

“All the News
That’s Fit to Print”

The New York Times

THE WEATHER
Today, clouds and sun, turning windy, high 65. **Tonight**, very windy, a shower early, low 48. **Tomorrow**, sunny to partly cloudy, windy, high 54. Weather map is on Page A24.

VOL. CLXXV No. 60,694 +

© 2025 The New York Times Company

WEDNESDAY, NOVEMBER 5, 2025

Prices in Canada may be higher

\$4.00

MAMDANI IS ELECTED MAYOR, CAPPING ASCENT



NEW YORK CITY Zohran Mamdani on Tuesday. The Democratic mayoral nominee defeated Andrew M. Cuomo and other candidates.



NEW JERSEY Mikie Sherrill in Chatham. The Democrat won a governor’s race that attracted national attention. Page A24.



VIRGINIA Abigail Spanberger, a Democrat, will be the state’s first female governor. Page A25. Election updates at nytimes.com.

California Plan Gave Loopholes To Fire Insurers

This article is by Jo Becker, Jeremy Singer-Vine, Katie Benner and Laurel Rosenhall.

LOS ANGELES — Even before the devastating wildfires that ravaged Los Angeles this year, companies that insure the ever-growing number of homes perched in California’s fire-prone foothills were threatening to abandon the state, declaring that the risks were becoming unsupportable.

The prospect of uninsurable homes was an existential threat for the state. A collapse in its \$446 billion real estate economy would bring California to its knees. Gov. Gavin Newsom’s administration went into crisis negotiations with the insurance industry and emerged in September 2023 with what was billed as an “historic” compromise, one that would reward insurers with higher rates in exchange for protecting homeowners in neighborhoods that climate change was turning into tinder boxes.

The central promise was that insurers would have to write policies in fire-prone areas at a rate equal to at least 85 percent of their market share across the state. But a New York Times investigation has found that a series of loopholes quietly negotiated by the insurance industry all but eliminated that guarantee.

Vast swaths of the designated areas where insurers must write new policies do not in fact overlap with areas that California’s state fire marshal deems to be the most fire-prone, the investigation

Continued on Page A14

Threat to Miller, Or an Exercise In Free Speech?

By DEVLIN BARRETT

WASHINGTON — Federal and state criminal investigations into a Virginia woman who distributed leaflets disclosing the home address of a White House official, Stephen Miller, have prompted a secret court fight over the balance between personal safety and free speech at a time of rising political violence, recently unsealed court documents show.

The records, which were reviewed by The New York Times, reveal that a local court approved the search of a cellphone belonging to the woman as part of an investigation that included multiple local law enforcement agencies as well as the F.B.I. and the Secret Service.

The activist, Barbara Wien, has not been charged with any crime, though the Virginia State Police still have her phone. The investigation remains active, leaving it unclear whether law enforcement has since gathered additional evidence.

The dispute captures the fierce tensions over political activism that have become a defining feature of the second Trump presidency, pitting the Miller family’s concerns for their security against the First Amendment claims of a critic of the administration.

In an atmosphere in which political violence against Republicans and Democrats has become more common, administration officials have increasingly voiced worries about their security, cit-

Continued on Page A17

Vice President With Unrivalled Backstage Power

DICK CHENEY, 1941-2025

By ROBERT D. McFADDEN

Dick Cheney, widely regarded as the most powerful vice president in American history, who was George W. Bush’s running mate in two successful campaigns for the presidency and his most influential White House adviser in an era of terrorism, war and economic change, died on Monday. He was 84.

The cause was complications of pneumonia and cardiac and vascular disease, according to statement by his family, who said he died in Northern Virginia. Mr. Cheney had homes in McLean, Va., and Jackson, Wyo.

Plagued by coronary problems nearly all his adult life, Mr. Cheney had five heart attacks from 1978 to 2010 and had worn a device to regulate his heartbeat since 2001. But his health issues did not seem to impair his performance as vice president. In 2012, three years after retiring, he underwent a successful heart transplant and had been reasonably active since then.

Most recently, he startled Americans of both parties by announcing that he would vote for Vice President Kamala Harris, a

Continued on Page A20



DOUG MILLS/THE NEW YORK TIMES

Vice President Dick Cheney, with President George W. Bush in 2004, preferred to avoid fanfare.

Trump Weighs Plans of Attack On Venezuela

This article is by David E. Sanger, Tyler Pager, Helene Cooper, Eric Schmitt and Devlin Barrett.

WASHINGTON — The Trump administration has developed a range of options for military action in Venezuela, including direct attacks on military units that protect President Nicolás Maduro and moves to seize control of the country’s oil fields, according to multiple U.S. officials.

President Trump has yet to make a decision about how or even whether to proceed. Officials said he was reluctant to approve operations that may place American troops at risk or could turn into an embarrassing failure. But many of his senior advisers are pressing for one of the most aggressive options: ousting Mr. Maduro from power.

Mr. Trump’s aides have asked the Justice Department for additional guidance that could provide a legal basis for any military action beyond the current campaign of striking boats that the administration says are trafficking narcotics, without providing evidence. Such guidance could include a legal rationale for targeting Mr. Maduro without creating the need for congressional authorization for the use of military force, much less a declaration of war.

While the guidance is still being drafted, some administration officials expect it will argue that Mr. Maduro and his top security officials are central figures in the Cartel de los Soles, which the adminis-

Continued on Page A6

INTERNATIONAL A4-9

Survivors of a Massacre
Thousands of people who witnessed atrocities have tried to escape El Fasher in Sudan’s Darfur region. PAGE A8

In the Alps, Home Is Home
After a glacier’s collapse wiped out a town, residents are determined to stay in their beloved mountains. PAGE A7



NATIONAL A10-25

G.O.P. Senators Hold Firm
President Trump is showing mounting frustration at his inability to win confirmation of U.S. attorneys in blue states or break the filibuster’s grip. PAGE A12

A Press Crew All In on Trump
The Pentagon’s new policy led to an exodus of journalists. Supporters of the president have stepped in. PAGE B1

Now, A.I. Swipes Right for You
New tools are changing dating apps so that users don’t have to go through an endless scroll of profiles. PAGE B1

FOOD D1-10

She’s Still Living Right
With “Entertaining,” a cookbook that’s being newly reissued, Martha Stewart changed the culture. PAGE D8

Treat Yourself in New York
Does your sweet tooth need some attention? Options include cake slices and tahini meltaways, below. PAGE D6



SPORTS B7-10

How to Rebuild a Roster
The Baylor men’s basketball team did not return a single player from last season. The program turned to an algorithm to solve the problem. PAGE B7

ARTS C1-6

Comfortably Unwinding
A “Girls” girl no more, Allison Williams discusses her family, exactly how often she lets herself sing and her role in the new film “Regretting You.” PAGE C1

OPINION A26-27

Linda Greenhouse PAGE A26

OBITUARIES B11-12

Three-Time Oscar Nominee
Diane Ladd was honored while playing strikingly different characters, in one case starring alongside her daughter Laura Dern. She was 89. PAGE B12

