

ON LIBERTY

Devin Patton



'Blessings of Liberty' takes effort to enjoy

It's February, the time of year when 80% of people give up on their New Year's resolutions. This is a sad thought. I imagine the new businesses that won't be started this year, the investments that won't be made, and the lives that won't be transformed because of the resistance to change that resides deep within each of us. Admittedly, it is much easier to write about personal responsibility, courage and freedom than it is to live out those tenets, just as it is easier to write down our resolutions without making the adjustments required to realize them.

Change is hard. It requires the courage to face our inadequacies and accept the risks and discomfort of doing things differently. Unfortunately, change often will not occur until the cost of not changing becomes too great — "better the devil you know than the one you don't." The "devil we don't know" keeps us stagnant, paralyzed and ineffective. It's the devil I call "fear of loss," a cognitive bias known as "loss aversion." It explains why the pain of losing is psychologically twice as powerful as the pleasure of gaining, and unfortunately this bias can significantly impact our decision-making abilities.

Fear of loss is easy to notice when you look for it. Most of us seek to secure the things in life that are important to us: material comforts, land, money, career success, social standing, relationships, beauty, independence, you name it. For me, fear of loss manifests as a fear of rejection by my peers and people I care about. I'm also daunted by the idea of developing the discipline needed for many good endeavors. Just recently, I was sorting through some of my old report cards from grades 1-6 and was struck by the teachers' comments: "A joy to have in class," they read, but "I haven't seen his best effort yet."

Michael Jordan credited his success in life with his willingness to risk failure: "I've failed over and over in life, and that is why I succeed." We can only imagine the person and basketball player Michael Jordan would have been had he not accepted the risks and developed the discipline required to be one of the greatest basketball players of all-time. Where would we be without the Teslas and the Edisons of the world? Where would we be without the 150,000 men who stormed the beaches at Normandy or the Founding Fathers who pledged to each other their lives, fortunes and sacred honor? Where will the world be without Devin Patton accepting the risk that is his to take in order to valiantly answer the call on his life? Put your own name in there.

Maybe you are someone who lives life to the max, unhindered by the fear of loss. You have evaluated your life and identified the changes you'd like to make. You diligently pursue this ideal version of yourself, unencumbered by fear, and you encourage others to do the same. You are one of the few, and I commend you.

Each month I struggle to write this column, not because I don't believe in the ideas I share, but because writing is something I'm not naturally gifted at, and it requires intentional effort on my part to sift my thoughts down into something coherent. I could be watching TV, after all, which is much more entertaining and enjoyable than having my work scrutinized by my wife/editor in order that I might deliver something intelligible to the readers of this paper.

My daughter, who's memorizing the preamble to the Constitution by way of song, walks around the house declaring, "We the People of the United States, in Order to form a more perfect Union, establish Justice, ensure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America." It caught my ear one day that it doesn't say "secure Liberty," but rather, "secure the Blessings of Liberty" to ourselves and our posterity. What are the blessings of liberty? I propose that the blessings of liberty are not the moments we spend zoned out in front of the TV, or the time spent avoiding a difficult conversation that needs to happen. Men and women have not fought and bled to secure the "blessings of liberty" in order that we might live inhibited lives. The blessings of liberty are those blessings that allow for true freedom: freedom of expression and conscience, freedom to pursue good endeavors, to fail in those pursuits. The freedom to try again. These are the blessings of liberty secured by a Constitution that places vast limits on government's authority in our lives.

We need to apply similar restrictions to the "devil we don't know" and reject the tyrannical voice of fear if we are ever to personally enjoy the blessings of liberty.

Devin Patton is a fifth-generation Wallowa County native whose pastimes include the study of ag economics, history and free thought.

End logging for best forest management

OTHER VIEWS

George Wuerthner



One of the arguments alleged by proponents of thinning or logging forests is that it would preclude wildfires and reduce carbon emissions from wildfire. Proponents argue that more trees survive a fire if there has been "active forest management."

The problem with such ebullient pronouncements is that they fail to provide a full accounting of the carbon losses and emissions.

A number of studies that reviewed carbon emissions conclude that logging and wood processing emits far more carbon than a fire.

For instance, one study estimates that logging in the United States releases five times the carbon as wildfire, bark beetles, wind thrown, land use conservations and drought combined.

Another Oregon study calculates that 35% of the carbon emissions in the state

results from the wood products sector, while wildfires average approximately 4%.

Making matters worse is that logging advocates fail to consider that in thinning the forest, you are killing trees. The problem is that where and when a fire will occur is unpredictable. The majority of all thinned acres never encounter a fire. Some estimates suggest less than 1-2% of all thinned acres experience a fire when they might potentially influence fire behavior and tree mortality.

As one group of researchers concluded: "Thinning forests to reduce potential carbon losses due to wildfire is in direct conflict with carbon sequestration goals." They go on to conclude "the amount of carbon removed to change fire behavior is often far larger than that saved by changing fire behavior, and more area has to be harvested than will ultimately burn over the period of effectiveness of the thinning treatment."

In fact, one estimate suggests it may take 100 years to replace the carbon loss resulting from forest management.

Thinning larger areas to decrease the probability of high-severity fire ensures decreased carbon stock and net carbon balance over the treated area.

Let us say 50% of the trees are removed in a thinning project, that is 50% of the

stored carbon. So even if a thinned stand burns at lower severity and most trees survive a fire, the net result is still a significant loss of carbon due to tree removal because of the logging.

Plus, in logging the trees (killing them), you reduce the future carbon storage that would have otherwise occurred had the trees remained in the forest.

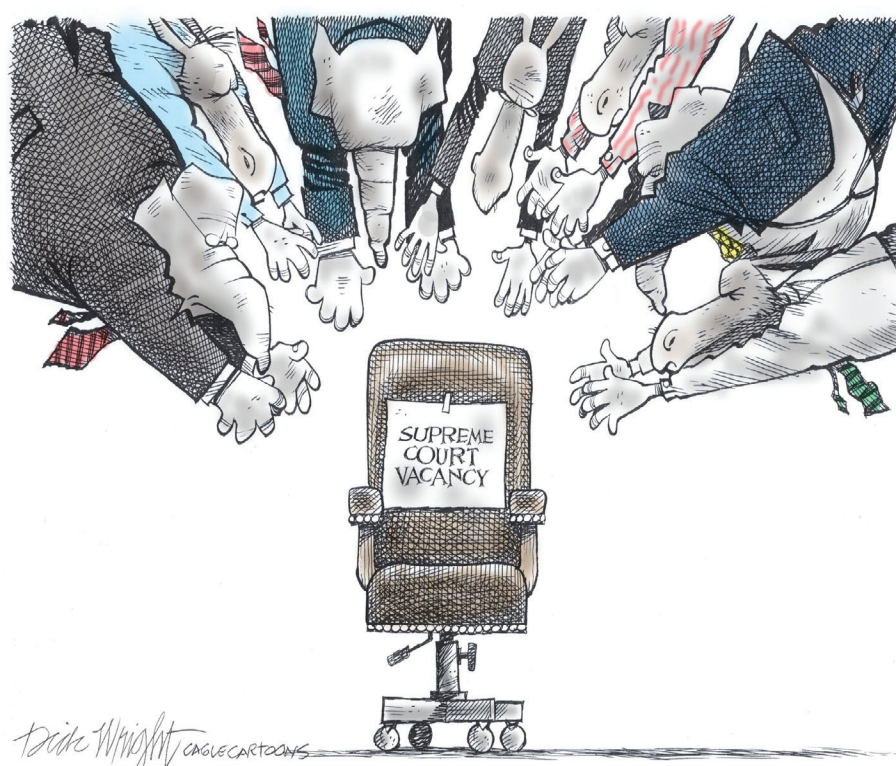
So, we get a guaranteed removal of carbon and carbon emissions with logging/thinning that contributes to climate warming, which is, in turn, contributing to more fires.

Even if a forest stand burns in a high severity fire where the majority of trees are killed, most of the carbon remains on the site as snags, branches, charcoal, and roots in the soil.

A further problem is an assumption that logging the forest will preclude large high severity blazes (where most trees are killed). However, there is abundant scientific and anecdotal evidence that logging does little to prevent large wildfires.

The best management for our forests and climate is to stop logging our public forests.

George Wuerthner is an ecologist who specializes in fire ecology and livestock issues.



Keep your credit score high after retirement

LAYIN' IT ON THE LINE

Steve Kerby



There's a long checklist when preparing for the time when you no longer get a paycheck. People within 7-10 years of retirement have a lot on their minds. They may be dealing with potential cash shortfalls, health care concerns, aging parents or tax issues, among other things. Because of these distractions, preretirees often don't give their credit scores enough attention. However, if you want a less stressful, more prosperous retirement, you need to do everything possible to get (and keep) your credit score at 750 or above.

Even if you don't plan to purchase much when you retire or decide to stay away from debt entirely, a strong credit score still matters for several reasons.

Credit scores can continue to impact many areas of your life, even when you're retired. For example, if you still have a mortgage when you retire and rates drop, you may want to refinance. Or, you could decide to downsize and purchase a new home. An excellent credit score ensures you get the most favorable loans in both instances.

The act of retiring itself doesn't show up on your credit report. Still, you don't want to take your credit for granted. It is critical to keep your score intact, even if you are no longer working. You might want or need to purchase a new car or RV, switch credit card companies or rent an apartment. Even your car and homeowner's insurance premiums might be negatively affected if your score drops. With these things in mind, here are some things you can do to improve and maintain your excellent FICO score.

- Monitor your credit reports regularly. Some experts recommend using a credit-monitoring service or setting up a calendar to check your credit every week. Many credit card issuers offer essential monitoring for their cardholders at no charge. Also, the law entitles you to a complimentary full credit report once a year. You can check three credit reports per year at www.annualcreditreport.com. Contact the reporting agency immediately if you find any wrong or incomplete

information or see inquiries you do not recognize.

- Don't close accounts. It's tempting to want to close unused or paid-off credit card accounts. However, doing so may increase your debt-to-limit ratio, which is the relationship between a card balance and its credit limit. Closing a card can cause your utilization ratio to go up, affecting your score.

- Avoid cosigning loans. You want to help a loved one or friend qualify for a loan, establish credit or get an apartment, so you agree to be a cosigner. However, taking on the role of a cosigner can backfire in a hurry. Many people do not realize that cosigning for a debt makes you equally liable for that debt, putting your credit on the line should something go wrong. Instead of cosigning, you could potentially add your friend or family member as an authorized user on one of your existing credit cards to help them build better credit.

- Aim for 100% on-time payments. Never be late, even if you experience cash flow issues and only pay the minimum amounts due. Payment history makes up 35% or more of your FICO score calculation.

- Never "max out" your lines of credit. Creditors don't like it when you are at, near, or over your maximum available credit. For example, if you have a card with a \$2,500 limit and you have a \$2,450 balance, the credit card company may categorize you as irresponsible and lower your score.

A rule of thumb is only to use around 10% of your credit limit. Your utilization percentage makes up nearly 30% of your FICO score.

These are just a few tips that could dramatically improve your credit score now and when you retire if you do them consistently. Remember, just because you no longer work doesn't mean you can't save thousands of dollars by using credit responsibly. Maintaining good credit will greatly improve your odds of having a less stressful, more enjoyable life after you stop working.

As an avid outdoorsman, Joseph and the Wallowa area have been a big part of Steve Kerby's life since 1964. Steve is a Syndicated Columnists member, a national organization committed to a transparent approach to money management. Visit stevekerby.retirevillage.com or call 503-936-3535 for more.

OTHER VIEWS

Matt McElligott



We're still waiting to see the maps

Some things from 2021 are still lingering in 2022, like the River Democracy Act that Sens. Ron Wyden and Jeff Merkley are pushing. They are trying to amend the Wild and Scenic Rivers Act of 1968.

For several months I've been following this issue, and still there are no answers to many revolving questions. Like, why are some of the designated streams not streams at all, but dry washes? Why are the stream buffers increased from a quarter-mile to a half-mile? The act has pages of coordinates of the streams, rivers and dry gulches to be protected, but not one map.

In May 2021, the Oregon Cattlemen's Association asked for the maps, and then they asked again in November. As of this writing, we still don't have the maps from Wyden's office.

I know of two counties in Eastern Oregon that have, at their own expense, hired an engineering firm to map the coordinates in the act in order to have a visual map of the affected streams. These visual maps give the counties a picture of how this act will impact them.

It is unconscionable that any county government should have to spend money from its general fund to map these streams when information should be available upon request from Wyden or Merkley. Yet, they continue to ignore the requests. How will this affect livestock grazing and other natural resource users?

This act talks a lot about fire resiliency but supplies no details as to how locking up 3.1 million acres of federal land will reduce threat of fire to land, lumber and lives. What long-term economic effect will this bill have on rural Oregon? Wyden and his team expound on the great benefits of tourism and the dollars spent on recreation. "Money will flow like manna from the gods to rural Oregon."

That's the well-polished sales pitch and talking points pounded into their heads at staff meetings. When hikers, bikers and ATVers visit rural Oregon most of them bring their own tents, campers or RVs. They fill their coolers and gas tanks at home and don't spend much in the small towns they drive through. Wyden's bill has a \$30 million price tag. Not just for the first year but every year — forever. Only \$5 million of that is earmarked. What is the other \$25 million for? They haven't answered that one, either.

The original intent of the Wild and Scenic Rivers Act was to preserve certain rivers with "outstanding, natural, cultural and recreational values in a free-flowing condition." The River Democracy Act as presented is a vast departure from the original Wild and Scenic Rivers Act. If this act passes into law, it will set grave precedent that will enable lawmakers to circumvent protocol and procedures. Our senators were elected to represent all Oregonians, not a select demographic.

Please take the time to look up SB 192. If you don't like what you see, if you don't want another 4,700 miles of streams and 3.1 million acres of Oregon locked up, reach out to Oregon's senators and let them know.

Matt McElligott is the Oregon Cattlemen's Association president-elect and public lands council committee chair.