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OUR VIEW

Student loans and benefits

Oregon Sens. Ron Wyden and Jeff Merkley are backing a plan to cancel up to \$50,000 for federal student loan borrowers.

"It's ridiculous that so many students are forced to take on back-breaking amounts of debt to go to school — especially as the coronavirus continues to upend our economy," Merkley said in a statement. "It's time to cancel student loan debts so we can free up Americans burdened by student debt to chase their dreams, contribute to their communities, and help us pave the way to economic recovery."

The idea supported by Democrats is also to eliminate any tax liability from having the debt wiped out.

People who are low income or who are racial minorities would certainly benefit, but the benefit would accrue mostly to wealthier families. They hold most of the federal education debt. A simple policy of eliminating \$50,000 in federal student loan debt would be a regressive policy, not a progressive one. It would be a policy that would give more benefits to people who need it less.

Wyden and Merkley say they want to ensure that debt cancellation "helps close racial wealth gaps and avoids the bulk of federal student debt cancellation benefits accruing to the wealthiest borrowers."

OK how is that going to be done? By race? By race and income? And is this only a one-time deal or can colleges start escalating their costs and advertising: Don't worry, your first \$50,000 in college debt is now free.

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OTHER VIEWS

Editorial from The Los Angeles Times:

Vaccine shortages and precious doses wasted. Unnavigable systems for making appointments. A stark racial and economic divide in the distribution of shots. Scary virus mutants that may render vaccines ineffective. Protesters disrupting vaccination sites.

It may seem at times that the high hopes for the COVID-19 vaccination rollout have fizzled since December, when the U.S. Food and Drug Administration gave emergency authorization to the first vaccine. But step back for a moment and chew on this little factoid: In just two months, the U.S. has managed to administer 55 million shots — more than any other country — even during a chaotic time of plague and contentious presidential transition.

Overall, about 12% of the 330 million people in the U.S. have received at least one dose, primarily people who are at highest risk for sickness and death. And though five countries have vaccinated a larger percentage of their population (an impressive 76% in Israel), they have far fewer people to inoculate.

The Biden administration promised it would work with vaccine makers to increase production of doses, and it has delivered. In the last four weeks, the daily rate of inoculations has just about doubled.

Things are looking up in California too. Last month, it was among the worst states in using its share of COVID-19 vaccine doses. Now, thanks to the opening of mass vaccination centers, it's about average and has administered about 6.3 million shots.

And while disparities in vaccine distribution are concerning, we are heartened by how quickly state and federal leaders have moved to open vaccination sites in underserved communities.

Meanwhile, Johnson & Johnson's one-shot vaccine may be available for distribution in March. And though it has a lower rate of preventing infections than the Pfizer and Moderna vaccines now in use in the U.S., a 66% efficacy rate is nothing to sneeze at. Most important, like the other two vaccines, it's about 100% effective at preventing hospitalization or death. Plus, it doesn't require extreme cold storage, which will make it easier to distribute.

Scientists can't say for certain that being vaccinated reduces one's ability to transmit the virus, but recent studies offer promising indications that it does by lowering the viral load for the few people who do get sick after vaccination. If those preliminary studies are verified, it means that a fully vaccinated person protects both herself and her entire community.

Meanwhile, our collective vigilance is paying off. New COVID-19 cases have dropped steeply to pre-holiday levels, possibly because of the precautions individuals are taking to avoid infection, the seasonality of the virus, or the growing ranks of those who have acquired immunity either through infection or vaccination — or possibly a combination of all three factors.

We're not out of the woods yet or at a point where we can throw out our masks and hug strangers on the street. But the trees are thinning and blue skies are peeking through.



Biden's Iran policy problematic

By Eli Lake

Since President Joe Biden took office, Iran's regional proxies have been busy. This month alone, Houthi rebels in Yemen claimed credit for a drone attack against Saudi Arabia's Abha airport; one of the most prominent critics of Hezbollah, the journalist Lokman Slim, was found murdered in his car in Lebanon; and in Iraqi Kurdistan, a front group for one of the country's most deadly Shiite militias claimed credit for a series of rocket attacks in and around Erbil.

It all feels like a chilling replay of U.S. foreign policy under former President Barack Obama. While U.S. diplomats were negotiating the 2015 nuclear deal with Iran, the regime's proxies went on a rampage. After those talks ended, Iranian General Qassem Soleimani defied U.N. travel restrictions and went to Moscow to negotiate his own deal with Russia to protect and defend Syrian dictator Bashar al-Assad. Obama denounced that escalation and sent his secretary of state to plead for restraint and cease-fires, but the effort had no effect.

The question for Biden is whether he wants to repeat the mistakes of his former boss as he seeks to revive the nuclear agreement his predecessor abandoned in 2018. So far, the signs are not good that Biden has learned any lessons from the Obama years.

Consider the rocket attacks this week in Erbil. Biden's spokespeople have been quick to denounce these escalations, which killed at least one contractor and wounded both Americans and Iraqis. They are awaiting the result of an investigation, however, before blaming Iran.

"We are supporting our Iraqi partners in their efforts to investigate these attacks, whether they were conducted by Iran, whether they were conducted by Iranian-backed militia forces or elements of such forces," State Department spokesman Ned Price said on Tuesday. "We're not going to prejudge that."

A relatively unknown group called Saraya Awliya al-Dam, or the Guardians of the Blood Brigade, has claimed responsibility for the Erbil attacks. Michael Knights, the Bernstein fellow at the Washington Institute for Near East Policy and an expert on Iraqi militias, told me this group is almost certainly a front for Asaib Ahl al-Haq, a fanatic Shiite militia that has menaced Iraq since the 2000s. It's possible that the Erbil rocket attacks were not sanctioned by Iran, Knights said. But Iran has enough influence over Asaib Ahl al-Haq that it could have prevented them.

Viewed in this light, Price's parsing does not matter. A group nurtured and guided by Iran just mounted a major escalation in Iraq. What will Biden do in response?

At the very least, Biden should halt any efforts to rejoin the 2015 nuclear deal so long as Iran's proxies are running wild. While it's true that Biden and his top advisers see the 2015 deal as a way to forward U.S. interests by

temporarily limiting Iran's enrichment of uranium, Iran also has an interest in ending the secondary sanctions that the U.S. reimposed in 2018. Biden has more leverage, at the moment, than Iran.

An even better option for Biden would be to adopt a version of his predecessor's policy toward Iranian proxies. Former President Donald Trump's administration did not bother with distinctions among the offshoots, factions and militias that Iran supported. If a militia attacked U.S. forces in Iraq, the U.S. attacked the militia in response. Trump was also willing to escalate to deter, as he did a little more than a year ago after militias nearly overran the U.S. embassy in Baghdad. Trump authorized the strikes that killed Soleimani and a top militia leader, Abu Mahdi al-Muhandis.

Biden is not Trump, of course. But if he wants to calm tensions in the region, he must convince Iran and its proxies that he, too, is willing to escalate and respond to their provocations. If Iran concludes that it can obtain sanctions relief while sowing further chaos, then Biden will be returning the Middle East to a status quo of dangerous instability.

Eli Lake is a Bloomberg Opinion columnist covering national security and foreign policy. He was the senior national security correspondent for the Daily Beast and covered national security and intelligence for the Washington Times, the New York Sun and UPI.

Conquering hunger in America

By Katie S. Martin

As the pandemic throws millions of Americans out of work, cars line up for miles outside food banks across the country. COVID-19 did not create the crisis of hunger in the United States, but it has exposed its root cause. Hint: It's not a shortage of food.

Even before the pandemic, 35 million Americans were food insecure, meaning they were not able to access and afford enough nutritious food for their families. And many more people were one or two paychecks away from needing help.

In a 2018 survey, the Federal Reserve found that 40% of Americans could not afford to pay an unexpected \$400 bill. When businesses were forced to shut down, this lack of financial cushion created an economic shock and a dramatic increase in food insecurity. Feeding America estimates that in 2020, some 50 million Americans — one in seven — suffered from food insecurity.

Let's be clear: The reason we have massive lines at food bank distributions is not because we have a shortage of food supplies. Yes, in the early days of the pandemic we faced short-term shortages when people stockpiled nonperishables and toilet paper. But we have a robust food supply that rebounded quickly to respond to the need.

Millions of Americans are hungry because they lack the means to pay for food.

During COVID-19, we have awakened to racial injustices and systemic inequalities that put certain groups of people at greater risk for losing their jobs, contracting the virus and becoming food insecure. Black and Latinx Americans are more likely than whites to work in low-wage service industries, and are more likely to lose their jobs due to COVID-19. People of color, particularly women, were already the most at risk for food insecurity, financial instability and health disparities prior to COVID-19.

Despite decades of providing charitable food from regional food banks and local food pantries, food insecurity remains a persistent public health problem that the pandemic has only exacerbated.

Food banks have risen to the occasion and are addressing the immediate need for food. To tackle the root causes of food insecurity, however, we need both public and private responses.

We need a stronger government safety net that includes not just federal food assistance, but a minimum wage that enables workers to afford food, housing and other basic needs. We need the business sector to step up, not only with charitable donations, but by paying living wages with benefits so their employees don't need to rely on charitable food.

There is light at the end of this dark tunnel. Vaccines are rolling out, businesses are beginning to reopen, spring is around the corner and President Joe Biden has signed executive orders to reduce food insecurity during CO-VID-19.

Importantly, the Biden administration has demonstrated its willingness to tackle the root causes of hunger by proposing a \$15 minimum wage. The federal rate of \$7.25 has not budged since 2009, which helps explain the financial devastation experienced by millions of low-wage workers during the pandemic, including many essential workers.

Let's use this extraordinary moment in history to reduce systemic inequalities and ensure that all Americans can afford enough food. Americans are hungry for change.

Katie S. Martin is the executive director of the Institute for Hunger Research & Solutions at Connecticut Food Bank-Foodshare, and the author of "Reinventing Food Banks and Pantries: New Tools to End Hunger," Island Press,