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Strengthening Our Cities

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Tennessee State Representative

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STRENGTHENING OUR CITIES

FEATURING: REPRESENTATIVE RAUMESH AKBARI*

October 7, 2016

Representative Akbari: Hello, everyone. First of all, thank you so much for having me at Belmont. It's a beautiful day to be in law school. This is a gorgeous law school. Fortunately, I have not had to come into one for seven years now. [Laughter.] Anyway, I'm really excited about the topic that I'm going to talk about today. I represent District 91, which is in Memphis, as a state representative. I serve on the House Education Committee and the Criminal Justice Committee. I like both of those committees because, number one, I'm passionate about improving both of those areas and, number two, they are directly related to each other. If you look at a lot of the issues that we have in education and how that directly ties to the juvenile entering the justice system, it's imperative that we get our education problem together.

One in every thirty-seven adults in Tennessee has had some sort of contact with the justice system.¹ That costs the state of Tennessee \$23,000 per incarcerated person annually.² In the state of Tennessee, the funds provided by the state for education that we give each county is different based on the county's ability to raise money, but I can assure you that it's nowhere near \$23,000 per child.³ The summer before last, I participated in an early education fellowship in Seattle with a bunch of other legislators. We had our little morning reception where everyone had coffee and we were all excited and ready to learn. They closed the doors and then a law enforcement officer came in. I was thinking, "Uh oh, somebody is about to

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1. *Tennessee, PRISON FELLOWSHIP*, <https://www.prisonfellowship.org/about/justicereform/legislation/state-issues/tennessee/> (last visited Apr. 14, 2017).

2. Matt Lakin, *Room, Board and Pills: Public Pays Heavy Price to Jail Addicts*, KNOXVILLE NEWS SENTINEL (Dec. 16, 2011), archive.knoxnews.com/news/local/room-board-and-pills-public-pays-heavy-price-to-jail-addicts-ep-402260568-357328221.html.

3. *See Following the Money: A Tennessee Education Spending Primer*, BEACON CENTER OF TENNESSEE (Aug. 19, 2013), <https://www.beacontn.org/following-the-money-a-tennessee-education-spending-primer/> (study concluded that the average amount spent per pupil is around \$10,088 per student).

get arrested.” [Laughter.] But instead, he actually began our program. He was a former state representative himself. He served as a sheriff in Seattle, and he said, “Listen, you all can pay for this now, or you can pay for it later and it’s going to cost a lot more.” That was really his beginning to advocate for pre-kindergarten education, early childhood education, and a firm and good education all the way through that child’s life.

The reason why this is important is that it intersects with the justice system, but everyone wonders, “How does it make sense? I’ve heard of the school to prison pipeline, but what does that even mean?” I’m not an expert, so I’m just going to give you an overview from my understanding of something called adverse childhood experiences, also known as ACEs, which I have been able to research. There is a list of ten things that can happen in the life of a child that, if there is not an intervention, can dramatically alter the development of that child’s brain.⁴ Focusing specifically on their ability to appreciate the consequences of their actions, they do a test where they have marshmallows on the table, and they tell the child, “Well listen, if you could just not touch the marshmallows for five minutes, then you will get double the marshmallows.” There is a clear line of children who have not had these adverse childhood experiences who can very quickly see that they will have a reward, and those that have had these adverse childhood experiences who are unable to do that. An adverse childhood experience can be housing instability, food instability, being neglected, being around people who are either being abused or being abused themselves, being around someone who is doing drugs or someone who is abusing alcohol. If you have six of the ten markers, it will reduce your life expectancy by twenty years.⁵ The average life expectancy will go down to only sixty years, which is really significant.⁶ It will cost the country 2.3 billion dollars in justice fees in housing prisoners because they have had these experiences.

Now, everyone says, “Well, what can we do to fix this?” There are a couple of things that experts have discussed. Number one is what I kind of alluded to earlier: a high quality pre-kindergarten education. That intervention in a child’s life can help. Our Comptroller in Tennessee did a study and his office said the financial benefits of a pre-kindergarten education are lost by the third grade,⁷ but he did admit that the study was

4. *About the CDC-Kaiser ACE Study*, CENTERS FOR DISEASE CONTROL AND PREVENTION, <https://www.cdc.gov/violenceprevention/acestudy/about.html> (ten factors listed under Data and Statistics: emotional abuse, physical abuse, sexual abuse, mother treated violently, household substance abuse, mental illness in household, parental separation or divorce, criminal household member, emotional neglect, and physical neglect).

5. Carina Storr, *Is Life Expectancy Reduced by a Traumatic Childhood?*, SCIENTIFIC AMERICAN (Oct. 7, 2009), <https://www.scientificamerican.com/article/childhood-adverse-event-life-expectancy-abuse-mortality/>.

⁶ *Id.*

7. *Assessing the Impact of Tennessee’s Pre-Kindergarten Program: Final Report*, TENNESSEE COMPTROLLER OF THE TREASURY at 7 (May 31, 2011),

not that scientific, so we were told to wait until Vanderbilt released their study.⁸ [Laughter.] They released it last year, and those in the education world were a little disheartened to read the headline, because the headline said, “Pre-K education loses its value by the third grade.”⁹ And I’m thinking, “Oh goodness, that’s not what I’ve been told and what I’ve been researching when I’ve talked to legislators across the country about it.” You have to dig deeper.

The key is that a lot of the pre-kindergarten education programs in Tennessee were no better than the average day care program, so you have to focus on the quality. That’s why we say, “It’s not just about pre-kindergarten education, but a high quality pre-kindergarten education.” We know that it’s still a viable intervention to help try and offset adverse childhood experiences. However, convincing the legislature of that is a different story. [Laughter.] In Tennessee, we have more pre-kindergarten classes than a lot of other southern states, particularly Mississippi.¹⁰ I worked with a legislator who was bragging about the fact that they have fifteen classrooms. I said, “For your whole state? Okay.” [Laughter.] Every legislator knows when they get statistics that they can always say, “Well, there is always Mississippi.” [Laughter.] Sorry, I love to mess with them, and they are fun.

But the reason why it is so important to have that pre-kindergarten intervention is because it affects the child as they go on into their education world. Between third and eighth grade in Tennessee, seventy percent of our students are not proficient readers.¹¹ They either read at an average level or below, which is not good because after the third grade you should not be learning to read, you should be reading to learn. If you don’t have those basic skills then you’re not able to excel. If you’re not able to excel in

<http://www.comptroller.tn.gov/Repository/RE/SRG%20PreK%20Final%20Report%202011.pdf>.

8. Mark W. Lipsey, Ph.D.; Dale C. Farran, Ph.D.; *A Randomized Control Trial of a Statewide Voluntary Prekindergarten Program on Children’s Skills and Behaviors through Third Grade*, PEABODY RESEARCH INSTITUTE, VANDERBILT UNIVERSITY (Sept. 2015), mediad.publicbroadcasting.net/p/wpln/files/201509/VPKthrough3rd_final_withcover.pdf?_ga=1.184158438.1587393017.1478291272.

9. *Id.*

10. *2013-14 Tennessee Voluntary Pre-Kindergarten Fact Sheet*, TN.GOV, www.tn.gov/assets/entities/education/attachments/prek_fact_sheet.pdf (935 classrooms in 2014); *2014-2015 First Class Pre-K Classrooms by Region and County*, THE ALABAMA DEPARTMENT OF CHILDREN’S AFFAIRS, available at http://children.alabama.gov/uploadedFiles/File/20142015_OSR_program_classes_april.pdf; Jakie Mader, *Mississippi Finally funds Statewide Pre-k, — but Only for Six Percent of its Youngest Learners*, THE HECHINGER REPORT (Mar. 23, 2014), hechingerreport.org/mississippi-late-pre-k-funds-just-6-percent-youngest-learners/.

11. *State Launches Initiative to Nearly Double Reading Proficiency in Third Grade By 2025*, TN.GOV (Feb. 17, 2016), <https://www.tn.gov/education/news/37632> (“Currently, less than half of our third through eighth grade students are meeting proficiency in reading, and more than half of our students are heading into high school without the ability to read proficiently.”).

education, in my opinion, then you will not be able to move forward and you will eventually end up in the justice system.

Now, fortunately in Tennessee, it's a bipartisan issue. Is everybody familiar with the organization known as ALEC? ALEC is the American Legislative Exchange Council. It's very conservative, and it's funded by the Koch brothers.¹² They are very interested in criminal justice reform. I'm a member of the National Black Caucus of State Legislators, and we have a collaboration with ALEC. Now, we are non-partisan, but the majority of us are democrats, so partnering with this very conservative group on criminal justice reform is, honestly, groundbreaking. We've had two meetings. We're working on a joint package of legislation because it's a bipartisan issue. Everyone recognizes that it costs the states a tremendous amount of money and it's tearing up our communities, so people have approached it from a different perspective. And I say, "You want to save money and I want to save my community. I don't care. Let's do it, as long as we agree on the end result."

That leads me to this really interesting piece of legislation we are working on down in Shelby County, and it's groundbreaking. Our republican sheriff, Sheriff Bill Odom, and our republican family court judge, Judge Dan Michael, have come up with a piece of legislation that will extend the juvenile age to twenty-five. Now, people say, "Why would you do that?" It goes back to our adverse childhood experiences, because in that research they have also found that the adult brain doesn't really develop until, for a woman, the average age is twenty-two and, for men, the average age is twenty-five.¹³ So, if you have a juvenile that commits some sort of crime at sixteen, that person is still a child. He is still mentally thinking like a child. They still need additional resources, and they need additional services. That is what this legislation seeks to do.

In Shelby County, Memphis, none of the juveniles are housed in Memphis, so we've already determined that it needs to be a two-generation approach. You need to be able to partner the parents and the child together, but none of the students, none of the children, are housed in Shelby County. They're across the state. So, number one, the legislation wants to move them to the area that they're from. Number two, they are going to be housed with each other, and not with adults in any way. Number three, which is really important, is that they are going to be provided wrap-around services, including mental health counseling, access to education, and access to workforce development training. By the time they actually need that system, they will have a GED and they will have workforce training with some sort of certificate so that they can walk right into a job. Hopefully,

¹² *About ALEC*, AMERICAN LEGISLATIVE EXCHANGE COUNCIL, <https://www.alec.org/about/> (last visited Mar. 30, 2017).

¹³ *Understanding the Teen Brain*, UNIVERSITY OF ROCHESTER MEDICAL CENTER, <https://www.urmc.rochester.edu/encyclopedia/content.aspx?ContentTypeID=1&ContentID=3051> (last visited Mar. 30, 2017).

they will have been able to get the counseling that they need to deal with the mental issues and the trauma that they have experienced in their childhood. And, the bonus is that their parents are in the same city. There is a zip code in Memphis, 38126, where the average income is \$6,000.¹⁴ The annual income is \$6,000, so that parent is not going to be able to afford to go to Knoxville to see that child. They need to work. Tennessee is a right-to-work state, most people are paid hourly, and you might get fired if you take off that type of time. We have to be realistic.

The legislation is groundbreaking because it moves the juvenile age, but the awesome thing is that it's bipartisan and it's something out of Memphis. I think Nashville has eclipsed us, but previously we had the highest population in the state. But, guess what? This legislation was presented by the majority leader, Senator Mark Norris, in the Tennessee Senate.¹⁵ In the House, it was presented by Representative Mark White. There was some major pushback from the Sheriff's Association and from those who work in the facilities that house the juveniles because if they move those juveniles back to Shelby County and the majority of the juveniles that are being housed are from Memphis, they won't have jobs. You never know who is going to come against legislation.

What we're contemplating doing, and I think we – I'm not in charge, I'm just a co-sponsor – are making a pilot program so that it would just be in Shelby County. We'll see how it works in Memphis and then hopefully be able to replicate it across the state. To me, it is one of the most significant pieces of legislation looking at juvenile justice that we've had, and last year we passed the most comprehensive redo of juvenile justice that has been done. It was five pieces of legislation, but mostly it just put into the Code practices that were already going on in the juvenile system. The most important piece is that when they leave that system, their record will be expunged. So now they truly can walk right into a job. We have 18,000 jobs in Memphis that have not been filled because they say that they don't have a qualified workforce.¹⁶ It all ties together. If you're wondering why different people are interested in this, why different companies are willing to put money into this, it's because at the end of the day, we don't have people who are able to work and we have people who need a job.

Have you all heard of the Tennessee Promise? It is the program where you get free community college, and free means the last dollar amount.¹⁷ If you have a grant that covers ninety percent of your tuition, the

14. *38126 Income Statistics, INCOME BY ZIP CODE* (Dec. 2016), <https://www.incomebyzipcode.com/tennessee/38126> (2014 data from most current income statistics for 38126 from the US Census Bureau).

15. H.B. 2500, 109th Gen. Assemb. (Tenn. 2016).

16. Erinn Figg, *Memphis Crossroads: Now Hiring*, GREATER MEMPHIS CHAMBER (May 6, 2015), www.memphischamber.com/Newsroom/MBlog/May-2015/MEMPHIS-CROSSROADS-Now-Hiring.

17. *About*, TENNESSEEPROMISE, tennesseepromise.gov/about.shtml (last visited Mar. 30, 2017).

state will pay the other ten percent. The reason why that is important is because by the year 2025, fifty five percent of our workforce will need to have some sort of post-secondary education.¹⁸ So, hopefully, if juveniles have a certificate that means they have a clean record and they have addressed mental health issues and soft skill issues. Every factory or company that I have visited in my district says, “Listen, we have people who are employed, but we can’t keep them because of soft skills. They won’t come to work on time. They get into verbal altercations with their co-workers. They are insubordinate.” The Department of Education is pushing education in soft skill training that will start in elementary school and will be interwoven into normal education. I am really excited about that and I think it will come into legislation in this next legislative session, but it just shows you that they are looking at it differently. If we have people who are taking advantage of the Tennessee Promise but also have all of these ex-offenders who can’t, then it is not really doing the job that we want it to do. We understand that juvenile justice and education are intertwined.

We have looked at adverse childhood experiences and why it is important to have an intervention in something like pre-kindergarten or have something like a literacy program that addresses the fact that seventy percent of kids that don’t know how to read or they don’t know how to read on a grade level. We’ve looked at the juvenile justice reform legislation, which I think is really important, and it’s also a bipartisan issue. I think it’s something that can really move our juveniles forward and, in turn, stop the problem of incarceration of generation after generation. If we can do that, then hopefully we can get people to work and we can improve our communities.

Another thing that the state is doing through our Criminal Safety Act is that they are addressing sentencing. As legislators, we’ve received the broad thirteen bullet points that the task force addressed, but we don’t know what the actual nitty gritty of it is going to be.¹⁹ I’m on the Criminal Justice Committee, so I’m hoping that we will be presented with that information before January because, if any of you all have ever been to the legislature in January through April, it’s literally like going to the zoo. [Laughter.] Especially towards the end, it’s almost like being in college. We have committee meetings until eleven or twelve at night, everyone is eating pizza all the time, and everyone looks all greasy and washed out because we’ve been under fluorescent lights forever. [Laughter.] Yep, but what’s key is that we have to get this right.

18. Anne Kim, *Tennessee Promise: Offering Free Community College to All Students*, REPUBLIC 3.0 (June 2014), republic3-0.com/tennessee-promise-free-community-college-for-all-students/.

19. *Final Report of the Governor’s Task Force on Sentencing and Recidivism*, TENNESSEE STATE GOVERNMENT (Sept. 2015), archive.vera.org/sites/default/files/resources/downloads/tennessee-governors-task-force-sentencing-corrections-vera-report-final.pdf.

A piece of legislation that I'm working on is about reducing the felony expungement fee.²⁰ Before 2012, you could already get your record expunged if it was a diversion felony, but, in 2012, for the first time ever, you were able to get a conviction felony expunged.²¹ Certain crimes are not eligible and multiple felonies are not eligible, but we passed legislation where if it was within that same arrest that you were charged with multiple felonies, then you were able to expunge those. The fee is \$450.²² The only two states that are higher than us are Kentucky and Louisiana.²³

In the state of Tennessee, when you write legislation, you also get something called a fiscal note, which comes from Fiscal Review. It will tell you either how much money it will cost the state or how much money it will generate for the state. For this piece of legislation, it was going to generate hundreds of thousands of dollars because they anticipated that 70,000 people would take advantage of it.²⁴ It's going to make Tennessee so much money. So obviously no one would vote against it, right? Well, the reality is that even though \$450 may not be a lot to the average person, but for the average person that has a criminal record and may not have employment it may as well be \$400,000. They cannot afford to pay for it. Last year, only 900 people took advantage of the legislation.²⁵

I carried legislation last year working with a Memphis organization called Just City to try and reduce that fee.²⁶ Yesterday, I met with Governor Haslam and I basically begged for it to be included, because that is what being a legislator is about – humbling yourself and moving forward. So, I met with Governor Haslam and said, “Listen, because I wasn't in the legislature in 2012, y'all anticipated that X amount of people were going to take advantage of it and it was going to make the state X amount of dollars, but guess what? That didn't happen, so perhaps we need to look at things differently. By the way, I do know that you want to make sure that we have an educated workforce by 2025, so this plays right into it.” It seemed like a good meeting. We also met with the Deputy Governor Jim Henry. But you never know, so if you guys see me and I'm extra ecstatic in January, it's because they funded the legislation.

It's a long process, but the reason why we want to reduce the fee is because more people will be able to take advantage of it – point blank, period. There are some crimes – there are sexual crimes, there are violent

20. H.B. 2483, 109th Gen. Assemb. (Tenn. 2016).

21. *New Expungement Law, Effective July 1, 2012*, SHELBY COUNTY, TENNESSEE <https://www.shelbycountyn.gov/2368/Expungements> (last visited Mar. 30, 2017).

22. Maura Ewing, *Want to Clear Your Record? It'll Cost You \$450*, THE MARSHALL PROJECT (May 31, 2016), <https://www.themarshallproject.org/2016/05/31/want-to-clear-your-record-it-ll-cost-you-450#.m8GnrDChD>.

23. *Id.*

24. Tenn. Gen. Assemb. Fiscal Review Comm., Fiscal Note, HB 2483, SB 2400, 109th Gen Assemb. (2016).

25. *Id.* at 1.

26. JUST CITY, <http://www.justcity.org/> (last visited Apr. 14, 2017).

crimes – that are not able to be expunged. These are mainly focusing on low-level, non-violent crimes that these people have committed. You can go through that process. You pay your restitution, and you have literally gone through the entire system, but then you can't get that \$450. This will hopefully move them forward. We're anticipating that this fee will be reduced down to \$180. Again, you never know how the legislative process works, but I'm hoping that it will be reduced.

That all ties together because, at the end of the day, if you want to improve our communities you have to make sure that people can work. A lot of times, someone will tell me, "Well listen, these people need to do better. The parents need to be parents." I say, "Yes, but we need to take people where they are. If you have a parent who is a victim of abuse, who had a parent who was in a situation that led to this situation, then you have to meet them where they are." As another part of the intervention, Baptist Hospital, which has their headquarters in Memphis but also has hospitals in Nashville, has created two parenting centers.²⁷ The parents can come in, they can get counseling, and they can get counseling with their child. They can get counseling on mental health issues but also on income issues: on how to save and on how to work towards getting better positions. It's really critical that you take people where they are. Instead of looking down and criticizing, you have to lift them up from where they are. I think that is how you're going to improve the cities. The bottom line is to take people where they are, look at these adverse childhood experiences, and try and intervene. Get creative with your legislation, like this juvenile justice reform that we're looking at that I think can have a significant impact statewide. It's not just West Tennessee that has issues, but it's also East Tennessee and Middle Tennessee. We're all connected in that there is poverty everywhere, there is poor education everywhere, and there is crime everywhere. Get creative, work together, and address it. And you have to understand that education and justice are linked together. Does anybody have any questions?

Audience Member: Is financial literacy a part of the school curriculum these days? I've encountered relatives who've had trouble with the payday loan system or the title loan system where they have really gotten themselves in a bind. When I was in school, financial literacy was just not part of the curriculum. Is that part of it today? Or, if not, do you have legislation that would go for that?

Representative Akbari: That's an excellent question. We have some legislators who have carried it as a piece of legislation. Some high schools offer it as an elective. To be honest with you, though, we talked

27. *Universal Parenting Places*, ACE AWARENESS FOUNDATION,, aceawareness.org/universal-parenting-places/ (last visited Mar. 30, 2017).

about trying to incorporate it into the curriculum, but a lot of teachers have pushed back because they say it is not a testable subject and feel that we have already have put too many testable subjects on them. There are particular community organizations or the Treasurer's Office that do events and have literacy workshops in elementary schools. I do know that there are three or four schools where they start teaching them about savings and they open up a savings account. It definitely needs to be replicated in a larger form. I might look at that, honestly, because there has been so much uncertainty with our education standards that we haven't really messed with adding different things. I also think there needs to be a heavier role with civics. Even though it is in the school system, obviously people are not getting it because they do not understand it. I get emails all the time about speed-breakers and potholes and things that I certainly can't fix. But I agree with you. I think that's great, and I will definitely look into it.

Audience Member: In the juvenile justice reform that's proposed, does it also have any limitations on which offenses would be eligible for that twenty-five-year-old to have to be in that program?

Representative Akbari: It does. There are still situations where people will be referred to the adult system. There is a list of – and I really should know them – but it more so focuses on violent crimes. I'll offer you an example: the reason why the legislation has been brought up is there was a young lady who was fourteen and unfortunately was put into the prostitution system. I don't know that she murdered her pimp, but she might have. She did hurt him, and that would have put her in some sort of adult system. Instead, the juvenile court judge just held her back on his own. He mentored her, worked with her, gave her extra counseling, and made sure she had access to education. This young lady is a freshman in college this year. You have to make sure that you don't have truly dangerous young people in that system, though, so there are restrictions. I just, unfortunately, don't know them off the top of my head.

Audience Member: It seems that the institutionalization of the people in this country and this state is big business, and some statistics that I've heard are upward of \$25,000 a year for the incarceration of one person. What can be a trigger to get the legislature to transfer some of those funds that are used for that purpose to create education and pre-kindergarten programs like you were talking about that would truly benefit and shift the dynamic here of that type of incarceration?

Representative Akbari: I think that it is already shifting, but it is so slow. The reason why I say that is because for a time period of fifteen or twenty years, the thought process was to invest in prisons because it was going to make money. Now, it's costing the state too much money to

reconcile how much they potentially were earning. We have a lot of older contracts where the state has to guarantee a certain amount of bids, which is a real problem. Otherwise, they have to pay some financial penalties. I think those are going to start to ease out and then they can be restructured, but they are already looking at that. The cost is too high, and like you said, with a juvenile it costs even more and some juveniles are being sent out of state. Our juvenile court judge estimates that it costs over \$100,000 every year for a juvenile. In Memphis, they spend \$9,000 a year for education for a child.²⁸ It's definitely shifting, but it's a hard mindset of saying, "If I am soft on crime, then I'm not doing what I'm supposed to do." Fortunately, that is shifting to say, "I'm not being soft on crime; I'm being smart on crime." It's just slow, especially because this is what people have always thought, but it's shifting.

Audience Member: I think a restorative justice program is being started in January here in Nashville. Is there any plan in Memphis or talk about that being more statewide?

Representative Akbari: Yeah, I know an organization called Just City, and a former Memphis public defender is the Executive Director of it. They've been trying to work with the clerk in our courts about it, but it kind of fell apart. I think the press is a really good tool sometimes to push things forward. The discussions have resumed, and we are definitely looking at Nashville as an example. These people are passionately working on it and they've dedicated their lives to it. It's a group of attorneys, and I actually went to law school with a group of attorneys that are doing the same thing in St. Louis. They are called Arch City Defenders,²⁹ and they are amazing. But yes, the answer to your question is yes.

Audience Member: The effort to expunge felonies and expedite that expungement is fascinating. You would think that the private market would start being more tolerant of hiring people with felony convictions. If just twenty years ago they forged a check, yeah, they could work at McDonald's at the drive thru. Do you think that the market is coming around to accept people who have felonies or do you need legislation to get it done?

Representative Akbari: I think that it is a combination of the two. They are coming around, but because I have been working with our Chamber of Commerce about it, the companies will tell me that they will hire ex-offenders who have a record, but they don't want us to advertise that. That makes it difficult. If it gets out that they are a company that hires

28. *Following the Money: A Tennessee Education Spending Primer*, *supra* note 3.

29 ARCH CITY DEFENDERS, <http://www.archcitydefenders.org> (last visited Mar. 30, 2017).

a bunch of ex-offenders, I don't know if they feel that the customers might think that their services are compromised. Fortunately, the Chambers of Commerce in Memphis and in Nashville are on board for reducing this expungement fee. I think that will go a long way to at least say, "Hey, the record is clean so now we can hire them." There are still certain jobs, even on the state level, related to financial institutions where it still matters if you have that on your record.

I'll say one thing before I go for you all who are in law school. The legislature is an awesome place to be a part of and don't just think that you have to be an elected official. You can be a lobbyist or you can actually work in the Legal Services Department. Do not let any legislator fool you – they do not write their own legislation. [Laughter.] Even as an attorney, I don't. My first year, I worked with an attorney from the Senate who wrote some legislation. To make a long story short, the legislation lacked an intent clause and the bankers came after us in a hard way because they would have been accused of fraud if they had accepted these funds. It was ugly, but there is a place for you all there. Keep your mind open to it because you never know. It's a great environment to be in if you like politics and really get into the law. Thank you all.

[Applause.]

