whether the waterway is on private or federal lands.

WRITE TO US

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If we continue neglecting our floodplains’ health, fires and flooding will further erode infrastructure and threaten our safety. Windblown trees and ice jams are already threatening Union due to channelization. Imagine what would happen if fire took over our forest lands with little vegetation to slow snowpack melting. With the fire management tools offered in the River Democracy Act, we are less likely to see huge amounts of sediment choking creeks, flooding out private properties and silting in irrigation systems.

While some seem concerned that this legislation will negatively impact private property and water rights, this is an opportunity to build resilience downstream by restoring the waterways upstream — enhancing the value of private property and water rights.

Sen. Wyden invites us now to modify the River Democracy Act. Whether using livestock, forestry practices or enhancing recreation opportunities, the River Democracy Act gives us a voice and opportunities for regenerative management.

Cattlemen, don’t be caught off guard. Be part of the solution.

Andrea Malmberg
Union

Editorial too vague to count for much

As an East Oregonian who values public lands, clean water and wildlife habitat, I was appalled by The Observer editorial, “New river protections may have unintended consequences” (Feb. 25, 2021).

The piece claims: “We are not in opposition to the bill.” Yet the entire editorial raises vague suspicions about government in general and the broad groups of people who support the bill.

The editorial notes that politicians are always trying to get reelected. That is certainly true. Most of us

want to keep our jobs. Some politicians get reelected by goading and manipulating voters’ fears while serving special interests.

Special interest groups fund electioneering in exchange for future decisions that provide profit for their executives. In Oregon, the timber industry has bought politicians on both sides of the aisle for short-term profit.

Truly democratic lawmakers appeal instead to everyday constituents. They make decisions toward long-term goals for healthy ecosystems and sustainable economies. Most outdoor people support the River Democracy Act. People working to combat climate change and restore healthy ecosystems are the opposite of a special interest group.

The editorial warns that if passed, this bill may negatively impact “the people on the ground” or “someone somewhere.”

Really? Could you be a bit more specific?

I know many of my neighbors reflexively oppose anything that might make “environmentalists” happy, but this bill doesn’t affect private property rights. It doesn’t restrict existing grazing or water use privileges or mining. It doesn’t stop future logging. Quite frankly, I wish it did.

And as “historic” as this bill may be, it still leaves 94% of the waterways in our state undesignated and under-protected.

Oregon U.S. Sens. Ron Wyden and Jeff Merkley and most Oregonians recognize the enduring benefits the River Democracy Act will extend to Oregon’s forests, rivers, wildlife and communities.

We encourage them to stand for the public interest and against reflexive fears by turning this bill into law as soon as possible.

Mary McCracken
Island City

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THE OBSERVER

An independent newspaper founded in 1896

www.lagrandeobserver.com

Periodicals postage paid at Pendleton, Oregon 97801
Published Tuesdays, Thursdays and Saturdays
(except postal holidays) by EO Media Group,
911 Jefferson Ave., La Grande, OR 97850
(USPS 299-260)

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La Grande, OR 97850

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