

COVID takes a staggering economic toll

As America loses control over the pandemic, a troubling reality takes hold

By **BRIAN A. HOWEY**

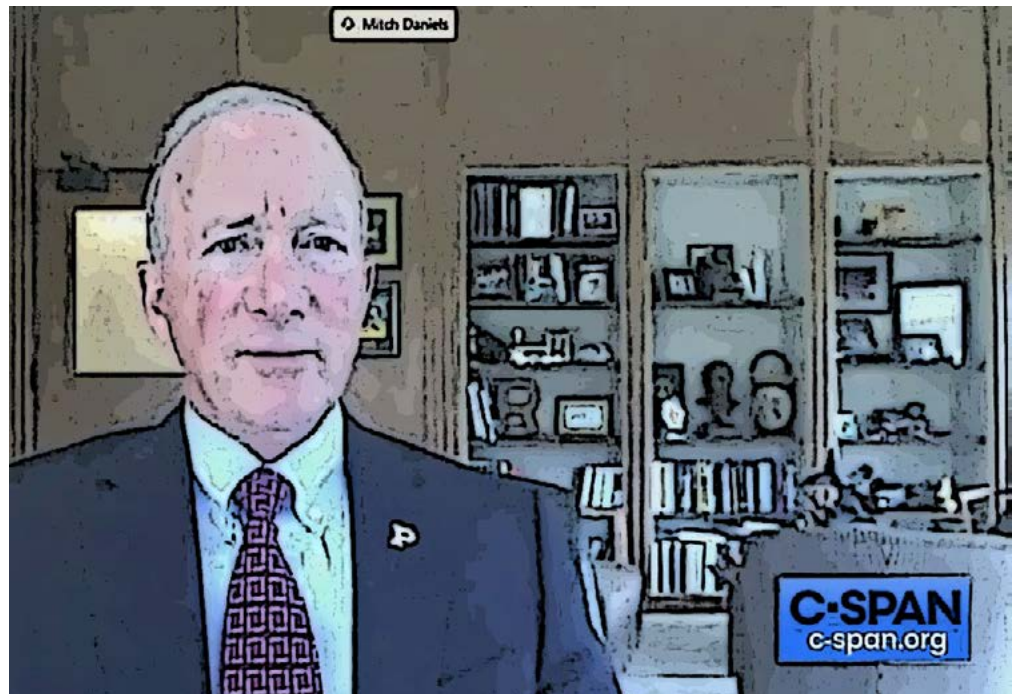
INDIANAPOLIS – Anyone who knows Purdue President Mitch Daniels will attest to his instincts to compete, his reliance on metrics and research. So when the Detroit Free Press reported on Monday that by a 12-2 vote (with Nebraska and Iowa voting no) that the Big Ten presidents were about to postpone the autumnal football season, HPI reached out for clarity.

Is that accurate? I asked.

The response came back

after the unprecedented decision had been made Tuesday afternoon. "By now you know the answer," Daniels said. "Tough call."

The coronavirus pandemic and the U.S. lack of



control over its deceptive and deadly attributes is now having a catastrophic impact on Indiana and the nation.

Continued on page 4

It's Harris v. Pence

By **BRIAN A. HOWEY**

INDIANAPOLIS – There was one key moment during the 2016 vice presidential debate between Indiana Gov. Mike Pence and Democrat U.S. Sen. Tim Kaine. Pence was pressed on why he backed a ban on Syrian refugees.

"I have no higher priority than the safety and security of the people of my state. So you bet I suspended that program," Pence responded to Kaine. "And I stand by that decision. And if I'm vice president of the United States or Donald Trump is president, we're going to put the safety and security of the American people first. Donald Trump has called for extreme vetting for people coming into this country so that we don't bring people into the United States who are hostile to



"The efforts of the progressive left have driven many people, moderates and conservatives, away from the Democratic Party. So today I am formally announcing that I am leaving the Democratic Party and that I am joining the Republican Party."

- Hobart Mayor Brian Snedecor



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Jack E. Howey
 editor emeritus
 1926-2019



our Bill of Rights freedoms, who are hostile to the American way of life."

It led many observers to say that Pence won that debate, or at least held his own. And don't forget, this came during Donald Trump's pre-Comey meltdown period when most saw Pence as auditioning for a Fox News show and 2020.

When Joe Biden picked U.S. Sen. Kamala Harris for his ticket on Tuesday, setting up what could be an out-sized debate sequence, given the pandemic has robbed us of conventions and rallies, the national pundits suggested Sen. Harris would, as the New York Times's Frank Bruni put it, "have him for breakfast." Republican strategist Steve Schmidt observed, "I think Mike Pence is going to have a very, very difficult time in the vice presidential debate. Frankly, intellectually, from an eloquence and articulation perspective, they're not in the same league with each other."

Pence's response to Kaine is relevant and demonstrative on two levels today. First, given a thorny issue, Pence's push back was effective. Second, times have changed dramatically. Saying the "safety and security of the American people" stood above anything else leaves the vice president open to incoming on an array of Trumpian faux pas, ranging from the pandemic that has claimed 165,000 American lives, to Trump's dealing with North Korean despot Kim Jong Un.

In 2016, Pence was selling the opportunity of Trump to many undecided voters who were sick and tired of the Clintons and Bushes, who saw America changing demographically from white and heterosexual to brown and polysexual, and who wondered why their adult offspring were still living in their basements.

Since Trump handed Pence the pandemic portfolio, Pence spent

much of April and May urging states to reopen in what now appears to be premature fashion. He's spent July and August telling parents and local school officials that it was safe to return to in-person classes.

Both are problematic. In 2016, Pence was selling the opportunity of Donald Trump. This fall, this election is not only a referendum on Trump, but also on who can extract American from the pandemic that is



wreaking epic havoc on most aspects of life. As of last Friday, Trump's strategy seemed to be this, in his own words: "It's going away. It'll go away. Things go away. No question in my mind that it will go away."

When Pence experienced his first debate seeking executive office in 2012 against Democrat John Gregg, he had a 14% lead in the Howey/DePauw Indiana Battleground Poll, he led 13% among women and he faced an underdog opponent needing to make headlines.

In his 2016 debate with Sen. Kaine, Pence was in a completely different situation, this time on a national stage. He played a subservient role to Trump, who just went through one of the worst weeks a presidential nominee has ever experienced, erratically clinging to a verbal war with a beauty queen and ending by suggesting his opponent had been

unfaithful to her husband. Pence had a clear mission: Steady the ticket, defend the boss, make the case against Hillary Clinton and set the stage for the second Clinton/Trump encounter in St. Louis (still to come was the "Access Hollywood" audio).

Pence always fashioned himself as a quality debater and communicator. When he first approached legendary GOP chairman Keith Bulen about running for Congress in 1988, he mentioned he was a good public speaker. Bulen responded, "What the hell does that have to do with anything?"

During his 2012 debate with Gregg, the Democrat brought up Pence's committee attendance rate in Congress. "John, you're not sounding much like yourself these days," Pence responded, noting that he had a "95% attendance record." Pence quickly pivoted to attack, noting that in five of the six years when Gregg was Indiana House speaker, the state ran deficits. "Just talking about bipartisanship is not going to be good enough," Pence said. "It's about having a plan."

The final Pence/Gregg showdown occurred a day after Indiana Republican Senate nominee Richard Mourdock made one of the epic blunders in the 2012 cycle with his controversial debate comment about rape and God. Thus the final Pence/Gregg debate was overshadowed by a national media firestorm.

Pence defended Mourdock, saying, "I'm pleased that Richard Mourdock clarified his comments and apologized, and I think it's time to move on," but he would not answer questions about what part of Mourdock's statement he disagreed with or what he needed to apologize for.

The Pence of 2012 was a steady performer on the debate stage. He was rarely rattled. He made not one Quaylesque faux pas. He stayed on message, delivered his talking points and defended his ticket.

On Oct. 7, Pence will face Sen. Harris at the University of Utah. What he'll face in Harris is a former district attorney who led the Democratic charge against Supreme Court nominee Brett Kavanaugh and, earlier this year, grilled Attorney General William Barr, pressing over the "simple question" of whether President Trump or anyone in the White House "asked or suggested you open an investigation of anyone" connected with Special Counsel Robert Mueller's Russia probe. "Yes or no, please sir. Seems you'd remember something like that," she said.

"I'm trying to grapple with the word 'suggest,'" Barr responded.

"Perhaps they suggested ... hinted ... inferred," Harris said, before adding, "You don't know."

In selecting Harris, Biden said Tuesday, "These aren't normal times. For the first time in our history, we're facing three historic crises – all at the same time. We're facing the worst pandemic in 100 years. The worst economic crisis since the Great Depression. The most power-

ful calls for racial justice in a generation. And we have a president who has both failed to lead on the virus, costing lives and decimating our economy, and fanned the flames of hate and division. I need someone working alongside me who is smart, tough, and ready to lead. Kamala is that person."

Sen. Harris, 55, is the first Black woman to be nominated for vice president. She has Indian and Jamaican heritage.

In the first Democratic debate last summer, Harris attacked Biden. "It was hurtful to hear you talk about the reputations of two United States senators who built their reputations and career on the segregation of race in this



country," Harris said. At a presser earlier this summer on the veepstakes, Biden was photographed with notes that included, "Don't hold grudges."

Biden is hoping that Harris will train her prosecutorial firepower on Pence during the scheduled Oct. 7 vice presidential debate. What Pence will find is the heir to national Democratic power, considering many expect Biden to serve just one term ... if ... he can defeat President Trump. Pence will find in Harris the prosecutor who became California's first female attorney general, and then steered her way to the state's junior Senate seat. She arrived in Washington at the same time as Donald Trump, and like Barack Obama, with the promise of being a national player.

Appearing in Arizona as the pick was announced, Pence told supporters, "As you all know, Joe Biden and the Democratic Party have been overtaken by the radical left. So given their promises of higher taxes, open borders, socialized medicine, and abortion on demand, it's no surprise that he chose Sen. Harris. So my message to the Democratic nominee for vice president: Congratulations. I'll see you in Salt Lake City." ❖

COVID, from page 1

Just in a sports and consumer context, since March the pandemic has cost the state NCAA's March Madness, the IHSAA tournament, the Indianapolis 500 and its NASCAR counterpart, big and small conventions including GenCon and the Future Farmers of America, minor league baseball in Indianapolis, Gary, South Bend, Evansville and Fort Wayne, and now college football.

The state's economic and educational shutdown ordered by Gov. Eric Holcomb on March 23 has resulted in around a \$1 billion loss in revenue monthly to restaurants and bars during the closure. Many have already closed for good.

It has cost the state of Indiana around \$900 million between March and June 30. The state has mown through more than \$800 million of its unemployment funds and is scheduled to run out in September.

Purdue Athletic Director Mike Bobinski put the potential loss of the Boilermaker's football season price tag at \$50 million in kicking off an alumni fundraising drive. Bobinski told the Lafayette Journal & Courier today the thinking, the evidence and the reality of the circumstance "reached a critical mass over the weekend" when practices began in all sports, not just football. "That caused a re-look and a deeper evaluation of the realities and practicalities of making this happen at this moment and time, given the circumstances and all the different things that go into it - the uncertainty around the virus and its health effects, the availability of testing, the inability of certain schools in certain regions potentially to gather in sufficient numbers to be able to practice effectively," Bobinski said.

Visit Bloomington estimates that the loss of each IU home football game will cost the community around \$5 million. According to annual financial reports filed with the NCAA, IU reported more than \$540 million in total revenue from 2015-19. Of that, about \$205.2 million — nearly 38% — has been classified as football-specific (IndyStar). Another \$126 million and change (roughly 23.3%) has been classified as men's basketball-specific. While IU's full financial projections for the 2020-21 fiscal year are not public, the department registered \$52,718,119 in football-specific revenue in 2018-19, the last fiscal year reported to the NCAA. That came out of total revenues of \$127,832,628 — approximately 41.2% of total revenues for that year. In the same fiscal year, the department reported \$114,822,135 in total expenses. According to an internal memo obtained earlier this summer by IndyStar, IU athletics has already trimmed 10%, or about \$11.8 million, off projected expenses of \$118,915,508.



What Daniels, IU President Michael McRobbie and their 12 counterparts heard Sunday and Monday was that the pandemic is out of control. While coronavirus doesn't kill many young people, conference medical experts told the presidents and athletic directors that myocarditis, the inflammation of the heart muscle that has been detected in young athletes who had COVID-19, is a potential pandemic result.

When the Indianapolis Motor Speedway announced there would be no fans for the Aug. 23 Indianapolis 500, new owner Roger Penske told Inside Indiana

Business' Gary Dick, "There was no way we were not going to run the race. That was never going to be an option."

When he said he wouldn't hold the race without spectators, the pandemic looked different in Indiana and surrounding Marion County. "The numbers started to go the wrong way," Penske said. "I think the world has changed, the state has changed, the city has changed, Marion County has changed from when I said that. Typically you make your best decision on the information you have."

Best decisions are now being made in the name of broader public health, but the price tag will almost certainly be staggering.

Four days this past week, known and documented infections in Indiana crested above 1,000. Dozens of Hoosier school districts have opted for virtual learning formats. Students are returning to IU, Purdue and other college and universities, and experts are forecasting a surge of new infections (Purdue reported just a 1% infection rate among incoming students.

Gov. Eric Holcomb and Indiana Health Commissioner Kristina Box acknowledged that spike during Wednesday's weekly COVID presser. "As we're consuming all the data that comes in, understanding the timing of it ... I think this is worth a few minutes of looking at those back to back to back over 1,000 numbers," Holcomb began. Dr. Box explained, "We see a little bit of a dip in the numbers on Wednesdays, so our number of positive cases will follow that. Last week when we had those over a thousand numbers, our testing was way up, 12,000 tests done at that time. Personally I'd rather be where we were last week because of more testing and that's what I want to see: High testing numbers."

The rate of positive cases has been going steadily up, too. Dr. Box said it stands at 7.7% this week, compared to 4.9% in June and 6.7% in July. She added that the 19-to-29 age group "are generating the most cases."

But Holcomb explained that these often happen away from schools, at family events, weddings, graduation parties. "This is about not letting your guard down," Holcomb said.

Dr. Michael Osterholm, director of the Center for Infectious Disease Research and Policy at the University of Minnesota, and Minneapolis Federal Reserve President

Beel Kashkari wrote in a New York Times op-ed, "In just weeks we could almost stop the viral fire that has swept across this country over the past six months and continues to rage out of control. It will require sacrifice but save many thousands of lives. We believe the choice is clear. We can continue to allow the coronavirus to spread rapidly throughout the country or we can commit to a more restrictive lockdown, state by state, for up to six weeks to crush the spread of the virus to less than one new case per 100,000 people per day."

What we are witnessing are economic impacts unlike any other in the state's two centuries, including the Great Depression. It is impossible at this point to know what the likely loss will be, but we are in historically uncharted territory.

What is clear is that a systemic federal response has not occurred. Last Friday, President Trump at a White House press conference, was still in his own fantasy world. "It's going away. It'll go away," Trump said. "Things go away. No question in my mind that it will go away."

U.S. and Italy on April 1

On April 1, Vice President Pence had an ominous and jarring observation, telling CNN's Wolf Blitzer, "Italy may be the most comparable area to the United States" in terms of the impact of the coronavirus pandemic.

At the time, Italy had become one of the global pandemic hotspots. But nearly three weeks before, Italy imposed a series of regional lockdowns before going nationwide March 9, with restrictions easing beginning May 4. The Harvard Business Review said a key lesson "from the Italian experience is the importance of systematic approaches and the perils of partial solutions. An effective response to the virus needs to be orchestrated as a coherent system of actions taken simultaneously."

The differences between Italy and the U.S. (or even Indiana), have been stark. Italy has been averaging between 150 to 300 new documented cases a day in July and August. The U.S. has been north of 60,000. It reported a record number of deaths on Wednesday.

"We truly believe that while some of the initial estimates even in this modeling suggest that without every American putting into practice those guidelines of wash your hands, avoid groups of more than 10, use drive-thru restaurants and the like, that we could have literally seen between 1.6 million and 2.2 million losses," Pence said on April 1, suggesting that "strong mitigation" would be needed to get control. "So our message yesterday,

our message over the next 30 days, is the future is in our hands," Pence said.

But in April and May, Trump and Pence urged states to reopen (or, in Trump's words were "liberated"), with many doing so while not meeting Centers for Disease Control guidelines. That was followed by record spikes of infections and deaths across the Sunbelt states of Florida, Georgia, Texas and Arizona, where medical systems were overwhelmed. In July and August, Pence was barnstorming the country saying it was "safe" to reopen schools.

A report published by the American Academy of Pediatrics and the Children's Hospital Association revealed more than 97,000 children tested positive for the coronavirus in the last two weeks of July. The study showed a 40% increase in child coronavirus cases in states and cities during those two weeks.

Asked about the study, Trump again insisted that since most children didn't get seriously ill it was fine to open schools and, without evidence, said children do not transmit the virus to other people. "It's a tiny fraction of death, a tiny fraction and they get better quickly," Trump said in the White House Briefing Room.

Dr. Box backed Trump up when she was asked Wednesday about inflammatory syndrome that affects children. She said there were only 28 potential cases in Indiana, with a mere 13 confirmed.

The pandemic creating considerable confusion and anxiety for parents and educators. St. Joseph County health officials advised schools not to reopen. Next door Elkhart County health officials originally gave an OK, then reversed course. The Elkhart Truth's Blair Yankey reported: Schools had initially planned on resuming in-person instruction in some form in the upcoming school year until county Health Officer Dr. Lydia Mertz suggested

in an informal meeting to superintendents last Thursday that schools should go virtual until Sept. 28. Although the health department never made a public announcement about pushing back in-person education, some school districts were prompted to share the news from Thursday's meeting. "We had fully intended to abide by waiting until we received that draft order from the health department, however, we also desired to be transparent with our community," said Dan Funston, superintendent at Concord Community Schools. "The conversation happened around 1 p.m. on Thursday, and just a couple hours later it was well-known and out in the public, so we didn't want to leave our families out in the dark."



Then there were the 228 students quarantined at Delta HS in Delaware County, based on contact with one football player testing positive. Football practices have been shut down from Penn HS to Evansville. The Muncie Star-Press reported today that Delta HS and MS have been closed, and student COVID cases have been reported at Yorktown, Daleville, Muncie Burriss and Liberty-Perry schools.

Holcomb was asked if he regretted reopening when he did, and whether Hoosier bars were reopened too early in his Stage 4. "In hindsight, were the stages out of order?" he was asked by WIBC's Eric Berman.

"No, I feel comfortable where we are, county by county and what stage we're in," Holcomb responded. He appeared to follow other governors, citing "personal responsibility" and the increase in cases. "We have to see our personal actions outside the workplace, outside of going out to dinner. If you look at the mobility patterns, those are all up and we see countless examples where these are the safest places. It's when we let our guard down. When we trace back to where the spread is originating, often times it's at a wedding, or a funeral, or a big family gathering."

The Purdue pledge

Purdue President Daniels has been adamant that the university can reopen safely, telling Congress in June, "After you've surveyed all the precautions that we are putting in place, if you're still uncomfortable, please don't come," he said. "We have an online option for you if you don't come."

He cited the purchase of "a mile of plexiglass" and the removal of 1,000 dormitory beds to create social distancing. In a letter to Purdue students on Monday, Daniels said, "Skeptics are everywhere. There are those who scoff that it simply cannot be done. Most of those asserting that point directly at students, declaring them – you – unwilling or incapable of the sacrifice necessary to protect others. I don't believe that, at least not about Boilermakers. But I can't prove it. You can. If you do, we are highly likely to make it through, and not repeat the wrenching spring experience of stopping school in mid-semester. But that literally depends on the choices all of us make."

In a Tuesday Politico story about the potential for universities becoming "super spreaders" of the pandemic, West Lafayette Mayor John Dennis said, "There is a lot of self-policing that goes on within our neighborhood. There's a strong social network and strong peer pressure to behave

Italy Situation

250,103
confirmed cases

35,203
deaths

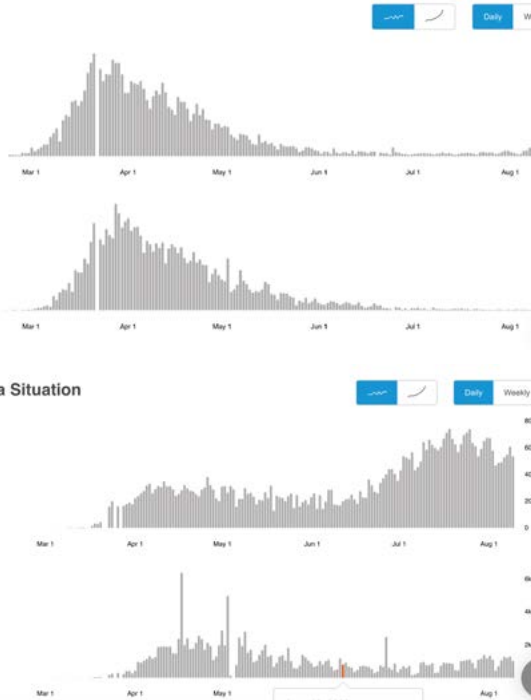
Source: World Health Organization

United States of America Situation

4,951,851
confirmed cases

160,989
deaths

Source: World Health Organization



accordingly. And again, I'm not being naive, but that really carries a lot of weight. Does that mean that there's going to be absolutely no violations, we're going to have 100% compliance? No, we don't have that now."

One of Daniels' motivation is understandably financial. If the university campuses remain closed, they face crippling ramifications.

Asked by Congress in June about the potential for football games devoid of fans, Daniels said Ross-Ade Stadium will likely only be filled to 25% capacity, though outdoor transmission of the virus is less common. "I can't speak for any others but we are

not looking at going beyond one-fourth of the capacity of our 57,000-seat stadium right now," he told senators. "This has been mapped out just as we have mapped our classrooms and dorm rooms to measure distance and exceed the requirements."

Between that June congressional hearing and Monday, something changed, as Daniels joined 11 of his Big Ten colleagues in delaying the football season. It could be a combination of COVID-impacts on athletes for those who survive the virus, to legal liability issues.

It's leading some to predict everything from the eventual breakup of the NCAA as the SEC, ACC and Big 12 are vowing to play football this fall, to the probable end of the amateur status of college athletes. What has been facing journalism and Simon Malls, a cataclysmic set of circumstances brought on by COVID-19 and American's failure to bring it under control, is now spreading across the country, changing the landscape.

The dilemma for Holcomb and Daniels is that until this past month, President Trump was undercutting the epidemiologists on everything from face masks, to medical quackery (hydroxychloroquine) to the commander-in-chief's oft-stated belief that it will simply "disappear."

There's been little national policy (Axios is reporting this morning that the U.S. is cutting back on coronavirus testing: Nationally, the number of tests performed each day is about 17% lower than it was at the end of July) and the messaging has been mixed. Most voters are worried about the pandemic and will likely vote for people who demonstrate an understanding of the virus and how to deliver resolution.

By Labor Day, the statistical reality will likely come into focus. ❖

Young says GOP can maintain majority

By **MARK SCHOEFF JR.**

WASHINGTON – Despite the strong headwinds facing Senate Republicans, the leader of their campaign arm says the party can maintain control of the chamber.



The coronavirus pandemic continues to run rampant. The country has been riven by racial justice protests. President Donald Trump has fallen behind presumptive Democratic presidential nominee Joe Biden in national

and key statewide polls. Add to the mix a stalemate between lawmakers and the White House over pandemic relief legislation.

Yet Sen. Todd Young is hopeful of a good result for his party in November. Young, chairman of the National Republican Senatorial Committee, points to what he calls strong GOP candidates and the organization's fundraising muscle as reasons for his upbeat attitude.

He asserts the NRSC has broken fundraising records each month since he took over in January 2019 and could raise a record \$200 million for the cycle.

"I'm really proud of what we've accomplished at the committee level," Young said in an HPI phone interview on Wednesday, while visiting Loogootee. "That puts me in a position of guarded optimism roughly 90 days out [from the election]. My Senate colleagues are continuing to run great races. We're actually seeing significant movement in a positive direction as we look at our internal polling numbers."

But Young acknowledges the challenges for Republicans, who hold a 53-47 Senate majority and are defending 23 seats. Democrats are defending 12 seats. The GOP has been outspent by \$60 million across the political map and by significant amounts in every targeted race.

Senate 'up for grabs'

"The Senate majority is up for grabs at this point," Young said.

There are eight races within the margin of error, Young said. The GOP is "on defense" in six of them – Arizona, Colorado, North Carolina, Iowa, Montana and Georgia – and "on offense" in two states – New Mexico and Michigan.

Sen. Susan Collins has a lead outside of the mar-

gin of error in her tough race in Maine, Young said. He's confident the GOP will oust Democratic Sen. Doug Jones in Alabama.

Young can't control the political atmosphere but he's trying to do what's within his power at the NRSC – namely, generating the money that can be a "force multiplier" in close contests.

So far, the NRSC has raised \$133.6 million and has about \$30.5 million in cash on hand, according to the Center for Responsive Politics. The Democratic Senatorial Campaign Committee, the Senate Democratic campaign organization, has raised \$125.1 million and has \$37.7 million on hand.

Young has set a large "stretch goal" for total fundraising.

"We are on course to raise upwards of \$200 million, significantly out-raising the Democratic Senatorial Campaign Committee, breaking all previous records by a long shot and, thus, comporting ourselves in a fashion for which we will long be proud," he said.

Pandemic relief stalemate

The latest potential obstacle for the Senate GOP is the stalled talks over a coronavirus relief bill. As the

economy weakens and unemployed Americans struggle to make ends meet, Republicans could pay a political price.

But Young said it's Democrats who are culpable for the stalemate over the legislation. House Speaker Nancy Pelosi and Senate Minority Leader Chuck Schumer support an approximately \$3.4 trillion bill the House passed in May. Senate Republicans have countered with an approximately \$1 trillion measure.

"Nancy Pelosi and Chuck Schumer don't want a principled compromise," Young told Indiana reporters on a conference call on Wednesday.

Young added in the HPI interview: "Increasingly, we're starting to see the risk shifting to the Democrats as opposed to what I think Nancy Pelosi has calculated – the risk lying with the president and the Republicans – because of their unreasonable demands that we bow to a \$3.5 trillion demand and a litany of far-left ideological provisions that our members obviously aren't going to be supporting."

Blocking the 'far left'

Preventing the "far left" from taking over the Senate and changing legislative rules to make it easier to pass legislation is likely to become a theme of GOP Senate campaigns.

"It's very important that the Democrats don't have unchecked power to drive their agenda after they elimi-



nate the legislative filibuster, which the far left is driving national Democrats to do," Young said.

But voters could ultimately decide to punish Senate Republicans for the pain caused by the pandemic and Trump's response to the virus. If they do, how much blame would Young take for Republicans losing the Senate majority on his watch as NRSC chairman? Would it diminish his political future?

Young brushes off those questions. He said was encouraged to run for the GOP Senate campaign helm by former Sen. Richard Lugar, who held the same position in the 1984 election cycle. Lugar died in April 2019.

While Lugar was NRSC chairman, the organization's executive director was Mitch Daniels, who went on to become Indiana governor. In 1984, the GOP lost two Senate seats but maintained its majority, as President Ronald Reagan won a landslide re-election.

"It didn't seem to hurt the careers of Chairman Dick Lugar and Gov. Mitch Daniels," Young said. In the challenging atmosphere of this election cycle, the NRSC is doing all it can to put GOP candidates in a position to succeed, Young said. "You can still break all previous fundraising records by a long shot and earn the trust and respect and gratitude of colleagues and conservatives around the country," Young said.

Congress

5th CD: Hale begins TV ads

Democrat Christina Hale kicked off the fall TV ad campaign season with a [60-second spot](#) that highlights her work to improve the lives of children here in Indiana and around the world, both as an executive at Kiwanis International and during her time in the Indiana General Assembly.

"My life's work has been focused on supporting children around the world and here in our community, and I'm running for Congress

to continue working for Hoosier families," said Christina Hale. "Access to affordable health care has never been more important, and I'll fight to ensure all Hoosier kids, and their families, have quality care that doesn't break the bank." **Horse Race Status:** Leans Spartz.



Governor

Holcomb announces school funding plan

Indiana Gov. Eric Holcomb on Wednesday announced a plan to avoid a situation in which school systems that choose not conduct in-person classes due to

pandemic concerns receive less than 100% of expected funding (IBJ). Holcomb said he would ask the Indiana State Board of Education to call a special meeting to delay the fall count of student enrollment, known as the Average Daily Membership, through at least December. That count is used to set new funding levels for schools. State law, as written before the pandemic, requires school districts to receive only 85% of their per-pupil funding for students who receive at least half of their instruction virtually. Indiana Senate President Pro Tem Rodric Bray sent a letter to school leaders last week that said there's "no guarantee" schools that choose not to resume any in-person classes due to pandemic health and safety concerns will receive 100% of their expected per-pupil funding. That created an outcry from school officials who didn't think it was fair for their funding to be jeopardized by actions they feel might be necessary to protect students and school employees. Holcomb said by moving the count date from Sept. 18, as now scheduled, until next year, schools will get their existing funding for the rest of the year. By then, the General Assembly will be in session and will have the ability to change the law, he said, if necessary. The proposal would allow state lawmakers to avoid calling a special session to change the state law. "This solution will put to rest lingering questions or concerns so schools can continue to focus on opening schools safely and educating Indiana's students," Holcomb said in written comments.

Myers comments on Bray letter

Democratic gubernatorial nominee Woody Myers commented on the letter Senate President Pro Tempore Rod Bray (R-Martinsville) indicating the General Assembly must make the decision regarding school funding based on Average Daily Membership, suggesting schools that did not meet in person could face a 15% funding cut. "It's a downright shame that Republicans are fighting with each other about school funding when teachers, parents and students are afraid for their lives in going back to school," said Myers. "Instead of reassuring the public, Gov. Holcomb and President Pro Tem Rod Bray are pushing for in-person schooling at the sake of health and safety—and on the day when we've again seen a record number of COVID-19 cases."

Myers also said this about the Indiana Utility Regulatory Commission not taking action to extend the utility shutoff moratorium: "The Indiana Utility Regulatory Commission failed to protect Hoosiers today at their meeting and Governor Eric Holcomb needs to act immediately to safeguard Hoosiers from utility shutoffs," said Dr. Myers. "As we are again seeing record numbers of COVID-19 cases and deaths access to utility services is a critical component of the most basic public health initiatives—otherwise Hoosiers can wash their hands and continue to maintain access to basic human services including internet as we learn and work from home." **Horse Race Status:** Safe Holcomb.

General Assembly

SD30: Ruckelshaus backs 100% funding

State Sen. John Ruckelshaus responded to his challenger, Fady Qaddoura, on Sen. Bray's school funding letter to educators: "It should surprise no one that my opponent and his fellow Democrats have resorted to sleazy, D.C.-style politics yet again by accusing me of supporting cuts to education funding which are blatantly false. I fully support making sure our schools receive 100% of the

funding due to them – especially during these challenging times - and I will fight hard to make sure they receive it. I was not aware of Sen. Bray's letter to Superintendents nor did I sign off on it or agree with his stance that schools that only offer virtual learning may only receive 85 percent of their funding. As an independent voice of reason that puts people over politics, there are many instances in which my position on an issue differs from that of my party, and my fellow party leaders. This is one of those times." **Horse Race Status:** Tossup. ❖

Greg Zoeller 'still a former Republican'

By **JACK COLWELL**

SOUTH BEND – The email update came with this subject line: "Still a 'former Republican.'" It came from former Indiana Attorney General Greg Zoeller, elected and re-elected to that office as a Republican. He also was a top assistant to Dan Quayle, when Quayle was a senator from Indiana and then vice president.



Zoeller for decades was an unwavering conservative Hoosier Republican. Then, in his view, the Republican Party at the federal level wavered away from him. During an interview a month after Donald Trump was elected president in 2016, Zoeller, leaving

office after his second term as attorney general, described himself as "a former Republican."

In his email update, Zoeller said: "Now, a few years later, it's abundantly clear that the GOP is not likely to return to the party I joined anytime soon." With further email exchanges and a long phone conversation, Zoeller explained why he is a "former Republican" when it comes to the presidential election but still a Republican in state and local politics.

He will vote for Joe Biden. Why?

Zoeller said that President Trump doesn't fit his definition of a conservative Republican. Not with expanding rather than limiting federal government, sharply increasing the national debt, rejecting past Republican concerns for Free World alliances and fair trade and displaying a divisive demeanor, the exact opposite of the approach of past Hoosier Republican leaders such as Sen. Dick Lugar.

"Joe Biden provides the best alternative to restore some stability and credibility to the executive branch of our federal government," Zoeller said. "It will be a difficult task to begin to heal the divisions at home and abroad and will require collaboration and an understanding that governing is public service and not a business venture."

He said the result of turning to Trump, seen by many voters as someone outside government to blow up everything in response to understandable unhappiness, shows that experience with and understanding of government are important. Now, he said, Biden's years in Congress and as vice president provide "the experience to begin the difficult work of regaining some measure of bipartisan support in Congress and trust with international leaders and hopefully with the American public."

But Zoeller stressed that he doesn't blame Trump for all that's wrong. Nor is he a fan of the Lincoln Project, through which Republicans opposed to Trump ridicule the president with TV ads as savage as Trump's own attacks.

Lack of civility and unwillingness to compromise in Washington to solve the nation's problems developed before Trump was elected and won't necessarily disappear with a Trump defeat, Zoeller said. "Being against someone through ridicule doesn't motivate me," he said, dismissing the Lincoln Project.

Zoeller still identifies with the Republican Party in areas where he doesn't see the GOP wavering away from him. "It's important to distinguish between national and state political leadership," Zoeller said. "In Indiana, our state Republican elected officials have, for the most part, provided positive leadership and results. So, I still consider myself a Republican at the state level. The federal elected leadership for both parties has become divisive and government has been dysfunctional for some time. It's been a bad time in Washington, and so I don't support either political party at a national level."

But he finds it necessary to vote for Biden as a needed alternative, the only alternative, to President Trump.

Zoeller acknowledged he is freer to say these things than are some Republicans in elective office who may well agree with his views. He now is a consultant and counsel with nonpartisan causes, including chairmanship of the World Trade Center effort in Indianapolis to attract business opportunities.

The "former Republican," still a conservative Hoosier Republican, wants the GOP nationally to return to support of the federal system of the Founders – checks and balances and rights of states – trumping Trump. ❖

Colwell is a South Bend Tribune columnist.

The new costs of attending college

By CRAIG DUNN

KOKOMO – There might not be more than three people in 10,000 who would proudly tell you that statistics was one of the three things they most enjoyed about college. I'm sure that parties, spring breaks, home football weekends, fraternities, sororities, dating, drinking,



no in loco parentis and cruising through life for four to six years would probably consistently outrank statistics class in their "these were a few of my favorite things" song salute to higher education.

What made a traditionally difficult and boring class move to the top of my personal list of things that I most enjoyed about college? For me, the answer was simple, Dr. Lou Mattola, who made statistics come alive and

rendered order out of the chaos of randomly arranged numbers and mathematical equations. In short, he put the story in story problems.

His secret was to reduce a seemingly complex subject like statistics into real life scenarios such as casino betting odds, coin toss probabilities, batting averages and the likelihood of outcomes. Just think of him as the kind of guy who could explain the movie "Moneyball" to you over a beer and you'd sit listening to him all night. As someone who struggled with trigonometry and calculus, I appreciated Dr. Mottola's ability as a professor. I wish I had told him at the time what I thought of his teaching.

Recently, in the midst of this pandemic, I've thought of the educational plight facing students from kindergarten through graduate school. I've particularly given extra consideration of colleges that have suspended on site classes in favor of online learning. Until recent times, online learning received mixed reviews from academia, students and real world employers. There just weren't many online graduates going around bragging about their online degrees.

There is an old joke about how do you guess if someone went to Notre Dame? The answer is you don't have to guess, they'll tell you. This generally isn't the case with those who completed their degrees online. For one, the academic demands of many online degrees have been somewhat less than stellar. Secondly, as any red-blooded DePauw or Wabash graduate will tell you, the college experience is as important as the academic work. Maybe, but that may not be true for everyone.

Now I grant you, I became interested in learn-

ing for learning's sake at a later age. I was always a good reader but I only read what I was told to read. In fact, I was so unimpressed with the whole educational aspect of college that I started plotting in the spring of my freshman year ways to graduate early. With course overloads, night classes, summer classes and a 16-credit-hour internship working for Congressman Elwood Hillis, I was able to graduate from Ball State University in three years, instead of four or more.

Several years later, I realized what an opportunity I had squandered in the quest for a diploma. I became a voracious reader in a variety of subjects, conducted my own academic research and even cranked out two Civil War history books. I had been bitten by the education bug and I loved it. Today, my reading continues, but I have also expanded my thirst for additional information to "Ted Talks" and an interesting group of You Tube channels.

Recently, the sun, moon and stars have aligned and have laid out in front of me a vision of a potentially radical alternative to our traditional post-graduate academic training. In large part, I have the pandemic to thank for this revelation. As schools as diverse as Harvard and Indiana State demonstrated this spring, a student has the potential to receive an education via Zoom or Skype that is equal to an "in classroom" version of the same course. At least this is what most universities imply by failure to reduce tuition costs associated with classes conducted on line.

The issues about higher education that have troubled me for many years have been the high cost of a college degree and runaway annual increases that greatly exceed inflation. This has resulted in parents either dipping into retirement savings to send their darling children off to college or in the students amassing huge student debt that eats away at their standard of living for the rest of their lives. The massive national student debt in excess of \$1.5 trillion has helped alter marriage rates, birth rates and housing starts, all due to the monthly burden of debt repayment.

In the past, a college graduate would have looked at a person and said, "Gee, that guy or girl is attractive to me. I think I'd like to marry them, buy a house, have 2.6 children, send them to college and then retire with them to Palm Beach." Now, the mental conversation goes something like this: "Gee, that guy, gal or binary person is attractive to me. I'd go out with them but that might lead to marriage and children and there is no way I'm going to pay off the \$90,000 student debt that they ran up paying for an indigenous peoples studies degree. No way I'm going to live in my parents' basement."

In addition to student debt, as a conservative, unwoke traditionalist, I have also been greatly concerned by the campaign of political correctness, impingement on free speech and liberal indoctrination perpetrated by most institutions of higher learning. The real world rarely intersects with the academic preparation of the average college graduate. Or, as one professor once told our alumni ad-

visory board, "It is not my job to prepare students for the workplace."

Finally, thinking back to my college days, I remember all of the great professors that I had, because I could count them on one hand. Most were just coasting by on tenure or desperately trying to get tenure or what amounted to on-job retirement. They were substandard lecturers who had no enthusiasm and a questionable grasp of their subject matter. As I watch academics such as Dr. Neil deGrasse Tyson teach astrophysics on "Ted Talks," I think what a great education you could get if we retooled our educational model. Ah, what a faint hope – or is it?

I believe that the pandemic has presented an excellent opportunity for a "disrupter," an academic Jeff Bezos, Mark Zuckerberg or Elon Musk, to completely shake up higher education and strike a needed blow for quality of education, cost containment and against social indoctrination.

Imagine a world where a new university springs up and offers professors such as Dr. Tyson for astrophysics, Steven Levitt for economics, Mark Cuban on entrepreneurship and Jeff Bezos on strategic planning. This new university would offer a full range of traditional academics, both conservative and liberal, in every discipline. The difference would be that the online student would select who to take each class from, depending on availability.

There would be many, many college professors who would have the potential to greatly expand their incomes. Consider this, you could take a college professor who today might make less than \$125,000 and who if skilled, could charge \$800 per student for a three-semester-hour class. Let's say they sign up 50 students for the course. That's \$40,000. They teach three classes a semester and two or three semesters each year. We're talking \$240,000-\$360,000 in gross revenues. Someone has to be paid for handling the technology, marketing and academic records, but there is a lot of money left for a gifted professor.

What about the student who pays \$800 each for five classes a semester? That's \$8,000 per year to learn from the best academics in the United States or the world. Total cost of your first-class degree is \$32,000. That makes higher education affordable for everyone and allows students to work or volunteer as they see fit.

Of course, there are losers in this system. Unfit professors, university bureaucrats, dorm managers and the academic flotsam that keeps the current system running in its inefficient manner would all find themselves superfluous. We would also need to address the college athletic machine on many big time campuses. Perhaps, professional sports would just expand their minor league systems and institutionalize what is already a de facto situation for the Alabamas, Kentuckys and Ohio States. Would anyone other than ESPN notice the loss of women's field hockey or men's cross country?

I predict that some very smart and well-funded entrepreneur is out there today working to establish just this sort of system. It will not be a one-off event when this

model is created. The bar to entry will be low enough that the model can be duplicated throughout all of academia. Higher education will be permanently stood on its ear and the vast majority of us will be better for the experience.

If I was an assistant dean of the department of women's studies or the vice president of inclusion services for a university, I might search "Ted Talks" on YouTube for a good class on launching second careers. ❖

Dunn is the former Howard County Republican chairman.



While we were being distracted, a door opens for predatory lending

By ERIN MACEY

INDIANAPOLIS – There's a lot going on right now. With COVID-19 cases rising even as schools attempt to reopen and Congress negotiates its next COVID-19 package, trying to keep up with the deluge of policy news feels like drinking from a firehose.



Perhaps it is no coincidence that financial regulators have chosen this moment to pave the way for predatory lenders to operate freely throughout the country. In late July, the Office of the Comptroller of the Currency (OCC) proposed a new rule that would allow predatory lenders to partner with banks to

evade state interest rate limits.

How will it work? Thanks to a 1970's Supreme Court case, banks are able to export the interest rates of their home state. However, both regulators and courts have guarded against allowing this preemption to be "rented out" to predatory lenders seeking to evade state interest rate limits. The OCC's new proposed rule, which declares the bank the "true lender" so long as it is named as the lender in the loan agreement, would enable predatory lenders to proliferate, charging triple-digit interest for loans that cause harmful debt cycles.

Another rule dismantling protections from predatory lending is the last thing we need right now. This would not help struggling working families or communities of color – often the targets of these schemes – weather financial storms or build wealth. It would sink them, further widening the inequality that has worsened through this financial crisis. Among Hoosiers, charging triple-digit interest rates is incredibly unpopular, with nearly nine in 10 Hoosiers wanting to see our policymakers clamp down on

these rates.

In fact, this rule could undo the efforts of a coalition of veterans' groups, faith leaders, non-profits, and community organizations to preserve the protections Indiana does have. In 2019, these organizations came together to defeat SB613, a legislative proposal that would have allowed the proliferation of high-cost installment loans in addition to payday loans. That bill passed the Senate by one vote and ultimately failed in the House when the bill's architects could not garner the necessary support to pass.

The coalition's win – and legislators' wise decision not to allow these high-cost loans in Indiana – would be completely undermined by the OCC rule, which would give high-cost lenders a way to run right around our existing installment loan caps and charge the interest allowed by their rent-a-bank partner.

In fact, with the waters warming, banks are

already wading in. National Consumer Law Center's rent-a-bank watch list suggests that there are five lenders already using rent-a-bank schemes in Indiana. These same lenders are currently avoiding states with strong enforcement, so we have among the highest number in the nation, with some charging as much as 190% APR. We need to stop this predation.

Those who want to speak out against this harmful rule can comment to the OCC by Sept. 3. And, given the speed with which regulators may be able to undo all state-level protections under the cover of current chaos, it is even more imperative for Congress to set a national usury limit by passing the Veterans and Consumers Fair Credit Act, which extends the 36% APR cap protecting active duty military families to all citizens, so that no institutions can continue predatory activities anywhere in the United States. ❖

America's leading economic sector

By **MORTON J. MARCUS**

INDIANAPOLIS – We all know that America's leading economic sector is xxxxx.

What drives our economy, boosts Gross Domestic Product (GDP), and should be hailed as the "backbone" of our prosperity? Is xxxxx Farming? Manufacturing? Entertainment? Each would have a claim, but NO, despite the vigorous lobbying of each, the leading economic sector of U.S. in 2019 was Real Estate, rental and leasing services.



No! Can't be! It's a service. And only Health Care, among the services, could top Manufacturing or Farming. And what about Construction, there's an awful lot of that too?

In 2019, according to the GDP figures released by the Bureau of Economic Analysis (BEA), 13.4% of GDP was in Real Estate, rental and leasing services. Manufacturing (durable and non-durable goods combined) was 11.0% and Agriculture (which includes farming plus forestry, fishing and hunting) was dead last of 21 sectors at 0.8%.

No! No! Those are fake numbers from BEA, an agency that needs to be taken to the woodshed and taught how to do things right.

Well, you can make that case for Indiana. Manufacturing accounted for 26.9% of GDP in 2019 and Real Estate etc. came in at 10%. But Manufacturing from 2007 (a year before the Great Recession) to 2019 (a year before our Covid Recession, which may be the Greater Recession),

grew by 27.4% while Real Estate etc. advanced by 58.1% (both not adjusted for inflation).

If you lost consciousness there, Real Estate etc. grew twice as fast as Manufacturing over the past dozen years.

To get a sense of what's happening, let's look at this. In 2007, Indiana's Manufacturing equaled 29.6% of our GDP. Real estate etc. was 8.9%. During the intervening years, Manufacturing contributed \$11 billion (10%) to the state's GDP growth while Real Estate etc.'s contribution was almost \$14 billion (13%), to rank first in the state and ahead of Health Care the presumptive leading growth sector.

So what is real estate, rental and leasing services? The rental and leasing services are quite diverse, but only a small and slow growing part of the total. They include anything from renting a bulldozer to a licensing agreement with a university to use its logo.

Real estate involves brokerage services in buying and selling, renting or leasing real property (residential, commercial, industrial, agricultural or other land and buildings). Plus, the imputed rental value of owner-occupied residential property (your house and mine).

Yes, what would you be paying in rent, if you had to pay rent for the house you own? BEA has a complex formula for that sum for every county in the nation. Nationally, the total was \$1.7 trillion or just shy of 8% of total GDP.

Now you see why real estate etc. is the number one sector in the nation. Our houses are a major part of the economy. The valuable services we derive from them are pushing up GDP.

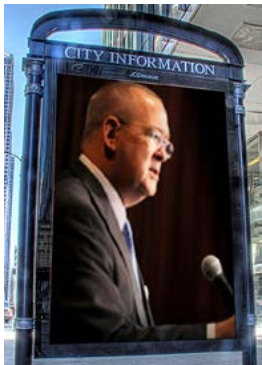
Think about that as you fall asleep tonight. ❖

Mr. Marcus is an economist. Reach him at morton-marcus@yahoo.com. Follow his views and those of John Guy on "Who gets what?" wherever podcasts are available or at mortonjohn.libsyn.com.

State and local tax is an urgent need

By MICHAEL HICKS

MUNCIE – As I pen this column, Congress is debating a follow-up to the CARES Act, aimed at mitigating the effects of a worsening economic downturn. There are many points of contention between the parties. Among the most important disagreements is that of economic support for state and local governments.



Several prominent members of Indiana's congressional delegation have spoken out against this proposal, decrying it as a bail-out for fiscally imprudent states. They are right to be wary of this. Federal taxpayers should not bailout irresponsible cities and states. If that were the case,

I would support that position. However, the economy is worse than generally believed, and the depth of fiscal distress felt by state and local governments much worse than generally understood. In fact, Indiana's experience demonstrates why the nation needs a very large state and local tax support payment.

Indiana's economy has thus far been less affected by COVID-19 than most states. We are manufacturing-intensive, so a fair share of joblessness in the state was temporary. That is reflected in the large reductions of unemployment reported over the last two months. However, while many businesses are able to adapt, the underlying loss of permanent jobs is alarming.

The official unemployment data suffers from its own COVID-related problems. Response rates to the phone surveys are down markedly. It is likely that the loss of responses is clustered among the newly jobless, thus understating estimates of the unemployed. Moreover, the official unemployment data don't include the loss of over 5 million workers from the labor force in the first few weeks of the recession. Including these workers would boost the unemployment rate by more than 3 percentage points.

All told, as many as one in seven Americans who were working or actively looking for a job in January are now unemployed. We are in the early stages of the worst economic downturn since the Great Recession.

We must also acknowledge that the spread of COVID-19 is worsening. As long as the national response to COVID-19 remains inadequate and ineffective, the disease will continue to erode the economy. Though we are unlikely to see the large, one-month impact we experienced in April, the worst part of this economic downturn remains before us. That is why Indiana's fiscal condition is such a good example of why the nation needs more stimulus aimed at state and local government.

Indiana began the recession as arguably the most fiscally secure state in the nation. We have \$2.4 billion in our Rainy Day funds, or about 14% of a year's budget. Only states with volatile taxes due to natural resource extraction held a larger share. Most local governments likewise have reserve funds, though these are smaller due to their reliance on more stable property taxes.

However, the state announced last week that state tax collections are \$612 million beneath estimates. Previous estimates were unreliable since the state delayed tax filing deadlines. The new reports are alarming. Earlier this year, my colleagues and I at Ball State estimated state tax losses from a V-shaped recovery at \$623 million. With the new tax data, it seems certain Indiana is on pace to exhaust nearly all of its Rainy Day funds by the end of next year. It also suggests we won't be back to the 2019 level of tax collections until 2022 or later.

Our study also predicted a wide range of local tax impacts. About one third of local governments should expect tax collections to drop by 4%. This will affect payments well into 2022, even if the economy fully recovers by Christmas. No economists not currently employed by the Trump Administration believe a recovery is imminent. In fact, the Congressional Budget Office projects the unemployment rate to be in double digits through the end of 2021.

The CARES Act provided some funding to state and local governments to offset the extra spending on COVID-19, but it falls well short of what is needed. We must anticipate that COVID-19 costs will rise in the coming months, as the disease continues to spread. The demands on local public services, schools, universities and state government will grow, not shrink, though this downturn.

Today, the most optimistic scenarios about COVID-19 imply that Indiana, which has a large Rainy Day fund and reasonably stable tax revenue, will still experience the worst fiscal environment in our history. At the same time, the need for the types of public services provided by state and local governments has never been greater. The federal government needs to allocate at least \$550 billion to state and local governments.

Members of the House and Senate are right to worry about the size of the deficit, and every penny of the state and local tax support will be borrowed against the future. To place this in context, Congress added more than \$1 trillion in debt in calendar year 2019, which the president called ". . . the greatest economy in history!" That was when we should have run a surplus. Newly found fiscal rectitude in the face of the largest economic downturn since the Great Depression holds little moral or intellectual gravity. ❖

Michael J. Hicks, PhD, is the director of the Center for Business and Economic Research and the George and Frances Ball distinguished professor of economics in the Miller College of Business at Ball State University.

Making pancakes & the fluidity of facts

By PETE SEAT

INDIANAPOLIS – Science is not cut and dried. Science is studied and analyzed. It is discussed and debated. It is like making pancakes, a learned skill perfected with the trial and error of sometimes being right and sometimes being wrong.

For that reason, science is not sacrosanct. The conclusions always reserve the right to be wrong. But at the same time, science is also not sacrilege. For a layman following the science and understanding the fluidity of facts, it is no less a noble endeavor than being the expert themselves.

The fact is facts are not constant. Facts are evolving and ever-changing. Even historical events permanently etched into our collective consciousness are amended over time. An unearthed diary. A long-lost letter to a loved one. Newly discovered documents in a presidential library. All



inject new facts into the story line and alter our conclusions of what we once knew.

Science, like the facts of our historical record, is by no means constant. The earth was once flat, we were the center of the universe and germs did not spread disease. Of course, those ideas are ludicrous today (I hope), but at a point in time they were considered fact. And when those facts changed, so

too did the known truth.

The science of COVID-19 is similar in that the facts of today may be the history of tomorrow. The only difference is we are watching the process play out in real time. Typically, when a new medicine or vaccine comes to market we only see the final result after years of painstaking experimentation, clinical trials and sleepless research. Here, in the land of 'rona however, we are all gapers and gawkers to the triumphs and tragedies of the scientific process.

As an evangelist of transparency, it would be fair to assume I view this democratization of information and increased transparency into previously opaque processes as a natural next step toward global enlightenment. That assumption would be wrong. In fact, I must admit transparency in this sense is detrimental.

This unprecedented ticket to transparency, rather than giving us peace of mind, is breeding cynicism as we watch experts publicly second guess their initial assumptions. For example, we knew enough at the beginning to know COVID-19 was a highly contagious virus that causes

excessive respiratory issues in many of the afflicted. None of that has changed. What has changed is our understanding of asymptomatic carriers and the effectiveness of mask-wearing.

We accept the betting odds of a football game changing – i.e. the Bears may initially be positioned to win a game, but when the quarterback goes down with an arm injury, the odds forever change. But when the odds for virus transmission and mask-wearing changed, why did we not accept the new facts on the field as easily as we accept the updated moneyline?

Barack Obama told a group of donors in late 2010 that “part of the reason that our politics seems so tough right now, and facts and science and argument does not seem to be winning the day all the time, is because we’re hard-wired not to always think clearly when we’re scared.” His analysis was met with resistance and used to reinforce a perception of his being a “snob,” as New York Times reporter Peter Baker reported at the time. But Obama is right (I know, I know, get over it).

Many of us are frightened and desperately attempting to find order in the chaos of modern day life. We do not know who to believe or when to believe them; once respected messengers peddle debunked messages while discredited messengers speak words of truth.

Obama’s point, a decade later, remains salient but it is not enough. Fear cannot be the only motivating factor. Unless it is not the fear of the unknown, but the fear of being wrong, the fear of acknowledging a mistake, or worse, admitting defeat. We only want to feel right, no matter the facts and no matter the truth.

As George Orwell wrote in 1945 (I know, I know, get over it), “People can foresee the future only when it coincides with their own wishes and the most grossly obvious facts can be ignored when they are unwelcome.”

Being right is fun, sure. I can rub it in someone’s face with the best of them. But being wrong is refreshing because it signals growth. It means we are open to new ideas and new perspectives rather than the dogma of ideological conformity. Like a poorly made pancake, swallowing pride and accepting new facts as they come tastes better than it looks. ❖

Pete Seat is a vice president with Bose Public Affairs Group in Indianapolis. He is also an Atlantic Council Millennium Fellow, Council on Foreign Relations term member and author of the 2014 book, “The War on Millennials.”

Despite Trump's rhetoric, voting fraud is extremely rare

By **KELLY HAWES**

ANDERSON — A post circulating on Facebook claimed an Indiana woman had been accused of delivering 400 ballots with the Democratic candidates already selected.



"I mean, what could go wrong with this mail-in ballot stuff?" the post asked.

The woman who shared the post asked a simple question: "How do I check this?"

I punched a few words into Google and found a story from the Evansville Courier & Press reporting on the arrest of a Democratic Party activist named Janet

Reed.

"She did not mark ballots," I responded. "She's accused of sending absentee ballot applications for the primary with the party already checked." The charge is a level 6 felony carrying a sentence of up to two and a half years in prison and a fine of up to \$10,000. Trial is set for January.

The original poster suggested the mainstream media was ignoring the story, but my Google search found lots of news articles reporting on the case. The Courier & Press story I shared noted that the case had drawn national interest, much of it a result of President Donald J. Trump's insistence that mail-in voting would likely lead to rampant fraud.

The 68-year-old Reed is a precinct committeewoman in Vanderburgh County. She was working on behalf of E. Thomasina Marsili, who won the Democratic nomination to take on Republican U.S. Rep. Larry Bucshon in the fall.

Vanderburgh County Clerk Carla Hayden told the newspaper her office learned of the pre-marked ballot applications in April. Both her office and the county Democratic Party leadership reportedly asked Reed to stop what she was doing, but Reed reportedly ignored those requests.

Reed hasn't said much publicly about the case other than to deny her guilt. It's not entirely clear what she could have gained by pre-marking the ballot applications, all of which apparently went to Democratic voters. Hayden told the newspaper it was possible a few of the applications Reed is accused of

distributing slipped through the process, but she said the number was likely small.

The primary message from this is the opposite of the one that Facebook poster was trying to deliver. No fraudulent ballots were submitted, and the alleged culprit was caught. She faces a trial, and if convicted, might well spend time in prison.

In the end, the episode proved mostly to be a hassle for the county clerk's office and for the affected voters, most of whom ended up having to submit a second application before receiving their ballots. All of this comes in the midst of a campaign where one candidate, President Donald J. Trump, has been trying to convince voters the other candidate, Joe Biden, is likely to cheat.

The Brennan Center's 2007 report on the issue found fraud rates of between 0.0003 and 0.0025%. An American voter, the report said, is more likely to be struck by lightning than to cast a fraudulent ballot. The center reports that Oregon, a state that votes primarily by mail, has documented about a dozen cases of fraud out of more than 100 million ballots cast in the last 20 years.

Nevertheless, scores of people remain convinced that fraud is a very real threat. Hundreds shared that post about the woman supposedly filling out more than 400 fraudulent ballots.


That same Facebook user, meanwhile, has shared another post about election fraud. "Just found out that my grandfather, a lifelong Republican, is voting Democrat this fall," it reads. "This never would have happened if he was still alive."

It's an old joke, of course, but it seems a little less funny in the current political environment. ❖

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YOUR FRIENDS ALL HANG OUT HERE... DO YOU?

Biden-Harris is a predictable ticket

By **LARRY J. SABATO, KYLE KONDIK and J. MILES COLEMAN**

CHARLOTTESVILLE, Va. — Sen. Kamala Harris of California it is. To judge by past and present commentary, Harris has been the frontrunner all along.

Perhaps the only thing holding her back was a tough exchange with Joe Biden in the first Democratic debate. Yet Biden is a seasoned politician with a half-century in politics at the highest levels. If you don't forgive and forget, at least sometimes, you're not going to be successful in the long run. And after all, Biden and Harris were running against one another. As the old saying goes, politics ain't beanbag.

At first blush, Harris appears to be a smart pick. California is a giant stage, and to win there, as Harris has done for state attorney general and U.S. senator, you have to be able to stand the heat in a large, crowded kitchen full of opponents and media happy to roast you alive.

Maybe there are aspects of her we will discover as the oppo researchers gear up, but Harris has already been vetted multiple times. She has had to deal with a wide variety of challenges, and has handled them well. She understands the special pressures placed on a woman who is first — potentially the first Black, Asian American, and female vice president. No question, she is far readier to run than Democrat Geraldine Ferraro (1984) and Republican Sarah Palin (2008) were.

The historic nature of Harris' candidacy is and ought to be the main focus at the moment. Additionally, a vice presidential nominee also tells us a great deal about the man who picked her. Joe Biden went for a known quantity. To the extent that someone who is very outside the usual mold can be called a safe choice, this seasoned politician is. Presidential candidates only reach for outside-the-box VPs when the odds against winning are long, and conventional wisdom needs to be reset.

Joe Biden has just shown us that he knows he is the frontrunner and isn't going to take unnecessary chances. That doesn't mean Biden is overconfident — after 2016, how could a Democrat be overconfident? The key to this election for Democrats is keeping the focus on Donald Trump, by far the most controversial president in modern American history who is being weighed down by a poorly

managed pandemic, a shell-shocked economy, and his own divisiveness.

If the election is about Trump, Biden wins. If the spotlight turns extensively to Biden, with his own long history of controversies and gaffes, Trump has a real chance to pull another upset. As a negative distraction from Trump's problems, Kamala Harris gives Biden relatively little to worry about, at least compared to other groundbreaking VP nominees in recent decades.

At 77, the oldest major-party nominee for president ever, Biden wants to have Americans look at Harris and say, "Yes, if need be, I could see her stepping into the Oval Office and doing a competent job as president."

Almost all Democrats and a solid majority of independents will likely see Harris as passing the test.

It is unavoidable that Harris will receive far more than the usual attention

for a VP candidate, given Biden's age and her precedent-shattering characteristics. However, we are betting that, as usual, she (and incumbent Mike Pence) will fade into the background once the conventions have adjourned.

Assuming Trump retains Pence as his running mate — there's been no real sign that Trump will pick a new running mate — Harris will debate Pence at the Wednesday, Oct. 7 vice presidential debate in Salt Lake City. VP debates are sometimes memorable — probably the most famous moment we can think of is when Lloyd Bentsen (D) told Dan Quayle (R) that "you are no Jack Kennedy" after Quayle compared his level of experience to

that of the late Democratic president in their 1988 debate. But of course the Bush-Quayle ticket easily won the 1988 election anyway. There are other memorable moments, but we don't really see the VP debate as an incredibly significant moment in the fall campaign.

Following the debate, Harris and Pence will step back onto the lesser traveled road for the rest of the campaign — barring a health emergency for either senior citizen running for president.

There has been some criticism of Biden for waiting until now to announce the pick. To us, the only mistake he made was saying that the pick would come by or around Aug. 1 — he shouldn't have created an arbitrary deadline for himself that he didn't end up meeting.

A Democratic presidential nominee picking a senator as a running mate is also very common: with the Harris pick, 16 of the last 19 first-time Democratic selections have been senators, per Joel Goldstein, the leading vice presidential historian and Crystal Ball contributor.

While Harris is the first Black candidate chosen as a major party running mate, and just the third woman



overall, we don't necessarily have much past history to lean on in terms of how she will be perceived and what impact she might have on the election. VP nominees sometimes have a modest impact in their home states, although because Harris is from deep blue California, whatever effect she'd have on her home state is meaningless to the overall outcome. More interesting, though, is whether Harris would spur improved Black turnout. There is evidence that Black candidates can help with Black turnout, according to a summation of relevant research by friend of the Crystal Ball Ted Johnson. One of Hillary Clinton's problems in 2016 was that Black turnout was not as robust as it had been for Barack Obama, which may have contributed to her narrow losses in states like Michigan, Pennsylvania, and Wisconsin (all of which have significant Black voting blocs). Following the announcement, Johnson tweeted "Biden-Harris is the ticket, which, in my view, signals the Biden campaign believes black turnout is the key to victory."

It is worth noting that the New York Times reported the following about Harris on July 31: "One Democrat close to Mr. Biden's campaign said its polling indicated that Ms. Harris has little allure with Black voters." The pollster Morning Consult tested 12 hypothetical Biden running mates against the Trump-Pence ticket and found hardly any differences of support among the various tickets.

However, even if the electoral value of running mates is, at the very least, difficult to quantify, that doesn't mean we should discount the selections. Major party running mates are catapulted to the top of the list of most famous politicians in the United States, and some end up as presidential candidates and nominees in future elections. It is not a certainty that Biden, if elected, would run for another term; if he doesn't, Harris could have a leg up on becoming the Democratic nominee as early as 2024. If Biden does run again, Harris presumably would be a top contender in 2028. That makes the selection important in and of itself.

Harris: A brief electoral history

While Harris certainly wasn't chosen to deliver California to Biden — recent polling from UC Berkeley puts him up 67%-28% in the state — her career illustrates some striking changes in the state's politics. A state now seen as a one-party preserve nearly elected a Republican over her just a decade ago.

Her first statewide campaign in California was in 2010, and already she was being touted as a second Obama. In fact, Harris was among Obama's earliest supporters in California, and launched her campaign for state attorney general in November 2008, just weeks after Obama's victory. Electorally, Harris' base was San Francisco, where she had served as district attorney since 2004, and was unopposed for reelection in 2007.

Structurally, 2010 was the final cycle where the state used the traditional partisan primary system— for 2012, it transitioned to the jungle primary format that it

currently employs, where all candidates compete in the primary and the top two finishers advance to the general election. With a 63% majority in San Francisco and a 30% plurality in Los Angeles County, Harris won the nomination with about one-third of the vote in a field that included seven Democrats.

After securing the primary nomination, Harris found herself in a close general election race with another incumbent district attorney: Steve Cooley, a Republican who had impressively won three easy elections in heavily Democratic Los Angeles County (though those campaigns were nominally nonpartisan).

Despite the anti-Obama tone of the 2010 midterms, California ended up being a bright spot for Democrats. As Republicans netted 63 seats in the House of Representatives nationally, they didn't pick up any in the Golden State. At the statewide level, then-state Attorney General Jerry Brown (D-CA) and Sen. Barbara Boxer (D-CA), who were each trailing in polls during various points in the campaign, both beat back spirited challengers for governor and senator in businesswomen Meg Whitman and Carly Fiorina, respectively. As an aside, both those Republicans have endorsed Biden's 2020 campaign, perhaps speaking to the erosion of the GOP brand in California.

As ballots were counted in the attorney general race, though, Cooley and Harris traded leads. In the closing days of November, Cooley conceded — Harris ended up winning by about 75,000 votes out of over 9.6 million cast in the race. In a situation that would be impossible today in California given its primary system, both Harris and Cooley were weighed down by third party candidates: she took 46.1% to Cooley's 45.3%, as four minor party candidates soaked up almost 9%. Harris won with a more comfortable 57.5% in her 2014 reelection bid.

Harris was a frontrunner in 2016 to replace Boxer, who retired from the Senate, though she drew some competition from then-Rep. Loretta Sanchez (D, CA-46). In a sign of how far the California Republicans had fallen, they fielded a handful of candidates in the primary election but failed to even place in the general election. Harris led in the primary with 40% to 19% for Sanchez, while the third-place candidate, a Republican, didn't even break 10%. Harris easily beat Sanchez in the general election. Two years later, the Senate general election once again featured two Democrats, as long-serving incumbent Sen. Dianne Feinstein (D-CA) was reelected. So when Harris first ran statewide, Republicans were making serious attempts at the state's top jobs -- 10 years later, as she joins a presidential ticket, the GOP is hardly relevant in her state. In this sense, Harris' statewide career has mirrored California's transition from blue to navy blue.

If Harris does become vice president, Gov. Gavin Newsom (D-CA) would appoint a temporary replacement senator who would have to run for election in 2022, which is also when Harris' current term expires anyway. So Harris becoming vice president would not materially impact the balance of power in the Senate. ❖

Jon Webb, Evansville Courier & Press: I want schools to reopen. Virtual learning is no match for in-person instruction – especially for younger kids with scattershot attention spans. And there are so many children in Evansville and around the country who, terribly, depend on schools to give them a safe place to spend their day. Then there are scores of parents who, because of their jobs, can't afford to keep their kids at home. But Vanderburgh County is a mess right now. COVID-19 is much more widespread than it was when we first shuttered schools in March, and that shows no signs of abating. So the Evansville Vanderburgh School Corp. should, for at least a couple more weeks, delay the start of school. It already pushed the first day from Aug. 5 to a staggered start beginning on Aug. 19. The purpose of that was to see if the coronavirus receded a bit, creating a safer environment in which to send kids streaming down the halls again. But nothing has gotten better. Public health experts say there are ways to reopen schools safely. And I hope that happens as soon as possible. Right now, though, it might be safer to wait. Here are some reasons why. Vanderburgh County is a hotspot. Centers for Disease Control and Prevention Director Robert Redfield recently defined a COVID-19 hotspot as anywhere that sees a testing positivity rate greater than 5%. Any community like that, he said, shouldn't even think about reopening schools in-person. As of Monday, Vanderburgh County's positivity rate languished at 6.9%. And our seven-day average for July 28-Aug. 3 – a stat EVSC officials say they're monitoring closely – registered at 9.9% after previously hovering above 10. ❖



Thomas Friedman, New York Times: The other day President Trump told a G.O.P. audience in Cleveland that, if Joe Biden won, he would "hurt the Bible, hurt God. He's against God, he's against guns, he's against energy, our kind of energy." Our kind of energy? Yup, it turns out there is now Republican energy — oil, gas and coal — and Democratic energy — wind, solar and hydro. And if you believe in oil, gas and coal, you are also supposed to oppose abortion and face masks. And if you believe in solar, wind and hydro, you are presumed to be pro-abortion rights and pro-face mask. This kind of thinking, in the extreme, is what destroyed Lebanon, Syria, Iraq, Libya and Yemen and is increasingly eating away at Israel. It is why many of us admire Justice John Roberts when he occasionally sides with the liberals on Supreme Court decisions. It is not because the decision is liberal, but because he seems to be acting on behalf of the common good, not his political tribe. It is also why we still admire our military, the guardians of our common good, and are appalled and alarmed when we see Trump dragging them into "politics." Think of the dignity of Al Gore gracefully submitting to a highly politicized Supreme Court decision giving the 2000 election to George W. Bush. Gore put the common good first. He took a bullet for America. Trump would have torn America apart over that, and trust me, if he loses in

November, there is no way he will put the common good ahead of his own and go quietly into this good night. ❖

Gerard Baker, Wall Street Journal: Has there been in recent history a more tendentious, hysterical, data-denying and frankly disreputable exercise in misdirection than the way in which much of America's media has covered the Covid-19 epidemic? Perhaps we can forgive them the endless repetition of pandemic porn; the selectively culled stories of tragedy about otherwise completely healthy young people succumbing to the virus. While we know that the chances of someone under 30 being killed by Covid are very slim, we know too that news judgments have always favored the exceptional and horrific over the routine and unremarkable. Perhaps we can even forgive them the rapidly shifting headlines—each one shouting with absolute certitude—about the basic facts of the virus and its context: its lethality and transmissibility, the merits of mask-wearing, or the effectiveness of this or that therapy. The science is evolving, and so too is the reporting. But there are larger representations of this massive and complex story that we should mark as simply unforgivable. First, the notion, implicit or at times explicit, in so much of the reporting, that the U.S. handling of the pandemic has been a globally unique failure. This is quickly ascribed to the ignorance and malevolence of the Clorox-injecting, quack-cure-peddling bozo in the White House. The death toll in the U.S. stands at around 500 per million people. That is significantly higher than in Germany or Japan, for example, but still some way below the U.K., Italy, Spain and several other European countries. Among the Group of Seven nations, America is right in the middle. That's nothing to celebrate, and there's plenty of legitimate criticism to be made of the Trump administration's performance. And the number is still rising, it's true. But a fair assessment would note the broad similarity in death rates among most large economies and a divergence from the numbers in some of the others, rather than suggesting this is a uniquely American phenomenon. Even less forgivable is the naked, politically motivated selective use and manipulation of data to damage Republicans and favor Democrats. Typical of this is the steady stream of stories telling us what a great job New York and other (Democrat-controlled) Northeastern states have been doing in managing the spread of the virus, in contrast with the performance of other (Republican-led) states. This is, literally, the opposite of the reality. You probably don't need reminding that New York continues to enjoy the dubious record of one of the highest death rates of any region in the entire world. Far from "flattening the curve," New York, again, did precisely the opposite. It suffered a barely fathomable surge in deaths that overwhelmed much of the state's medical capacity. A related fiction is the suggestion that New York's economy is now bouncing back as its cases and deaths, mercifully, continue to dwindle toward zero. ❖

Mayor Snedecor switches to GOP

HOBART — Mayor Brian Snedecor has joined the Republican Party. Surrounded by family, elected officials and supporters, Snedecor became emotional as he made the announcement Wednesday at Festival Park (Reilly, [NWI Times](#)). “I must be true to my God, my family, myself and those that have supported and believed in me,” Snedecor said. “So today I am formally announcing that I am leaving the Democratic Party and that I am joining the Republican party.” Snedecor said his leadership won’t be altered after switching political parties. He promised to remain vigilant to the city’s needs and to continue working to make Hobart a safe, strong and thriving community. “Although my party has changed, my concern, care and love for the citizens of Hobart has not,” Snedecor said. “I want Hobart to be a place for business to come and the American Dream to be achieved.” Snedecor, who is serving his fourth consecutive term in office, said work to enhance the community will be collaborative. He said his decision to join the Republican Party comes after changes within the Democratic Party. Snedecor said when he first ran for the mayor’s office 13 years ago, the views and platforms of the national Democratic Party were modern, conservative and appealed to many “to make the nation special.” He said he’s become increasingly concerned during the last several months as the national Democratic platform has moved “more and more to the left. The efforts of the progressive left have driven many people, moderates and conservatives, away from the Democratic Party,” Snedecor said.



get proposal Mayor Lloyd Winnecke will formally present to City Council next week projects a loss of \$8.2 million in revenue, and it eliminates 15 city jobs (Martin, *Evansville Courier & Press*). None of the 15 positions are in public safety roles, but they are spread across other city departments, Winnecke said. A few of those positions are currently filled, and others are to be cut through attrition. The coronavirus pandemic and economic slowdown make significant cuts necessary, Winnecke said Wednesday. The Republican mayor took office in 2012, and he said the 2021 budget cycle is like no other he’s experienced. “By far, it’s the hardest budget we’ve had to construct, and it’s because of a lack of revenue,” Winnecke said. “We are trying to figure out how to present a balanced budget, which we are required to do, and maintain the requisite level of city services.”

ISDH launches long-care tracker

INDIANAPOLIS — The Indiana State Department of Health is launching a dashboard that will track COVID-19 cases in long-term-care facilities ([IBJ](#)). The dashboard follows a spreadsheet released by the state three weeks ago that named all facilities that have reported COVID-19 cases in residents and staff members. The dashboard, which will be accessible through the Indiana COVID-19 dashboard, will be updated weekly. It contains information from all long-term-care facilities in the state, said Dr. Daniel Rusyniak, chief medical officer for the Family and Social Services Administration. The state will need to verify reported cases and deaths with its system. As a result, the data presented will lag by one week. To date, 6,664 cases have been reported among residents in Indiana long-term-care facilities. There have been 1,753 deaths. For the week ending Aug. 5, 215 new cases and 30 new deaths were reported. The dashboard also will track cases and deaths in long-term-care facility staff members. So

far, 2,945 cases and 11 deaths have been reported. For the week ending Aug. 5, there were 136 new staff cases and no deaths. “Facilities are still required to submit new cases within 24 hours of knowledge to assure the highest confidence in the data we report,” Rusyniak said.

Tribune company shuts 5 newspapers

CHICAGO — Tribune Publishing Company, which owns some of the most storied newspapers in American journalism, said Wednesday that it is closing the newsrooms at five of them, including New York’s *Daily News* and *The Capital Gazette* in Annapolis, Maryland (AP). The company said the newspapers — including the *Orlando Sentinel* in Florida, *The Morning Call* in Allentown, Pennsylvania, and the *Carroll County Times* in Maryland — will continue to be published with employees working from home as they have been during the coronavirus pandemic.

2 IMPD officers facing charges

INDIANAPOLIS — Two officers with the Indianapolis Metropolitan Police Department face battery and obstruction of justice charges after an incident during the protests in Indianapolis in late May. The incident involves two women, Ivore Westfield and Rachel Harding, who have since filed a lawsuit against four IMPD officers ([WRTV](#)). Video of the arrest of one of the women went viral after the incident. The video shows IMPD officers repressing a woman with batons and pepper bullets. In the video, another woman is also seen being pushed to the ground by officers before she was apprehended. The incident happened May 31 at the corner of Washington Street and Pennsylvania Avenue. A grand jury found enough for indictment on two of the four officers.

Winnecke budget will end 15 jobs

EVANSVILLE — The 2021 bud-