

Opinion

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ith-letters@ithacajournal.com



Your Turn
Ted Crane
Guest columnist

EV chargers at destinations will draw visitors

Why is Ithaca different from a black hole? Unlike the gravity well surrounding a black hole, it is possible to climb the hills surrounding downtown and escape into the surrounding countryside.

This difference raises an interesting question for the EV (electric vehicle) owners who travel up and down the hills: Where is the best place to charge an EV — downtown at the bottom of the gravity well, or somewhere on top, where the slope approaches level? This question invites policy questions related to different ways to charge EVs.

The simple answer, of course, is to charge the EV wherever it's most convenient and cheapest to do so. This might be at home (slow, usually, but cheap) or at work (if a charger is nearby and free). What's beyond the simple answer?

Starting with a full charge at the top of a hill often means arriving at the bottom with the same full charge. So, if work or errands are downtown, there may be little or no need to fill up.

Back at the top of the hill, however, the EV fuel gauge has swung low, and charging is imperative.

In the other direction, with a charge supplied by a (free) charger at local business destinations, there's enough charge to travel uphill. What remains is enough to start the self-sustaining downhill return trip.

The second scenario depends on the availability of charging stations at the destination. It also illustrates the difference between the traditional "gas station" model and a more modern, destination-based model.

Both charging models are important to EV-based travel. The commercial gas-station model, with specialized, high-capacity, high-speed chargers, is required to service long-distance travel, but it is overkill for local trips. The destination model, with smaller chargers supplying a few pennies of electricity at a time, is more appropriate for short trips and errands.

What's a destination? Everywhere that a visitor might spend an hour or two. A shopping mall, a supermarket, a restaurant, a hotel, a health club, a movie theater, a government building, a parking lot, a place of worship and, of course, a workplace.

A rural park-and-ride is a great destination. Leave the EV and use public transportation to handle the steep part of the gravity well, and return to a battery that's ready to handle the longer-distance flatland travel.

Part of the equation is the need to have charging stations with enough ports to provide access to all visitors. The destination model, with its free charging, fits well in this scenario.

Much of the installation cost of network-based for-fee charging stations is attributable to the need to collect user fees.

Just-plug-it-in chargers can be one-tenth the cost. New York state offers substantial incentives to businesses and governments to install chargers; these incentives will go a lot further with \$1,000 chargers than with \$10,000 chargers!

Just as destinations have already found it cost-effective to install free internet (and, before that, air conditioning, bathrooms and other conveniences), destinations will find that free, low-capacity EV charging is a magnet that draws visitors.

Ted Crane is a Danby resident.



Rep. Tom Reed, R-Corning, listens during a House Ways and Means Committee hearing on Capitol Hill in Washington in 2017. AP

Why did Reed vote against protecting elections?

Your Turn
Joel Rabinowitz
Guest columnist

According to the Mueller report, the Russian intelligence service known as the GRU didn't just hack into the Democrats' emails; they also targeted state election boards and voter databases.

To cite just one example from the report: "In ... June 2016, the GRU compromised the computer network of the Illinois State Board of Elections" and "gained access to a database containing information on millions of registered Illinois voters." This was only one of many state and local election websites that the Russians attacked.

Regardless of one's political affiliation, we can all agree that this is a serious problem, right? Especially if our governments fail to take critical actions to prevent Russia — or any foreign adversary — from cyber-attacking our election systems in the future.

Well, last month, the House of Representatives passed a bill to do just that: the Securing America's Federal Elections Act, which would set new standards for voting system operators, require all states to use backup paper ballots, and prohibit any voting system

from being connected to the internet, thus reducing their vulnerability to foreign hacking. The bill also provides funding to assist states in upgrading their voting technology.

Incredibly, every single Republican who voted on this bill voted against it, including our own representative, Tom Reed. But Reed isn't just "any" Republican; he is co-chair of the Problem Solvers Caucus, a group of Republicans and Democrats that Reed brags are focused on working in bipartisan fashion to solve critical problems.

Apparently, however, the Problem Solvers Caucus was unable to reach consensus on the election security bill, since all the Democrats in the caucus voted for the bill.

Why would Congressman Reed oppose a bill that would beef up state and local election security? Is it because he believes that states' "control" of their election administration is more important than voters' right to a secure system? Or is it because he's afraid to anger his leader, President Trump? Either way, he's failing to solve one of the most critical problems facing our democracy.

Joel Rabinowitz is a Groton resident.

Look to community banks for small mortgages



Your Turn
Robert M. Fisher
Guest columnist

While the nation's growth has promoted a years-long housing recovery, some consumers report that they're having trouble getting mortgages for an unusual reason: The loans they seek are too small.

The Wall Street Journal recently reported that many consumers are having a hard time qualifying for mortgage loans worth less than \$70,000. Fortunately for consumers, small mortgages remain the bread and butter for community banks in upstate New York and across the nation.

Community banks make one in every three home

lender — routinely makes \$50,000 loans, with our average consumer mortgage loan eclipsing \$100,000 only in recent years as home prices have rebounded. If we didn't make these kinds of loans, we wouldn't be serving our market, and the same goes for community banks across the country.

Meanwhile, regulatory reforms signed into law last year will help ensure continued access to mortgage credit by simplifying burdensome underwriting, escrow, appraisal and reporting mandates enacted after the 2008 financial crisis. These common-sense reforms under the Economic Growth, Regulatory Relief and Consumer Protection Act are reducing compliance costs and helping community banks meet the needs of consumers at every income level.

Low- and middle-income home buyers seeking smaller mortgage loans should begin their search at