

# The sacred gift of self-determination

## ON LIBERTY

Devin Patton



The concept of self-determination is a radical one. Our ability to self-determine — to make choices to manage our own lives — is one of the main things that sets us apart from animals, whose behavior is dictated mostly by instinct.

The brand of classical liberalism that our nation's Founders embraced sought to free individuals to pursue opportunity wherever it might lead, and their high regard for individual sovereignty is clearly demonstrated in the language of our founding documents. This ideal was also one the Founders lived out personally, whether as entrepreneurs, soldiers and public servants, or simply as folks who sought to be the best versions of themselves. Americans have always placed a high value on our right to self-determine, but do our lives reflect a deep appreciation for it?

At the time of the American Revolution, our nation was the first of its kind to attempt to institute a government whose main purpose would be to protect the people's right to self-determination. Until that time, nations

around the world generally had societal structures based on a caste system, a form of social stratification developed to separate groups of people and justify different treatment and living standards. Under a caste system, a person's opportunities in life, from jobs to marriage to education, are all determined before birth, and there are few ways by which to break out of the caste one is born into.

Unlike nations with caste systems, America has a rich history of embracing the idea of "making a better life" for oneself — we love a good underdog story. Immigrants have flocked to our country because of our reputation as "the land of opportunity." We can read the countless stories of people like Cornelius Vanderbilt, former Pepsi CEO Indra Nooyi (an immigrant from India) and Oprah Winfrey to understand how a society based on class mobility and capitalism has led to vast improvements in the lives of people that otherwise would have been resigned to a life of poverty and shame.

It's important to recognize, though, that the value of individual sovereignty goes beyond simply improving one's standard of living. Accumulating material goods for one's own personal enjoyment is not the best use of our ability to self-determine; we put it to best use when we strive for moral improvement. Benjamin Franklin serves as a premier example of a man who endeavored to develop his own character, and it is from him I hope we can all take inspiration.

Franklin was the son of a candlemaker, born into a poor family (one of 17 children) and received only two years of formal schooling. As a youngster, he was a bit impetuous; he enjoyed humiliating opponents during arguments and had a bit of a rebellious streak. Fortunately, we know him as a successful author, philosopher and diplomat, as well as one of the Founders of our great nation. His influence on American culture cannot be overstated. Benjamin Franklin attributed his own success in life to adherence to a character development plan that he produced in 1726 at the age of only 20. His plan identified 13 virtues: temperance, silence, order, resolution, frugality, industry, sincerity, justice, moderation, cleanliness, chastity, tranquility and humility, and over the course of his life he diligently sought to develop these virtues. In his later years he stated, "On the whole, though I never arrived at the perfection I had been so ambitious of obtaining, but fell far short of it, yet as I was, by the endeavor, a better and happier man than I otherwise should have been had I not attempted it."

For Franklin, self-determination was not an end unto itself, nor did he seek solely to obtain material goods or make a name for himself as an inventor or wealthy landowner. He demonstrated a deep "devotion to egalitarianism, education, industry, thrift, honesty, temperance, charity and community spirit," Walter Isaacson wrote in his 2003 book "Benjamin Franklin: An American Life." Frank-

lin's commitment to living a virtuous life not only changed the course of our nation, it also influenced the lives of those closest to him and gave his life immense meaning and happiness.

When I think about the "Blessings of Liberty" and the concept of self-determination that underpins America's government, cultural, and economic systems, I have to admit that I often do not honor this sacred gift. The ability to alter the course of one's future is incredibly powerful, and yet I (and perhaps you as well) often take it for granted. I do not relentlessly seek to develop my character, and it's far too easy for me to simply pass off my character flaws as "personality traits," or lay the blame on others if I "rub them the wrong way." Eleanor Roosevelt rightly stated, "Freedom makes a huge requirement of every human being. With freedom comes responsibility. For the person who is unwilling to grow up, the person who does not want to carry his own weight, this is a frightening prospect."

I hope we can continually look to people like Ben Franklin and be encouraged to be the kind of people who honor the gift of individual sovereignty and are also faithful stewards of it.

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

# Put a hold on politics and focus on Putin, the enemy

## OTHER VIEWS

Christine Flowers



I'm writing this as Vladimir Putin is eating up Ukraine. Did we fall asleep and wake up in 1938 to hear that Hitler had taken the Sudetenland? Who knew this could happen, in 2022?

Actually, we knew. Putin told us he was going to do it with every public statement that avoided a direct "no," with every troop movement at the border, with every invocation of the sovereignty of the pro-Russian separatist regions. There are no surprises when it comes to Putin's desire to reconstruct the Soviet Union. It's not a matter of "if." It's always been a matter of "when."

As I watch this invasion unfold, switching between networks and social media sites, I've come to the conclusion that we are no longer the breed of American who parachuted onto the shores of Normandy. That sacrificed lives in a bloody grave in the waters of Pearl Har-

bor, marched with the Fighting 69th to battle Germany a generation before them and battled in the heat of deserts to avenge the murder of 3,000 fellow citizens.

We are now tribes, divided by loyalties and political expedience. It's not a surprise, given what we've seen unfold over the past 20 to 30 years, but it's a devastating commentary on where we're headed as a nation.

I spent a good part of the last few days unfriending those who blamed Biden for weakness and those who blamed Trump for loving Putin. I don't need their alternative viewpoints, and won't be enriched by their separate "takes" on the crisis at hand. I'm done with dissent.

That's because whatever you might think of the wisdom of putting boots on the ground in a country located thousands upon thousands of miles away, you cannot simply throw up your hands, offer "thoughts and prayers," and believe that you've done your duty as an American when a dictator swallows up a sovereign nation.

You are also derelict if you try and compare what's happening in Ukraine to our southern border, blaming liberals for caring more about a foreign nation than about our own security and national integrity. That's comparing apples and bloody bodies, or

bananas and those standing in front of tanks in Tiananmen Square.

We are obligated to care about our legacy in the world, which has been battered and bruised by many different, flawed men and women. Obama was one. Trump was another. Biden, the failed bureaucrat of Afghanistan, is most definitely and glaringly a third.

But those leaders are not "America." We the people are, and when we start backing off and saying things like, "Well, I don't want my nephew or my son or my grandson or my whatever putting boots on anyone else's territory," I despair of ever again being proud of this nation and its history. And if that makes me sound like Michelle Obama, so be it.

On the other hand, you have liberals who are so obsessed with what happened on Jan. 6 — something that was regrettable but did not destroy our essential character — they ignore the absolute failure of their own tribe and reach back to blame Trump. To be clear, this invasion happened on their leader's watch, not under the guidance of the man they despise. And yet, if they are calling for engagement, they are making penance for the repellent anti-Americanism they have exhibited in vilifying conservatives over the past years, and decades.

I am devastated to be in this middle place, because I am no moderate. I actually hate that word, because it communicates a lukewarm, tasteless, insubstantial broth. A person without values, in other words. That will anger moderates who believe that they stand on high moral ground. But only those who are willing to make a choice, a decision in moments of crisis occupy that summit. And those who try and see "both" sides are often those who see no side clearly.

Any American who takes more pleasure in attacking her political rival than in seeking comfort and protection for the threatened, or who excuses evil if it advances their own partisan goals, is someone I renounce, and excommunicate, from my life. Effective immediately.

But if you are still reading, and you are still listening, hear this: As someone who cannot shoot a rifle but who has worked with war refugees, please contact me at the below email address if you know of someone in need of assistance in Ukraine. I will try and direct you to someone who can help.

*Christine Flowers is an attorney and a columnist for the Delaware County Daily Times, and can be reached at cflowers1961@gmail.com.*

# What we accomplished together in 2021

## REDUCE, REUSE, RECYCLE

Peter Ferré



The Friends of Wallowa County Recycling had the opportunity to present an overview of 2021 at the county commissioners meeting Dec. 15. The following is a summary of what is going on in the recycling and waste management world here in beautiful Wallowa County.

In 2021, the county (with the help of the Friends of Wallowa County Recycling), was able to win a \$38,000 Mobile Recycling Grant. Those grant funds have now been put into action, creating a staffed position and custom-built trailer that has begun picking up recyclables from the Wallowa, Enterprise and Joseph schools. The hope is to expand this

program as we move forward.

The 2021 Wallowa County Recycling Program, (with the support of each of you), diverted in excess of 1,242 tons of waste from the landfill (largest amount on record).

The county generated in excess of \$86,778 in 2021 revenues from its recycling operations at the Recycling Center and Ant Flat.

Thirty-nine volunteers donated in excess of 513 hours worth of time in 2021 to help preserve, maintain and expand our recycling program. These volunteer hours were worth more than \$20,046 in donated time.

In 2021, the residents of Wallowa County directly donated \$2,671 to help preserve and expand the recycling program. Those funds are being used to help the county outfit the mobile recycling trailer, promote the mobile program at the schools, purchase tools and supplies for volunteers to use to clean, sort and organize the Recycling Center and continue to explore how to improve and expand our county's reducing, reusing and recycling programs.

The state of Oregon passed the Plastic Pollution and Recycling Modernization Act (Sen-

ate Bill 582). The Recycling Modernization Act will overhaul Oregon's outdated recycling system by building on local community programs and leveraging the resources of producers to create an innovative system that works for everyone in the state as summarized:

- Responsibility is shared and scaled by bringing packaging producers into Oregon's recycling system to cover the cost of improvements.
- Increase access to recycling by providing or increasing recycling services to people who did not previously have them, such as rural areas.
- Prevents plastic pollution by ensuring collected material is actually recycled.
- One list for the entire state of what can be recycled.

To provide an overview of this new state initiative, Laurie Gordon, (Materials Management Regional Specialist for the Oregon Department of Environmental Quality), will be doing a "Pub Talk" on Tuesday, March 8 from 6-8 p.m. at Range Rider. Come learn more.

2021 was full of challenges, hardships and wonderful opportunities, and as the above facts and figures shared everyone pulled together this past year to help preserve and expand our ability to reduce, reuse and recycle through the Wallowa County Recycling Program.

We continue to need your help as we move forward. The Wallowa County fiscal year ends at the end of June and we all need to work to ensure the 2022 budget supports a continued recycling program. We continue to need volunteers to help at the center and with organizing recycling operations (email us at wallowacountyrecycles@gmail.com for more information).

Most importantly, we all need to focus on reducing, (buying and using less), reusing, (make it a goal to reuse everyday), and recycling (bring all your recyclable cardboard, paper, tin, aluminum, glass and plastic to the Recycling Center).

*Peter Ferré is a member of the Wallowa County Recycling Task Force.*

# Retirement income planning and aging: The role of annuities

## LAYIN' IT ON THE LINE

Steve Kerby



Retirement-income planning has become an important topic with the aging of the baby-boom generation. Many refer to it as preparation for the decumulation stage in an investors' life cycle.

Some use analogies of the accumulation stage as climbing the mountain and the decumulation as scaling down the mountain. Climbing Mount Everest is indeed treacherous, but believe it or not, most explorers of this behemoth have died on the way down. Mistakes made in retirement planning can also be fatal, costing the client a worry-free retirement.

The basis for all retirement-income planning is the client's spending goals and objectives in retirement. The sophistication of financial-planning software enables advisers to simulate varied scenarios to arrive at a benchmark retirement income plan. The usual risks in retirement — longevity, inflation, interest rate and sequence of returns — can be simulated. While all risk assessments are quantifiable, the hardest to predict is failing health.

Aging, like death, is inevitable. As the famous economist John Maynard Keynes once put it: "In the long run, we are all dead."

If there is one thing that will crack the dike in a retirement plan, it is changes to our health. Discussing aging and frailty risk and its realities can often be uncomfortable. It's not the fun part of the discussion like taking vacations, buying a boat or purchasing a retirement home in Florida. Whatever the uncomfortable nature of this topic, it must be addressed. All retirement income plans start

with spending goals. Spending habits shift as we age.

Many seniors over the age of 55 don't consider the effects of long-term care on their retirement budget. This is a problem since over 70% of people over age 65 need some form of long-term care. But most people don't purchase long-term care insurance. Whether it's denial or procrastination, people wait until they're too unhealthy or too old to purchase long-term care insurance. This is where annuities may be the answer.

Many fixed indexed annuities (FIAs) have income riders. These income riders can be purchased for a nominal fee and guarantee the owner a lifetime income stream. These products also have a death benefit protecting the spouse or for providing a legacy for the heirs. It also has the crediting strategies of an FIA that allows for growth in the accumulated value — and, of course, they never lose principal.

They also have another feature: An enhanced benefit that's tied to the lifetime

income rider. These products are designed to pay twice the lifetime income rider and are triggered by the client's inability to perform two activities of daily living (ADLs) and can be available depending on your state of residence.

Demonstrating the enhanced benefits for healthcare should always be discussed in the same breath as the tax benefits, principal protection and guaranteed income for life. It may help you see the benefits an annuity can provide and how they can provide a level of protection in retirement.

Reducing stress can contribute to a happier retirement. Make sure you use every opportunity to make that happen.

*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 Columnist member, a national organization committed to a transparent approach to money management. Visit [stevekerby.retirevillage.com](http://stevekerby.retirevillage.com) or call 503-936-3535 for more.*