

OUR VIEW

A move worth making?

Oregon allows insurers to use credit history, gender, marital status, education, profession, employment status and more to determine how much to charge for car insurance.

Are those things directly linked to how well you drive? No.

Do they help insurers gauge how much risk a driver may pose? Insurers believe so.

Two bills earlier this year proposed to strip insurers from being able to use those factors to set premiums. Instead, insurers would have to focus on driving record, miles driven and years of driving experience. Apparently the idea is going to be revived in a bill for the 2022 short session.

Is it the right thing to do? It's not simple.

Gov. Kate Brown and Oregon's Department of Consumer and Business Services backed those bills. Much of the department's argument focused on credit scores. A low credit score can mean a person pays more for insurance even if their driving record is clean. There's also concern that using credit scores can be discriminatory. Black and Latino drivers are more likely than others to have lower credit scores. Similar arguments about discrimination also were made about allowing insurers to use education, employment status and occupation.

The department also challenged the assumption that gender should be considered. For instance, the National Highway Traffic Safety Administration has said both men and women are equally likely to be distracted drivers. As for marital status, a person is not necessarily a poorer driver because their spouse died or they went through a divorce.

What would such changes mean for the insurance industry? Other states, such as California, have restricted what information insurers can use. The department argued the insurance industry still is strong.

There are, though, other things to consider. It would mean premiums would go up for many Oregonians. The department says people with good or excellent credit ratings would face increases as people with poor credit scores would go down. "The reduction in cost for people with poor scores is four times the increase in premiums for people with good or excellent scores," according to a chart the department provided.

Some people in Oregon also get discounts because of their membership in a labor union or other groups. Those would be eliminated. That's part of the reason the Oregon Coalition of Police and Sheriffs have opposed such changes.

Lawrence Powell, an insurance analyst at the University of Alabama, insisted in testimony to the Legislature the predictors the insurance industry uses are accurate and help match premiums to risk. They aren't perfect. They do help. Occupation and education can help reveal things that are difficult to observe, such as risk tolerance. Gender and marital status also can correlate with miles driven, and when and where people drive. He also said if Oregonians purchased their insurance in California, which has many of the policies in the bills, they would have paid more by about 7%.

It's not easy to know who will be a safe driver. Should the state of Oregon dictate how insurance businesses can evaluate drivers? Tell your legislators what you think. You can find them here: oregonlegislature.gov/FindYourLegislator/leg-districts.html.

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It's all about the dog



BILL ANEY

THIS LAND IS OUR LAND

It's waterfowl season in the Columbia Basin, and in the wee hours of the morning one can see house lights come on, pickups loaded with decoys and carts heading to the marsh and fields, bleary-eyed hunters wading into dark waters to place decoys and then settling into cold, wet and windy blinds to await the grey dawn.

Why?

A case can be made that it's all about the dog.

I hang out with a questionable camo-clad crowd on these mornings with shotguns, decoys, waders, calls, and of course a dog. The dogs are typically Labrador retrievers in yellow, black or chocolate, although some hunters have German short-haired pointers, pudelpointers and springer spaniels. I even have one duck-hunting friend that swears by his standard apricot poodle named Penny.

There are a few points of common understanding among waterfowlers about dogs. First is the practical: having a dog in the blind means far fewer birds get lost in the reeds and cattails. A hunting dog has something like 300 million olfactory receptors compared to about 6 million in the nose of a human duck hunter. The portion of the canine brain dedicated to analyzing smells is 40

times greater than the similar portion of the human brain. Their two nostrils sense and analyze odors independently, much like our ears do with sound. They sniff in stereo.

Understanding the science supporting a hunting dog's abilities is one thing, watching it in action is quite another. My Ruby routinely finds and brings to hand birds that have fallen or swum into dense, flooded pond-side vegetation, birds that I would have lost without a dog. She finds great joy in swimming along the interface between open water and dense vegetation in search of the scent of a downed duck or goose. Given the number of birds that she finds this way, one could say it is irresponsible or unethical to hunt waterfowl without a dog.

One could also say hunting ducks without a dog is no fun. A good dog will greet you enthusiastically at 3:30 a.m., will race out to load up in the truck, help you spot road hazards along the way, supervise decoy placement, assign seating in the blind, alert you to incoming birds, and of course retrieve any birds that you miraculously manage to down. Ruby would no doubt be a better shot than me, too, if we could figure out how to rig up a shotgun for her.

Unfortunately, every duck hunter must endure a few seasons along the way without a dog. New hunters before their first dog, or experienced hunters that are between dogs, all know what it's like to be without. My good friend Mike has a barely year-old yellow lab that shows great promise as a waterfowl dog,

but due to an unfortunate (and expensive) off-the-field leg injury is on the disabled list for the rest of the season. Mike considered giving up this season of duck hunting entirely, but I think Ruby and I will persuade him to go out a few mornings, anyway.

Fortunately, most waterfowl dog breeds are also good company around the home. Ruby is our fourth Labrador retriever, and all have been generally well-mannered indoor family dogs. In succession, each of our labs has worked out better than the last for us; they were and are dedicated to us and know their place in their family pack. There is the added benefit of labs being able to greet visitors with an intimidating bark that truthfully is all bluster.

A good duck dog is a wonder to watch and makes a great teammate in the blind. Bird dogs pair natural drive and motivation with their innate biological abilities. They also have a natural eagerness to please, and when you add a bit of training, of both dog and hunter, you have a partnership that lasts season after season.

Ruby and I, like many canine-human pairs, love this time of year in the Columbia Basin. Her greying muzzle and her fading hearing remind me that she doesn't have very many seasons left to enjoy the marsh. And that's why I'm a duck hunter.

It's all about the dog.

Bill Aney is a forester and wildlife biologist living in Pendleton and loving the Blue Mountains.

YOUR VIEWS

Grandstanders are evidence of diseased political culture

"If you believe him when he says self-defense, then you have to acquit him," Lara Yeretsian, criminal defense attorney.

Question: Would you defend yourself against hooligans trying to bash your head in with a skateboard, or would you signal your virtue and perish for a "cause" (looting, property destruction, violence)? Kyle Rittenhouse had a legal right to have his firearm and to be where he was. The videos and photos show the armed looters came at him.

Nonetheless, the kid was a moron for putting himself in that situation. He should own that. He wasn't a "white supremacist," and so on; people owe him apologies for that cowardly virtue signaling.

Sad to witness opportunists trying to make him into a hero, as for Rittenhouse to let them. Sad, too, that activists want to make a villain out of him by disregarding facts. Significantly, a number of these "victims," of varying race, have nasty, violent criminal histories. Their champions still see them, not the women and children they abused, as the victims. Frankly, I think he should learn a

trade, raise a family and keep a low profile. However, self-righteous grandstanders, left or right, aren't about to let that happen. That's a bigger problem, a bigger injustice — one that cuts into the core of our diseased political culture.

Keith Gallagher
Condon

Capital Press story refutes columnist's claims

I suspect George Wuerthner, the writer of a Nov. 27 column ("Merkley's thinking is wrong on thinning") in the East Oregonian besmirching Sen. Jeff Merkley's efforts to reduce the affects of fire through thinning and selective logging, is sorry the Capital Press published a front page article on Nov. 26 citing results refuting his contentions.

The Nature Conservancy, an environmental organization, set aside 4,713 acres in their Sycan Marsh forest area as a controlled study area to address thinning and controlled burning. They had a plot where nothing was done, the control plot. There was a plot where the area was thinned. Another area was subjected to controlled burning, and another plot was subjected to

both thinning and controlled burning.

They did this knowing the area historically experienced frequent forest fires. Little did they realize that within a few years the Bootleg Fire would burn through all of their plots. It will be a couple of years before all the empirical data can be gathered and analyzed. But, preliminary observations appear to show the plot treated by both thinning and controlled burning fared the best. The control plot appears decimated.

It remains to be determined, but fires that burn this hot often leave behind soils depleted of nutrients with slow recovery.

There were other suppositions in this column that lacked supporting evidence to be creditable. The statement that the dead trees should be left standing because they were storing carbon is only temporary. The day these trees died the process of decomposition began with the final product being carbon dioxide and water, the carbon cycle of nature.

If he was really interested in the sequestration of carbon in these dead trees, he would have them milled into lumber and the lumber used in the building of buildings that would last 100 years.

Carlisle Harrison
Hermiston