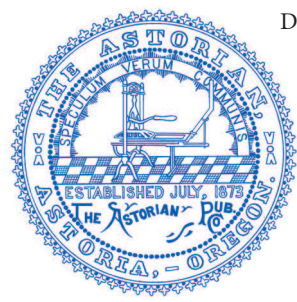


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OUR VIEW

Federal flood insurance should be sustainable fiscally and affordable

Clatsop County communities facing a strict deadline to adopt new federal flood insurance rate maps are like little bubbles in a raging torrent of problems surrounding the National Flood Insurance Program.

It's bound to be worrying anytime a federal entity — in this case the Federal Emergency Management Agency — imposes dire consequences when local citizens don't do as we're told. In this case, failing to implement new flood hazard ordinances would make local homeowners ineligible for flood insurance, disaster assistance and federally backed grants and loans.

In this immediate situation, Clatsop residents can take some comfort from the experience across the Columbia River in Pacific County, Washington, which underwent the same process last year. Although not universally positive, in Long Beach most properties either moved to a lower-risk category or stayed the same.

Nevertheless, there are examples around the region of properties being reclassified to higher-risk flood zones, leading to sharp increases in insurance premiums on previously affordable homes. Active involvement is required to make certain you aren't overpaying, but are sensibly covered for conceivable flood losses.

The big picture

The bigger picture is that the National Flood Insurance Program is in deep trouble — \$24 billion in the red, largely due to mass disasters including Superstorm Sandy on the Eastern Seaboard. If our broken Congress can gather the wits and gumption to do so, the program must be revised and reauthorized before a September 2017 deadline. Significant changes are required to protect policy holders — 31,187 in Oregon alone at last count.

Based on climatic and social factors, a top economist with the Union of Concerned Scientists this month outlined needed reforms.

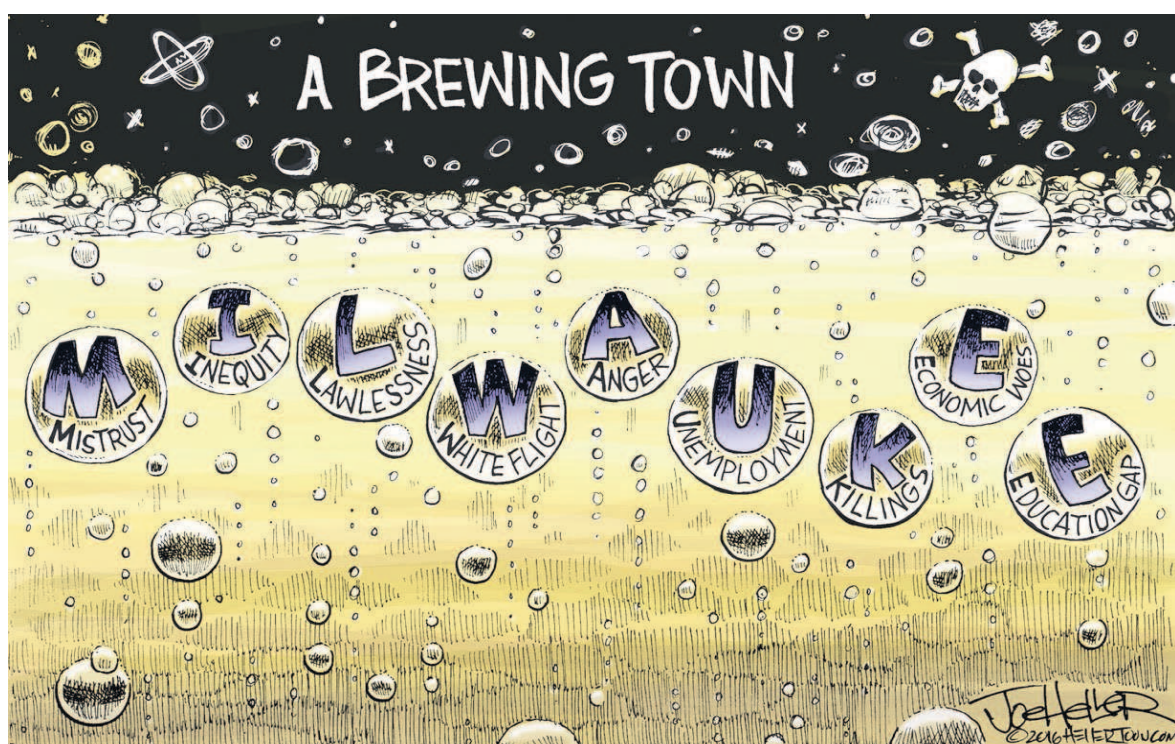
These include taking nearly inevitable sea-level increases into account. Although currently counteracted in our area by a rising land surface, the real estate website Zillow recently said that, "Nationwide, almost 1.9 million homes (or roughly 2 percent of all U.S. homes) — worth a combined \$882 billion — are at risk of being underwater by 2100."

Crucially for communities like Warrenton that are home to moderate-income people, any changes that make the National Flood Insurance Program more fiscally sustainable must also make sure insurance premiums are affordable, via a system of rebates, tax credits and vouchers tied to incomes. The Union of Concerned Scientists and others also note the desirability of getting private insurers into flood coverage, so long as they have enough assets to meet claim obligations and don't undermine the federal effort.

Epic flooding happens

A vivid illustration of flood-insurance considerations is playing out right now on national news, as Louisiana suffers from massive flooding. Earlier this year, an officer with the National Association of Homebuilders lamented to Congress that a poorly maintained federal levee in St. Charles Parish was driving up risks and insurance premiums — to as much as \$17,000 a year. This week, much of the parish is underwater — emphasizing the importance both of trying to mitigate flood risk and insure against it.

Clatsop County's citizens and leaders must take an active role in building resiliency into our communities, making sure we take sensible steps like flood-proofing neighborhoods and maintaining open flood plains where waters can expand without destroying assets. While watching to make certain flood mapping is accurate and fair, this is a perfect time to thoroughly examine old assumptions to make sure we're safe now and for decades to come.



Trump is making America meaner

By NICHOLAS KRISTOF
New York Times News Service

FOREST GROVE — All across America, in little towns like this one, Donald Trump is mainstreaming hate.

This community of Forest Grove, near the farm where I grew up in western Oregon, has historically been a charming, friendly and welcoming community. But in the middle of a physics class at the high school one day this spring, a group of white students suddenly began jeering at their Latino classmates and chanting: "Build a wall! Build a wall!"

The same white students had earlier chanted "Trump! Trump! Trump!" Soon afterward, a student hung a homemade banner in the school reading, "Build a Wall," prompting Latinos at area schools to stage a walkout.

"They openly express their dislike of my race," Briana Larios, a 15-year-old Mexican-American honor roll student who hopes to go to Harvard, said of some of her white classmates. Wounded by accusations that she doesn't belong in the country in which she was born, Briana is thinking of being home-schooled rather than returning to the high school when classes resume.

"People now feel that it is OK to say things that they might not have said a year ago," she said. "Trump played a big role."

Among any nation's most precious possessions is its social fabric, and that is what Donald Trump is rending with incendiary talk about roughing up protesters and about gun owners solving the problem of Hillary Clinton making judicial nominations.

Trump only mildly distanced himself when an adviser suggested that Clinton should be executed by firing squad for treason, and his rallies have become toxic brews of hatred with shouts like "Hang the bitch!" The New York Times made a video of Trump fans at his rallies directing crude slurs not just at Hillary Clinton, but also at blacks, Latinos, Muslims and gay people.

We need not be apocalyptic about it. This is not Kristallnacht. But Trump's harsh rhetoric tears away the veneer of civility and betrays our national motto of "e pluribus unum." He has unleashed a beast and fed its hunger, and long after this campaign is over, we will be struggling to corral it again.

"We've spent the last 15 years fighting bullying in schools, and the example set by the Trump campaign has broken down the doors, and a tidal

wave of bullying has come through," said Maureen Costello of the Southern Poverty Law Center.

The center issued a report documenting how Trump's venom has poisoned schools across the country. It quoted a North Carolina teacher as saying she has "Latino students who carry their birth certificates and Social Security cards to school because they are afraid they will be deported." Another teacher reported that a fifth-grader told a Muslim student "that he was supporting Donald Trump because he was going to kill all of the Muslims if he became president!"

Here in the Forest Grove area, west of Portland, students of Mexican heritage at four high schools — most of them born in the United States — described to me how some local whites take cues from Trump.

"They say, 'We're going to deport your ass,'" said Melina McGlothen, 17, whose mother is Mexican. "I don't want to say I hate them, but I hate their stupidity."

Ana Sally Gonzalez, 17, said a school club had put up posters criticizing racism, and they were then marred by graffiti such as "Go back where you came from" and "Trump 2016."

The tension reflects deep resentment among some white working-class families. They are angry at immigrants who have taken over some jobs, at the way communities they cherish are changing demographically and linguistically, and at what they perceive as a stifling political correctness that leaves whites accused of racism when they speak up.

Many of my old Oregon farm-town friends are strong Trump supporters, and they will completely disagree with this column. Their headline would be, "Big Media Suffocates Real Americans With Political Correctness."

The upshot is that this election year, we're divided not only by political party and ideology, but also by identity. So the weave of our national fabric unravels. And while our eyes have mostly been on Donald Trump and Hillary Clinton, the nation's history is being written not just in the capital and grand cities, but also in small towns and etched in the lives of ordinary people.

I wrote a column recently exploring whether Trump is a racist, and a result was anti-Semitic vitriol from Trump followers, one of whom suggested I should be sent to the ovens for writing "a typical Jewish hit piece." In fact, I'm Armenian and Christian, not Jewish, but the responses underscored that the Trump campaign is enveloped by a cloud of racial, ethnic and religious animosity

— much of it poorly informed.

The Trump-inspired malice seems ubiquitous. A Georgetown University study found a surge of anti-Muslim violence, from murders to attacks on mosques, coinciding with Trump's hostility toward Muslims. In March, a man attacked Muslim and Latino students in Kansas, shouting "brown trash" and "Trump will take our country from you guys."

I hope Trump and his aides will soon come to recognize that words have consequences that go far beyond politics, consequences that cannot be undone. It's perhaps inevitable that some overzealous supporters will periodically go too far, but Trump need not incite them, and he certainly shouldn't joke about harming protesters or tolerate advisers who propose a firing squad for his rival.

So far, Trump has arguably benefited from his fondness for over-the-top rhetoric. He gets attention and television time and is always at the center of his own hurricane. But in November, after the ballots have been counted and the crowds have gone home, we will still have a country to share, and I fear it may be a harsher and more fragile society because of Trump's campaigning today.

Inflammatory talk isn't entertaining, but dangerous. It's past time for Trump to grow up.

Yet if bigotry has been amplified by his candidacy, let's remember that there are still deep reservoirs of social capital — including in conservative neighborhoods — that have proved impervious to Trump's insinuations.

In Georgia, an India-born Muslim named Malik Waliyani bought a gas station and convenience store a few months ago and was horrified when it was recently burglarized and damaged. He struggled to keep it going. But then the nearby Smoke Rise Baptist Church heard what had happened.

"Let's shower our neighbor with love," Chris George, the pastor, told his congregation at the end of his sermon, and more than 200 members drove over to assist, mostly by making purchases. One man drove his car around until the gas tank was empty, so he could buy more gas.

"Our faith inspires us to build bridges, not to label people as us and them, but to recognize that we're all part of the same family," the pastor told me. "Our world is a stronger place when we choose to look past labels and embrace others with love."

This is a wrenching, divisive, polarizing time in America, and we have a major party nominee who is sowing hatred and perhaps violence. Let's not succumb. Good people, like the members of Smoke Rise Baptist, are reweaving our nation's social fabric even as it is being torn.

The beckoning of racial patronage is on display in campaign

By ROSS DOUTHAT
New York Times News Service

Think of a Donald Trump voter, the kind that various studies have identified as his archetypal backer: a white man without a college education living in a region experiencing economic distress.

What do you see? A new "forgotten man," ignored by elites in both parties, suffering through socioeconomic dislocations, and turning to Trump because he seems willing to put the working class first? Or a resentful white bigot, lashing back against the transformation of America by rallying around a candidate who promises to make America safe for racism once again?

You're allowed to answer "both, depending." But where to lay the emphasis has divided liberals and

conservatives against one another.

Conservatives who are generally happy with the Republican Party's status quo, the mix of policies that Trump has ranged himself against, have stressed his voters' baser proclivities and passions.

Conservatives who favor a populist shift in how the GOP approaches issues like taxes or transfer programs have stressed the ways in which Reaganite Republicanism has failed the working class, while urging a conservative politics of solidarity that borrows at least something from the wreck of Trumpism.

Likewise on the left: The more content you are with a liberalism in which social issues provide most of the Democratic Party's energy, the more likely you'll be to crack wise on Twitter — "a lot of economic anxiety here!" — every time Trump or one of his hangers-on or supporters makes a xenophobic foray.

Alternatively, the more you favor a left-wing politics that stresses

economic forces above all else, the more you'll cast Trump's blue collar support as the bitter fruit of the Democratic Party's turn to neoliberalism, and argue that social democracy rather than shaming and shunning is the cure for right-wing populism.

My sympathies are with the second group in both debates — as a partisan of a more solidaristic conservatism, and as an outsider who prefers the old left's class politics to the pseudo-cosmopolitanism of elite liberalism today.

But it's also important for partisans of socioeconomic solidarity, whether right wing or left wing, to recognize that racial and economic grievances can't always be separated, and that a politics of ethnic competition is an unfortunately common state of political affairs.

Consider the trajectory of liberalism. In the 1930s, Franklin Roosevelt's New Deal deliberately excluded blacks from certain

benefits and job programs. This was discrimination, but it was also patronage: It was a time when "affirmative action was white," to borrow from historian Ira Katznelson, lifting white workers at the expense of African-Americans.

Then decades later, liberalism moved to create affirmative action programs to help those same African-Americans. This was redress and expiation, but it was also another form of patronage: a promise of a hand up, a race-based advantage that only liberalism would provide.

With time, that promise was extended to groups with weaker claims to redress than the descendants of American slaves, even as mass immigration expanded the potential pool of beneficiaries. Eventually, we ended up with a liberalism that favors permanent preferences for minority groups, permanently large immigration flows — plus welfare programs that recent immigrants are more likely than native-born Americans to use.

This combination is (mostly) rooted in idealism. But it still amounts to a system of ethnic patronage, which white Americans who are neither well-off nor poor enough to be on Medicaid see as particularly biased against them.

This constituency, the gainfully employed but insecure lower middle class, is the Trumpian core.

The activist energy on the left is pushing for a more ethnically focused politics, devoted to righting structural race-based wrongs. That energy will be blunted temporarily by the flight of well-educated whites from Trump, but the absence of economic common ground between Hillary Clinton-voting white moderates and the party's poorer, minority base means that her temporary coalition is likely to fracture first along racial lines.

That fracturing will help the GOP recover, but it won't help Republicans build a pan-racial conservatism. The pull of white identity politics can be overcome, but only with great effort.

