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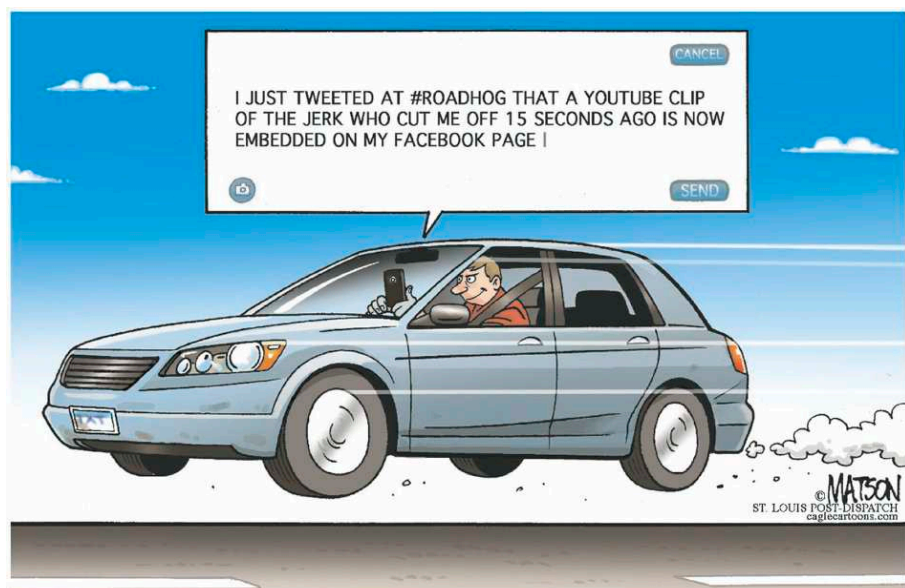
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OUR VIEW



SMART PHONE, DUMB DRIVER

Text and risk death

Texting and driving is more than a bad habit. It's the closest most of us will get to death each day.

There we are, hurtling down Interstate 84 going exactly the speed limit, when the phone on the passenger seat chimes and buzzes. We're expected somewhere and, like usual, we're running late.

What does that text say? Are plans changing? Are other people running late, too? Are they planning an intervention because of our chronic inability to be punctual? Is there a hilarious new Dat Boi meme?

The mind reels at the possibilities a blinking phone message offers.

Many of us will pick up the phone and glance at the message, despite the 70 mph speeds and the steering wheel in our hands. Many will respond with a text of our own. A few, while doing so, will drift out of our lane. A few of those won't survive.

This is an instantaneous world of communication. Our phones, when not in our pockets, are parked right in front of our faces. If we don't respond quickly, we are considered rude or unreliable — work and personal responsibility requires prompt responses. It may seem silly and inane, but it is modern life for people no matter their age.

The technology of automobiles and communication are currently at odds. But technology is already finding ways to marry the two. Nearly all new cars allow drivers hands-free communication, both

phone calls and texting. It's not perfect — it allows your mind to wander — but it's not much different to chowing down on the Big Mac while driving, or fiddling with an iPod or an 8-track to adjust your tunes.

We are less than a generation away from driverless cars, which will enable us to be zoned out in the backseat, scrolling through our Facebook feed, listening to our favorite podcast and fretting about somehow still being late.

But we're not there yet. Until technology saves us, we can only save ourselves. You put your life — and the lives of others — on the line each time you pick up your phone. You increase the chances of a serious hospital bill, a fender-bender, death. We see it happen locally and we feel it personally. We can also look at the statistics and see what a widespread and growing problem this is nationwide.

So the next time your phone buzzes and blinks, think twice before grabbing it. Technology will soon save us, but right now it has put us at risk.

The mind reels at the possibilities offered by a blinking phone.

Unsigned editorials are the opinion of the East Oregonian editorial board of Publisher Kathryn Brown, Managing Editor Daniel Wattenburger, and Opinion Page Editor Tim Trainor. Other columns, letters and cartoons on this page express the opinions of the authors and not necessarily that of the East Oregonian.

OTHER VIEWS

Client interests belong at forefront

The Providence Journal (R.I.)

New rules requiring financial advisers to put their clients' interests first should be a solid gain for consumers. While many investors might have assumed that their advisers were doing this all along, it was not necessarily so. Under the current standard, advisers only have to recommend "suitable" investments. That means they can peddle products on which they receive a high commission but that may cost the client more than something comparable or better.

The new rules, issued last month by the Labor Department, specifically take aim at retirement savings. Expected to take effect beginning next spring, they will govern the handling of 401(k) and individual retirement accounts (IRAs). Importantly, rollovers will finally be covered. The new so-called fiduciary standard will not altogether bar commissions, but brokers will have to disclose their interests.

A staggering amount of money is at stake. Americans have parked more than \$7 trillion in IRAs, and nearly as much in 401(k)s. That far outstrips the amount held in traditional pensions. Yet, relying on a growing body of academic research, the Obama administration estimates that savers lose \$17 billion a year to conflicts of interest and excessive fees.

Not surprisingly, banks, mutual fund companies and insurers lobbied heavily against the fiduciary rule, which has been six years in the making. In

response, the Labor Department made some modifications. Among them: it reduced restrictions on the types of investment products that can be sold; scrapped penalties on advisers who push their company's own mutual funds; and exempted advisers to businesses with less than \$50 million in 401(k)s.

Overall, the new rule should encourage a shift to lower-cost investments, and away from high-fee or high-risk funds. Critics complain that the new rules will be hard to comply with, especially for smaller firms. But the "suitability" rules were already complex, arguably more so.

Others warn that advisers will stop bothering with small accounts. But many large firms already snub these accounts. Some have begun providing online services to guide investors. These alternatives may prove just as effective, at a fraction of the cost. And in theory, they are better than dishonest advisers.

The advantages of the new fiduciary standard far outweigh any drawbacks. Most Americans have not saved enough for retirement, and need to hang onto as much of their savings as possible. As traditional pensions disappear, and workers become increasingly responsible for their own savings, the need for protections only grows.

It is no secret that Americans are heading for retirement in larger numbers than ever. The more their savings fall short, the more taxpayers will be under pressure to come to the rescue. Making the system safer benefits everyone.



OTHER VIEWS

Big and little loves

Ever since the days of ancient Greece, philosophers have distinguished between the beautiful and the sublime. Beauty is what you experience when you look at a flower or a lovely face. It is contained, pleasurable, intimate and romantic. Sublime is what you feel when you look at a mountain range or a tornado. It involves awe, veneration, maybe even a touch of fear. A sublime thing, like space or mathematics, over-awes the natural human dimensions and reminds you that you are a small thing in a vast cosmos.

Recently neuroscientists have shown that the experiences of beauty and awe activate different parts of the brain.

The distinction between the beautiful and the sublime is the distinction between the intimate and the transcendent. This sort of distinction doesn't just happen in aesthetics but in life in general. We have big and little loves.

The soldiers who we honored on Memorial Day were animated by a big love — serving their country — and by a little one — protecting their buddies. Religious people experience a love of God that is both big and little.

Rabbi Joseph Soloveitchik wrote that God is in one guise majestic and infinite, the author of the universe. But when Soloveitchik's wife lay on her deathbed, God did not appear that way. Instead, he appeared as a "close friend, brother, father. ... I felt His warm hand, as it were, on my shoulder, I hugged His knees, as it were. He was with me in the narrow confines of a small room, taking up no space at all."

In daily life we have big and little loves, too. The little loves, like for one's children, one's neighborhood or one's garden, animate nurture, compassion and care. The big loves, like for America or the cause of global human rights, inspire courage and greatness. A little love is a shepherd protecting his flock. A great love is Martin Luther King Jr. leading his people.

The small attachments serve as the foundation of our emotional lives, but when you have a big love for your country or a cause, you are loving something that transcends a lifetime. You are pursuing some universal ideal and seeking excellence. A big love involves using power well, seeking honor and glory and being worthy of them.

The amount of big love in a society can rise and fall. Alexis de Tocqueville wondered if democracy would dampen Americans' big love.

"What worries me most," he wrote, "is



DAVID BROOKS
Comment

the danger that, amid all the constant trivial preoccupations of private life, ambition may lose both its force and its greatness, that human passions may grow gentler and at the same time baser, with the result that the progress of the body social may become daily quieter and less aspiring."

I'd say that in America today some of the little loves are fraying, and big love is almost a foreign language. Almost nobody speaks about the American project in the same ardent tones that were once routine.

Big love is hopeful, but today pessimism is in vogue. Big love involves a confidence that one can use power well, but today Americans are suspicious of power, have lost faith in leaders and big institutions and feel a sense of impotence in the face of big problems.

Big love involves thinking in sweeping historical terms. But today the sense that America is pursuing a noble mission in the world has been humbled by failures and passivity. The country feels more divided than unified around common purpose.

Big love involves politics, and thus compromise, competition and messiness. Americans today are less likely to discern the noble within the grittiness of reality. The very words that the founders used to describe their big love for their country sound archaic: glory, magnanimity, sacred honor and greatness.

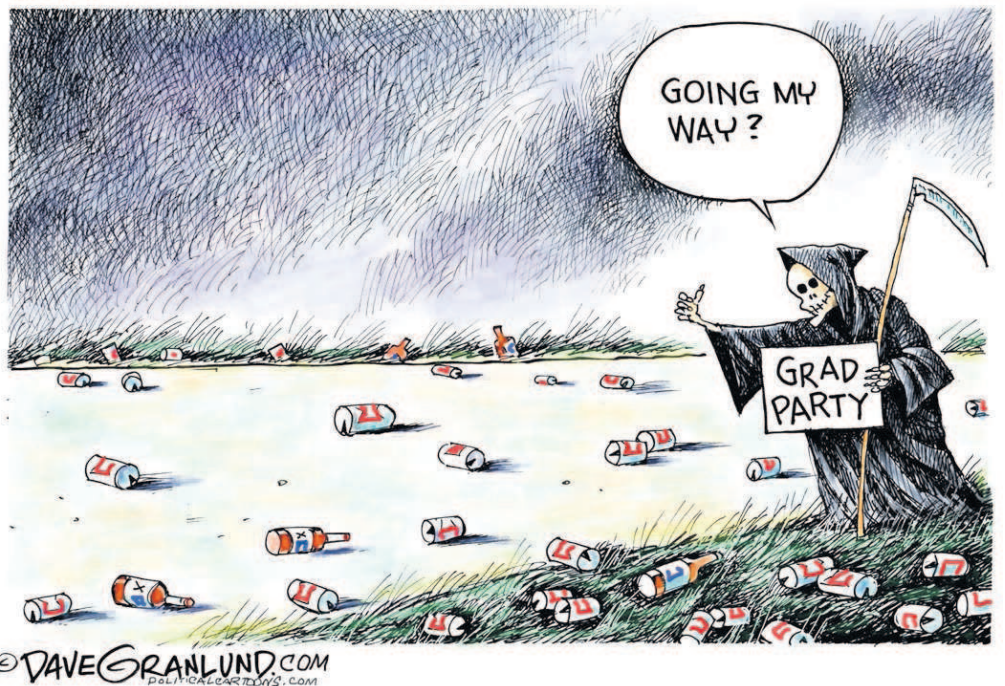
There is, in sum, less animating desire in the country at the moment, and therefore less energy and daring. The share of Americans moving across state lines in search of opportunity has fallen by more than half since the 1970s. The rate of new business creation is down. Productivity is falling for the first time in three decades. Economic growth is anemic. There's a spiritual and cultural element behind these trends.

So I write today in defense of big love, the love not only of your little platoon but of the grand historical project this country represents. Young people now want to join startups or NGOs, or eat locally grown foods, but I'm writing in defense of the big love that once inspired big projects, like NASA, the national railroads and the creation and maintenance of the postwar, U.S.-led world order, with the free movement of people, goods and ideas.

Before the country can achieve great things it has to relearn the ability to desire big things. It has to be willing to love again, even amid disappointments — to love things that are awesome, heroic and sublime.

David Brooks became a New York Times Op-Ed columnist in September 2003.

Big love is hopeful, but today pessimism is in vogue. The sense that America is pursuing a noble mission in the world has been humbled by failures and passivity.



LETTERS POLICY

The East Oregonian welcomes original letters of 400 words or less on public issues and public policies for publication in the newspaper and on our website. The newspaper reserves the right to withhold letters that address concerns about individual services and products or letters that infringe on the rights of private citizens. Submitted letters must be signed by the author and include the city of residence and a daytime phone number. The phone number will not be published. Unsigned letters will not be published. Send letters to Managing Editor Daniel Wattenburger, 211 S.E. Byers Ave. Pendleton, OR 97801 or email editor@eastoregonian.com.