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ONE AUDIO: Michael DeLong on Insurance, Racism, & More:

Amber, Erika, & Michael DeLong: [Ep 77 “ We Ain’t in Good Hands After All: Racism and the Insurance Industry](#): “On this episode, Amber and Erika are joined by Michael DeLong, Research and Advocacy Associate from the Consumer Research Federation of America, to discuss how racism insidiously and nefariously impacts the American insurance industry. Michael walks us through the factors that are used to calculate the cost of insurance for most people “ credit, education, zip code, and job titles, just to name a few. As expected, the racial disparities inherent in those factors naturally spill out into the pricing of insurance and handling of insurance claims. We discuss some real world examples of insurance discrimination and the impact it has on Black families trying to protect their most valuable assets. And then we conclude with Michael providing the Brokers some practical tips on how to spot whether they’re experiencing discrimination and what steps can be taken if that’s true. Tune in and get the scoop!â€



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ONE IMAGE: ãt Nick Bostrom Email:

From 1996:

I have always liked the uncompromisingly objective way of thinking and speaking: the more counterintuitive and repugnant a formulation, the more it appeals to me given that it is logically correct. Take for example the following sentence:

Blacks are more stupid than whites.

I like that sentence and think it is true. But recently I

have begun to believe that I won't have much success with most people if I speak like that. They would think that I were a "racist": that I _disliked_ black people and thought that it is fair if blacks are treated badly. I don't. It's just that based on what I have read, I think it is probable that black people have a lower average IQ than mankind in general, and I think that IQ is highly correlated with what we normally mean by "smart" and stupid". I may be wrong about the facts, but that is what the sentence means for me. For most people, however, the sentence seems to be synonymous with:

I hate those bloody [REDACTED]!!

My point is that while speaking with the provocativeness of unabashed objectivity would be appreciated by me and many other persons on this list, it may be a less effective strategy in communicating with some of the people "out there". I think it is laudable if you accustom people to the offensiveness of truth, but be prepared that you may suffer some personal damage.

Ian Leslie has the context:

Ian Leslie: [Moral Hygiene](#): *A philosopher's apology and why it failed*: “After repudiating his earlier assertion” he then spent more space discussing those issues than he had spent apologising. This has been, understandable, badly received.... He [then] added [this](#)” to the front page of his website”. “sometimes I have the impression that the world is a conspiracy to distract us from what’s important” alternatively by whispering to us about tempting opportunities, at other times by buzzing menacingly around our ears like a swarm of bloodthirsty mosquitos”. The “swarm of bloodthirsty mosquitos” has been taken to refer to the people who have been upset by his apology. Hardly a phrase calculated to improve the situation. Bostrom has made a classic politician’s error: his apology wasn’t really an apology and he then blamed his critics for focussing on the issue”

People who feel put upon and don’t understand why others are asking for an apology keep digging. People who want to apologize say not “that did not represent my views” but rather: “I am profoundly embarrassed that I was the person who wrote that. I very much hope I am not that person now. I apologize unreservedly.” FULL STOP.

Not to mention, there are all the intelligence issues around, not being a moron and not being a dick. A very basic part of the basic human-intelligence portfolio is to understand at a very early age that language is, substantially, simply a bag of the words that you use. Relying on the fine parsing of sentence structure and taking refuge in the “euse-mention” distinction never saves you from being thought of as “from being” a moron, and an asshole, nor should it.

In Nick Bostrom’s case” and in many others” there seems to be a definite inverse correlation between the types of mental behaviors they value on the one hand, and what normal people think of as “not being really stupid” on the other.

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Very Briefly Noted:

- **Doug North:** [Institutions](#)”
- **John Gruber:** [The Billions-Dollar VR/AR Headset Question](#): “It’s like [Alan Kay’s 1972 Dynabook](#)” which clearly articulated the laptops and tablets that now dominate personal computing, and but we’re as far from practical AR glasses today as we were from Kay’s Dynabook in the early ’80s”
- **Augusta Saraiva:** [Key Inflation Gauge Cools Further, Paving Way for Smaller Fed Rate Hike](#)”
- **Damon Linker:** [The Two Americas \(on Religion\)](#)”
- **Kristine Aquino:** [Intel Woes](#): “Intel shares fell as much as 11% in premarket trading after it gave one of the gloomiest [quarterly forecasts](#) in its history” a painful admission for a firm that has been attempting a multiyear comeback”
- **Peter Valdenez-Depena:** [Consumer Reports calls Ford's automated driving tech much better than Tesla's](#)”
- **Cory Doctorow:** [“Here is how platforms die](#): first, they are good to their users; then they abuse their users to make things better for their business customers; finally, they abuse those business customers to claw back all the value for themselves. Then, they die”.
- **Sidney Pollard:** [Peaceful Conquest: The Industrialization of Europe, 1760-1970](#)”
- **Michael Tomasky:** [The least surprising poll of all time](#): “Just 27 percent of Americans think Republican leaders in the House have shown the right priorities so far”. Eight percent of Democrats say”. 24 percent of independents”. Republicans? Only 51 percent”. The new GOP House” in their early debt-limit chess moves” have no idea what they’re doing”
- **Brian Potter:** [Goolsbee and Syverson on Construction Productivity](#): “By 2020, while aggregate labor productivity and TFP were 290 percent and 230 percent higher than in 1950, both measures of construction productivity had fallen **below** their 1950 values”. The observed construction productivity decline in BEA data” depends on the accuracy of the BEA’s construction price index...
- **Izabella Kaminska:** [The Blind Spot for 01/28/2023](#)

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As:

Eric Foner: [The Constitution Has a 155-Year-Old Answer to the Debt Ceiling](#): “Our Constitution is not self-enforcing. The 14th Amendment concludes by empowering Congress to carry out its provisions. But if the current House of Representatives abdicates this responsibility, throwing the nation into default by refusing to raise the debt limit, President Biden should act [on his own](#), taking steps to ensure that the federal government meets its financial obligations, as the Constitution requires...

Dan Drezner: [The End of the Intellectual Focal Point](#): “Thought leaders might not want to be constrained by” but they do want to be *talked about* by establishments. They like [long profiles about their intellectual arc](#) or consideration of [just how transgressive](#) their ideas really are.... Twitter had proved to be [a useful focal point](#)!. Elon Musk managed to change all of that in less than four months. As a news aggregator it still has some utility. As a place for commentary and analysis it has become a ghost town...

Matthew Ball: [Why VR/AR Gets Farther Away as It Comes Into Focus](#): “The immense difficulty of XR also explains why “the graphics look like they”re from the Wii” is actually a compliment”it”s a bit like saying an adult ran 100 meters as fast as a 12-year-old, even though the adult was wearing a 50-pound backpack and solving math problems at the same time.... The unveiling of Apple”s mixed-reality device this spring will be”important” [because] Apple” routinely crack[s] open” long-stagnant or slowly developing computing models”

Jonathan V. Last: [Charles McGonigal and the Deep State](#): “If the McGonigal allegations are proven, then we have an entirely new set of problems. Not just that one political party was willing to become the cat”s paw of a foreign government, but that a key part of America”s law enforcement apparatus was in on the game. In other words: An *actual* Deep State. As always, projection is the sincerest form of Trumpism”

Matthew Yglesias: [”I”ve found it very challenging](#) to have a space where people acknowledge the reality that sex chromosomes and associated hormones are a big deal in life without the discourse immediately evolving in a dehumanizing and hateful direction. The whole situation gives me a lot of agita and I can see why a large number of people prefer to just duck it. It”s really gross and unpleasant to be associated with the not-dead-yet bloc of rightists who never reconciled themselves to marriage equality and want gay people back in the closet. There”s also a lot of people whose main interest in this topic seems to be that they enjoy being recreationally cruel to trans adults...

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