Warming my insurance

In his Aug. 22 Commentary piece ("Climate alarms deny the reality in R.I."), Mike Stenhouse, head of the Rhode Island Center for Freedom and Prosperity, attacks "global warming alarmists" who "deny reality" and spread "fear-mongering propaganda."

In addition to the body of evidence reported in the Intergovernmental Panel on Climate Change is a fact that should be obvious to a Harvard-educated economist like Mr. Stenhouse.

Who believes in global warming? Insurance companies.

For the second year in a row, I have paid more for home insurance than property taxes. I live in Portsmouth's Island Park, in a small cottage my grandfather bought in 1920, and we are 15 feet above mean high tide. The best rate still makes home and flood insurance nearly twice my property taxes.

As we continue to pump gigatons of carbon into the atmosphere every year, we face an increased risk of weather extremes exacerbated by global warming. Risk is quantifiable. Those of us who live near the water see it in our premiums.

If Mr. Stenhouse truly cared about the "prosperity" of Rhode Islanders, he would be working to fight global warming.

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Blind to corruption

The main point in the Aug. 18 letter ("Integrity matters") is that the entrenched lies and corruption in Obama's administration (Fast and Furious, Benghazi, Internal Revenue Service's targeting political opponents, National Security Agency eavesdropping) are just brushed aside by many citizens as "mere politics" when they should be alarmed.

But in his reply, Charles Lawrence ("Selective GOP outrage," Aug. 23) evades this by offering a contemptuous brush-off to what should be genuine alarm about Obamacare, the lack of integrity in this administration, and its disdain for the U.S. Constitution. He shifts the argument to what boils down to