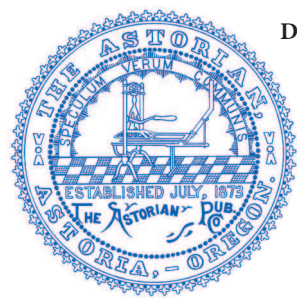


# THE DAILY ASTORIAN

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## OUR VIEW

# Our credit requires careful ongoing management

Data breaches like the one reported by credit-reporting company Equifax are a great calamity of modern life. The ancient Egyptians had swarms of locusts; we have plagues of identity thieves and computer hackers. Nowadays we aren't totally at the whim of nature or some capricious higher power, but we do have to actively protect our own interests.

In the case of Equifax, the breach lasted from mid-May through July. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit-card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people, according to the Federal Trade Commission. You can visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) for more information and to perform a basic check on whether your data is known to have been compromised. Also see [tinyurl.com/FTC-Equifax-FAQ](http://tinyurl.com/FTC-Equifax-FAQ).

This was, of course, far from the first time a company or agency has lost control of private confidential information. Yahoo, Target and others have been in the news when electronic burglars have blown holes in internet security and made off with information that can be used to set up fraudulent credit cards, empty bank accounts, divert tax refunds and commit other forms of theft.

It bears remembering that companies on the receiving end of computer hacks are victims themselves, incurring great costs and loss of trust.

At the same time, however, these companies bear comparison to a bank that didn't employ good enough security guards or a strong enough vault for our money. After all the breaches of recent years, it is angering and dispiriting to learn a company set up to make money by policing the credit of individual Americans itself became the instrument that could allow criminals to wreck our credit. Lawsuits will inevitably arrive at a fuller understanding of how this happened and whether it should have been possible to avoid it. In technical legal terms, a major question will be whether companies owe consumers a fiduciary duty to fully safeguard our information. Most of us would argue they do.

In the meantime, we clearly must all become more active participants in protecting our own financial interests. Just as every responsible parent cautions young-adult children to guard debit and credit cards as if they were actual cash, we all must treat our credit lines and financial facts in the same way — like cash that can be stolen if we aren't vigilant.

Having credit that some criminal can wreck is a decidedly modern "first-world problem" — in other words, a nuisance we're highly privileged to possess. Even half a century ago in America, such easy access to credit was unheard of. And in much of the world, it still doesn't exist. In essence, most of us have a nearly forgotten slush fund of hypothetical money floating around for thieves to grab when we aren't watching.

We each should treat the Equifax incident as a spur to revamp management of our credit assets. The Washington Post offers some concise advice ([tinyurl.com/Credit-Freeze-Post](http://tinyurl.com/Credit-Freeze-Post)) on how to freeze (and unfreeze) your credit in such a way as to keep others from tapping it.

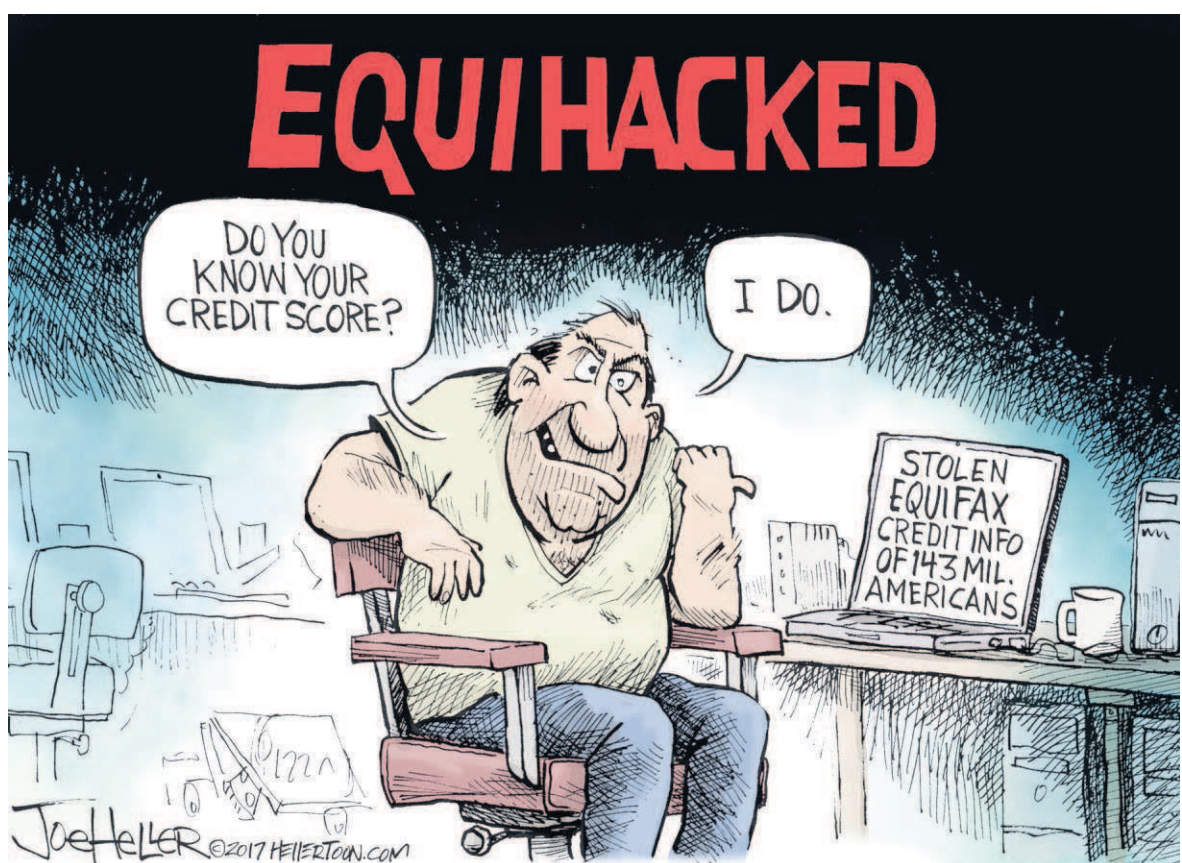
Other necessary steps include becoming more knowledgeable about passwords and the security questions financial institutions commonly use to establish people are who they say they are. For example, a genealogy blogger ([tinyurl.com/Security-Question-Blog](http://tinyurl.com/Security-Question-Blog)) has described how publicly accessible online family trees can provide scammers with many answers to commonly asked security questions, such as your mother's maiden name.

Responding to all this is a hassle, one that most of us assumed we didn't need to deal with. But we obviously can't trust private corporations — or possibly even public agencies — to treat our private information as cautiously as they should. Congress and state lawmakers should hold corporate feet to the fire to make rights, responsibilities and penalties completely clear. And each of us must acknowledge and act upon the knowledge that our credit requires careful ongoing management.



AP Photo/Mike Stewart

Equifax said it has made changes to address customer complaints since it disclosed last week that it exposed vital data on about 143 million Americans.



AP Photo/Gerald Herbert

Firefighters check on Kelly McClenthen, who returned to check on the damage to her flooded home, in the aftermath of Hurricane Irma in Bonita Springs, Fla., on Monday.

## Conspiracies, corruption and climate

By PAUL KRUGMAN

New York Times News Service

After the devastation wreaked by Harvey on Houston — devastation that was right in line with meteorologists' predictions — you might have expected everyone to take heed when the same experts warned about the danger posed by Hurricane Irma. But you would have been wrong.

Last week, Rush Limbaugh accused weather scientists of inventing Irma's threat for political and financial reasons: "There is a desire to advance this climate change agenda, and hurricanes are one of the fastest and best ways to do it," he declared, adding that "fear and panic" help sell batteries, bottled water, and TV advertising.

He evacuated his Palm Beach mansion soon afterward.

In a way, we should be grateful to Limbaugh for at least raising the subject of climate change and its relationship to hurricanes, if only because it's a topic the Trump administration is trying desperately to avoid. For example, Scott Pruitt, the pollution- and polluter-friendly head of the U.S. Environmental Protection Agency, says that now is not the time to bring up the subject — that doing so is "insensitive" to the people of Florida. Needless to say, for people like Pruitt there will never be a good time to talk about climate.

So what should we learn from Limbaugh's outburst? Well, he's a terrible person — but we knew that already. The important point is that he's not an outlier. True, there weren't many other influential people specifically rejecting warnings about Irma, but denying science while attacking scientists as politically motivated and venal

is standard operating procedure on the American right. When Donald Trump declared climate change a "hoax," he was just being an ordinary Republican.

And thanks to Trump's electoral victory, know-nothing, anti-science conservatives are now running the U.S. government. When you read news analyses claiming that Trump's deal with Democrats to keep the government running for a few months has somehow made him a moderate independent, remember that it's not just Pruitt: Almost every senior figure in the Trump administration dealing with the environment or energy is both an establishment Republican and a denier of climate change and of scientific evidence in general.

And almost all climate change denial involves Limbaugh-type conspiracy theorizing.

There is, after all, an overwhelming scientific consensus that human activities are warming the planet. When conservative politicians and pundits challenge that consensus, they do so not on the basis of careful consideration of the evidence — come on, who are we kidding? — but by impugning the motives of thousands of scientists around the world. All of these scientists, they insist, motivated by peer pressure and financial rewards, are falsifying data and suppressing contrary views.

This is crazy talk. But it's utterly mainstream on the modern right, among pundits — even anti-Trump pundits — and politicians alike.

Why are U.S. conservatives so willing to disbelieve science and buy into tinfoil-hat conspiracy theories about scientists? Part of the answer is that they're engaged in projection: That's the way things work in their world.

Some disillusioned Republicans like to talk about a golden age of conservative thought, somewhere

in the past. That golden age never existed; still, there was a time when some conservative intellectuals had interesting, independent ideas. But those days are long past: Today's right-wing intellectual universe, such as it is, is dominated by hired guns who are essentially propagandists rather than researchers.

And right-wing politicians harass and persecute actual researchers whose conclusions they don't like — an effort that has been vastly empowered now that Trump is in power. The Trump administration is disorganized on many fronts, but it is systematically purging climate science and climate scientists wherever it can.

So as I said, when people like Limbaugh imagine that liberals are engaged in a conspiracy to promote false ideas about climate and suppress the truth, it makes sense to them partly because that's what their friends do.

But it also makes sense to them because conservatives have grown increasingly hostile to science in general. Surveys show a steady decline in conservatives' trust in science since the 1970s, which is clearly politically motivated — it's not as if science has stopped working.

It's true that scientists have returned the favor, losing trust in conservatives: More than 80 percent of them now lean Democratic. But how can you expect scientists to support a party whose presidential candidates won't even concede that the theory of evolution is right?

The bottom line is that we are now ruled by people who are completely alienated not just from the scientific community, but from the scientific idea — the notion that objective assessment of evidence is the way to understand the world. And this willful ignorance is deeply frightening. Indeed, it may end up destroying civilization.

## LETTERS WELCOME

Letters should be exclusive to The Daily Astorian.

Letters should be fewer than 350 words and must include the writer's name, address and phone numbers. You will be contacted to confirm authorship.

All letters are subject to editing for space, grammar and, on occasion, factual accuracy. Only two

letters per writer are printed each month.

Letters written in response to other letter writers should address the issue at hand and, rather than mentioning the writer by name, should refer to the headline and date the letter was published. Discourse should be civil and people should be referred to in a

respectful manner.

Submissions may be sent in any of these ways:

Equifax said it has made changes to address customer complaints since it disclosed last week that it exposed vital data on about 143 million Americans.