

**CENTER FOR AMERICAN PROGRESS**

**FAIR ELECTIONS NOW ACT AND CITIZENS UNITED:  
THE FUTURE OF PARTICIPATORY DEMOCRACY**

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U.S. SENATE**

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WINNIE STACHELBERG: Welcome to everyone. Thank you for coming to the Center for American Progress Action Fund. Thank you for coming. You're a little early. We have clearly an interested and engaged audience, so we're going to get right started.

I want to welcome Sen. Durbin and Congressman Larson. Thank you so much for being here. I want to also thank our cosponsors, Nick Nyhart, who's the president and CEO of Public Campaign, and Bob Edgar, who is the president and CEO of Common Cause. I want to thank you so much for your partnership and for being here and for all of your great work.

We're on a tight schedule this morning for a couple of reasons. As some of you may have heard, the Senate is working on – I think it's health care – (laughter) – a small issue. We're lucky to have the senator here. And Mr. Larson, the majority whip, needs to get back home, unfortunately, to attend a funeral. And he is going to duck out a little bit before the program ends, although we'll have Sen. Durbin here for a bit longer. So let's get right into this.

Now, my friends here need no introduction but I would be remiss if I didn't say that Sen. Durbin is the senior senator, obviously, from the state of Illinois. And I always like to note that Time magazine has called him one of America's 10 best senators. I'm not really sure who the nine are above him but he's a great friend of the center's and we're –

SEN. DICK DURBIN (D-IL): Probably 90 senators disagree.

MS. STACHELBERG: There you go. And Congressman Larson began serving in the House from Connecticut in 1999, and I think as a credit to his leadership and the work that he's done on so many issues, was elected by his peers to serve as the chair of the House Democratic Caucus. And that is not an easy task and it is certainly not an easy task these days –

REP. JOHN LARSON (D-CT): Like herding cats.

MS. STACHELBERG: Like herding cats. Exactly. So we've got two powerhouses with us today for a discussion about how federal campaigns are funded and, as importantly as how, by whom. I think we're seeing an unprecedented ability for citizens to organize and participate in the political process using the Internet at very little cost and obviously being galvanized by campaigns. This includes small contributions to political campaigns.

Obviously, President Obama's campaign took advantage of the energy. It's estimated that there were 3.7 million small donors to his campaign and he collected over \$246 million in contributions of \$200 or less, which, compared to George Bush, was quite a dramatic increase – George Bush raising only \$64 million from such contributions.

I think at the same time, though, the Supreme Court is showing an increased skepticism regarding attempts to regulate campaign financing including, I think, a hostility toward limiting

the independent spending of corporations. And we're going to talk a little bit about the courts and legislation. We don't know yet how the court is going to rule in Citizens United, but it's likely that the decision will pave the way for increased campaign activity by corporations and other independent groups.

We can talk a little bit about the Fair Elections Now Act which aims to relieve that fundraising pressure. And I'm just going to open it right up and ask Sen. Durbin – we'll get to the specifics of the legislation soon – but why are you working on this legislation sort of to change the way you and your colleagues are raising money?

SEN. DURBIN: Thanks, Winnie, for the question and thank you for being here. The numbers tell the story. The average winning Senate candidate in 2008 spent \$8.5 million. That's the winner. The average losing Senate candidate in the same cycle – \$4.3 million. It costs over \$4 million to lose running for the United States Senate. It is beyond the reach of average people and requires folks to enlist in a system which many would like to avoid because even those with the highest integrity and character feel somewhat compromised when you spend every waking moment begging for money. It permeates the entire political process.

I can't tell you how many hours we spend as senators speaking with one another about how we're going to raise money and how much time we're spending raising money – the so-called power hours which, if you haven't heard of it before, is when a senator takes an hour out of a day and sits in front of a telephone at the respective campaign headquarters trying to raise money for the cause. It usually is the lunch hour and you're munching on a sandwich hoping that somebody answers the phone. But it becomes a preoccupation in terms of what we're doing.

Let me also just say that most of us are following the health-care debate, the biggest domestic debate of our time. The House managed to work on it under House rules and House tradition and get it done in fairly short order. In the Senate, naturally, it's going to take much longer, and it has. But what you're seeing on Capitol Hill is, I think, only part of the story of this fight for health-care reform. It reminds me of the old analogy of watching people playing ping pong above the table and tossing bowling ball at one another below the table. Well, what's going on below the table has been reported by the press in terms of money being spent.

This is an Associated Press story of just a couple of weeks ago that so far, the Chamber of Commerce, opposing health care, has spent \$24 million on television commercials to \$12 million spent by labor unions and other backers supporting it. So the ground effort state by state, sometimes neighborhood by neighborhood is being funded by these large groups interested in the passage and defeat of this legislation.

If, as Winnie referred to, the Supreme Court opens the door wide and says, you know, there are no limits, this – what we see on health-care reform, we will see in individual campaigns. What John and I are trying to do is to give every candidate for the House and Senate a voluntary opportunity and a fighting chance not to match dollar for dollar what they can come up with, but to make certain that your message is heard. I think we have a reasonable approach to do it.

MS. STACHELBERG: Fantastic. And Congressman Larson, talk a little bit about sort of your experiences in fundraising and how that plays out – obviously, the conversations with your colleagues are important there as well.

REP. LARSON: Well, thank you, Winnie. And it's great to be here with Dick Durbin, who has been a leader on this issue; John Tierney in the House who's also been a great leader; Chellie Pingree, a newcomer who's got a great story, especially her daughter, Hannah, who is now speaker of the house in Maine under their clean election laws legislation.

And our experience has been, quite frankly, of a whole process because, as Dick well points out, the necessity to raise money is corrosive. It's not corrupt because everything is legal. And yet what happens with so many of our members – we call it dialing for dollars – they spend an inordinate amount of time – if you're elected to the House of Representatives, the moment that you're sworn in and even before, you're already back down at the DCCC dialing for dollars because those races, on average, are costing, in competitive races, three to \$4 million for you to raise.

Or if you just want to make sure that you have enough money on hand to make sure that you don't have any strong challengers, the threshold for whether or not you're a good candidate isn't the issues that you stand, it's how much money you have in the bank and how much will your opponents therefore have to raise in order to challenge you. So we're in this money chase and we're in this money chase when members would far rather concentrate on the issues.

There's a great deal to be said up in the House and I think in the Senate as well – the collegiality has gone out of the place because people are spending time raising money to then run attack ads against one another. And after the most recent vote that took place in the House with all the interests that were at stake there and all of the money that is being spent, immediately after that, specific members were picked out and then enormous amounts of money dumped into those specific areas to defeat those candidates because they had the temerity and the courage to vote for the health-care bill.

When we're rounding up – we're close to 130 signatures now – and the best place that I go to enlist people for this program is down to the DCCC as they're dialing for dollars because, as Dick points out, people are fed up with it. They want to spend time here doing what they were elected for. And that's why FENA presents such a great opportunity for us, an opportunity to reconnect with our roots, get back to what this used to be, and go through small donors.

And when you can get contributions from 1,500 small donors, that means you have to be back in your state. You have to be back in your district. You have to reconnect with the public who then feels that they are part of a system that works. And it's not corrosive. And it's also voluntary, as Dick points out, and so we're able to pass all the Supreme Court tests that previously have hindered the prospect of public financing coming to fruition.

We feel pretty confident we're going to be able to do that in the House of Representatives come this January. Right now we've been, as has the Senate, pretty much bogged down with

health care and jobs, jobs, jobs and jobs. But we do see a great opportunity and we think a part of the backdrop for that opportunity will be the pending Supreme Court decision.

And I look forward to working with our strategic partners who've been just outstanding – not only the Public Campaign but Public Citizen, SEIU, Democracy 21, and of course Common Cause. And the excitement amongst our members, I think, is something that I wish everyone could witness because clearly right now they're the ones that want to see this system changed in a dramatic fashion.

MS. STACHELBERG: Well, both of you have painted a fairly bleak picture of the problem, whether it's the power hour or whether it's dialing for dollars. Senator tell us a little bit how FENA – how the Fair Elections Now Act would work. How would it begin to address and fix this problem?

SEN. DURBIN: First, it's voluntary. You don't have to be part of it. And if you volunteer to be part of it, you agree to certain limits. The most important limit that you agree to is not to accept a contribution of over \$100. In order to qualify initially based on the population of your state, you have to raise a certain number of contributions and total amount of money so it puts you over the threshold of credibility.

It doesn't allow truly fringe candidates who are going to try to take advantage of the public funds that are available here that really are not viable in terms of support within their own state. So you can collect small contributions, but you have to reach a certain threshold amount in contributions to be eligible to participate. The money is available in the primary and general elections, qualifying elections as well.

And it's a matching fund that is based first on the size of your state and the number of voters and also on your personal commitment to it. Here's what I mean. I would receive a certain amount of dollars once reaching the qualifying amount that I've raised, but if I want to receive more, I then set out to solicit more \$100 or less contributions, which can be matched and so I can virtually double the amount that was originally available to me by my own initiative, but all in smaller contributions.

In addition to the dollar amounts that I'm talking about coming into your campaign, there's also money that's given for media purposes and discounts on media as well. Can you be outspent? Of course you can be. But at the end of the day, I've looked at these dollar amounts and I thought I could engage in this system in my home state of Illinois and at the end of the day be confident that I will be heard from. The people will know I'm out there. They'll hear my message. I think we have learned through some of our friends and people who aren't our friends that having all of the money in the world doesn't guarantee success in politics.

In my home state of Illinois, with only one possible exception, the people with the most money – self-funders who come in – don't win. They spend a fortune and they don't win, and there've been some classic examples including the primary – Senate primary of the current president of the United States. So what I believe, if you have what is an operative amount of money, a threshold amount of money to deliver your message, you can succeed even if someone

is spending an overwhelming amount against you. This public financing bill does it and we pay for it.

We believe – we have an estimate now of about \$186 million, what we think it would cost, go into public financing. We impose a surcharge tax on those who are contractors with the federal government, with a limitation of \$500,000 on any firm. And the money can be raised to generate the support for this. I think it's money well spent. We can get into that part later. That's the basic mechanics of this Fair Elections Now Act.

MS. STACHELBERG: And when you're talking to your colleagues, Congressman Larson, and urging them to join as cosponsors and trying to convey to them the point of the bill, are those the points as well? Are there differences?

REP. LARSON: They are. And I think Dick laid it out extraordinarily well. And what the members get and understand is that they recognize the hypocrisy that we're involved in. They understand how corrosive a process this is. And they understand also that they can't stop what they're doing. You can't unilaterally disarm when you're in a nuclear arms race with an opponent that, as I indicated, just after the last vote, went nuclear on you.

Where do you go for that money? That creates a lot of the skepticism from our members. "Oh, my god, you know, I've got to out and raise – how do I answer the several hundred ads that are being levied against me? How do I possibly combat that?" And we believe that the answer is to a grassroots involvement.

And again, Obama demonstrated that it could be done at that kind of a level. And I think once there is a bill in place that allows it – and we've seen great success in the states of Maine, my own state of Connecticut, and Arizona – it frees up the member to be bolder and more aggressive on issues that confront them, not feeling that they're beholden to anyone and more in contact with their constituents.

And that especially works well in the House of Representatives, where we're up every 2 years and our districts, of course, are just in excess of 600,000 people. So this makes it a very doable process and also one that will allow our members the time that they desire focusing on the issues and focusing on serving their constituents instead of spending the time dialing for dollars.

MS. STACHELBERG: You mentioned that the debate may occur in the House in particular, sort of against the backdrop of the Supreme Court's decision in *Citizens United v. the FEC*. How do you think the court decision will affect the debate in Congress? How do you think the court decision ultimately will impact the support there is for the legislation?

REP. LARSON: Winnie, we don't know what the court decision will be but, however, we're very suspicious, given the makeup of the court, that this could dramatically alter the way campaigns run, and especially if major corporations and unions are able to give unlimited amounts of money to campaigns, that it will defeat the purpose.

And yet we have in front of us an opportunity that brings this back to basics. And you know, even though it's voluntary and someone else could choose go the traditional route and if the Supreme Court in fact does what we suspect it may, there would be unbounded amounts of money that could come into a system. But what a difference it would make if the public knew that individuals had a choice and what choice they took in order to preserve this democracy of ours.

And at the core of this, that's what's at stake here, is our own democracy. And all of you in this audience are here because you care about this issue and I daresay – I think it was Bismarck who said it – two things you don't want to observe: sausage being made and a bill becoming law. Well, when you add that whole system of money and influence that happens and bears down upon members during critical votes, it's worse than watching sausage being made. And that's why we're out to change it and I think the prospects are good.

MS. STACHELBERG: Given sort of the legislative move and the potential decision by the courts, do you see, Senator other efforts by Congress for further disclosure around the campaign finance issues? Is this the beginning? Is this the end? Is this a signal that Congress could send to others that they we're going to clean this up?

SEN. DURBIN: Let me be candid about this, all right? It takes a major scandal to create a major reform. I don't know that we've reached the level in the Senate or in the nation where people are going to demand this of us or that senators are going to demand it. But if they think that the Supreme Court has tipped the scales so dramatically that they don't have a fighting chance anymore, they may be open to this. Maybe it's a new paradigm here. They may be open to it.

And I think that a lot of senators are taking a look at their states. My friend, Sen. Barbara Boxer – imagine raising the money to run in the state of California – what that is like. She doesn't have the money personally. She – (inaudible) – don't have that kind of money. And they're up against someone who might be able to self-fund.

She's going after her job of raising money, but imagine raising \$20, \$30, \$40 million or more, which is what she faces in the next 12 months, and then to know that the Supreme Court has just decided that the corporations, whoever it might be, or whatever group can weigh in, in unlimited amounts in the campaign. Well, I think there would be a new interest and appetite from any member of the Senate facing that possibility.

MS. STACHELBERG: I'm going to ask Congressman Larson one question and I think you're going to need to leave. Tell me a little bit about the opposition that's mounting to the legislation, sort of, are the forces geared up? Is this going to be one of those clashes of the titans that we see in Congress?

REP. LARSON: Well, no, I would – let me piggyback on something that Dick said. I think the forces don't believe that it'll happen. I think the forces are convinced that money will prevail. I think the forces are convinced that the status quo will remain because once addicted to a system like this, there is no opportunity to change it. I think that that's an advantage to us.

And I'm also pleased that we have a bipartisan effort. And while Walter Jones and Tom Platt and others don't represent a lot of Republicans, they are feeling the same way. They have to feel the same way that we do with respect to this process. So we've kind of had an opportunity here to sneak up, if you will, on the process.

And I feel rather confident that the opposition will, as it always does, flare up and they'll flare up around concerns, quite frankly, about – Dick and I are both leaders and we raise money more often than not to give to candidates that are struggling to raise money. That's part of the process. Institutionally, the DCCC raises money to give to candidates. Good news is, this doesn't impact that. And so we're able to ally the concerns of our own membership and then point to a direction and a path that they can take where we have a stellar example.

Chellie Pingree talks about her daughter, Hannah, who is now the speaker of the house. But Chellie gives the example of there she was, every moment up in Maine, on the phone, asking people for money. By contrast, her daughter was going door-to-door and talking about her message and where Maine needed to go and what they needed to do with respect to health care and where they should be on jobs. Chellie was spending her time raising money.

Her daughter was spending her time talking to the public. Her daughter became speaker of the house in Maine and now uses as a recruiting tool to get people to run the whole notion of becoming involved in a clean campaign, in small donors, in being able to reach out and connect with people. It has enormous appeal and I'm happy that we've been able to kind of sneak up, if you will, and also the energy that we have in the House.

It's far more difficult in the Senate. There's no question about that and on so many different levels. But we feel that if we can provide the momentum and we can create the surge and with the backdrop of what we anticipate may happen in the Supreme Court, that we can and will make a difference. And that's our goal.

MS. STACHELBERG: Okay.

REP. LARSON: Sorry I have to go, Dick, but he can answer all the difficult questions. (Laughter.)

MS. STACHELBERG: Let's talk a little bit just about opposition for a moment. Thank you so much, absolutely. Opposition – how is that opposition different in the Senate in terms of the actual members themselves, the industry, the forces opposed to change it?

SEN. DURBIN: Well, first, I did have a bipartisan bill and then Arlen Specter got religion. (Laughter.) And so now I'm still looking for a Republican cosponsor and I hope that we can find one. And those of you in the reform and progressive communities who have friends on that side, I hope you all encourage them to consider this bill.

The opposition obviously comes from those with the money who have a big role and a big voice in the current political process. The opposition comes from incumbents, who think

they have a winning formula to be re-elected and fear change. That's understandable. The Supreme Court decision I mentioned earlier may intervene in that thinking and lead them to a different conclusion about their future. And I guess one of the biggest problems we face in the Senate, when it gets right down to it, is finding time to bring an issue like this to be debated on the Senate floor.

I think you all know what's happening there. The minority in the Senate is using the Senate rules designed to protect the minority most effectively to slow down and stop things from being considered – nominations as well as legislation. So Harry Reid and myself as whip sit there anguished over how little time we have and how much time it takes to do virtually anything.

To bring a bill like this up and debate it in the Senate would be to commit at least a week, maybe two weeks to go through all of the procedural possibilities to get it to a point where it can even be debated. And that is one of the problems we have in the Senate. But not that it can't be done, but it is – I don't want to understate the challenge we face.

MS. STACHELBERG: I want to ask one last question and open it up to the audience and maybe those who are with the press – if you could raise your hands and ask the first questions and then hopefully we'll take a few from some of the others. I guess finally, Senator how do you respond to critics who have and kind of inevitably will call this piece of legislation sort of public welfare for politicians and argue that they don't want the government's money going to subsidize views that they don't agree with at the end of the day? How do you sort of square that circle?

SEN. DURBIN: Interestingly, when the voters are given a direct voice on this, they choose it. They get it. They understand that they are currently paying for the system. They may be paying for it directly or indirectly, for sure. I made a statement a few months ago that got quoted around. I said it about the power of the banking lobby on Capitol Hill and I said it on an obscure radio show in Chicago, a progressive radio show.

And the next thing I knew, everyone was quoting it. I never figured out how – I know nobody was listening to that show, but in the world that we live in, I finally found there's a progressive blog in Illinois and that blogger was listening to the show and off it went. And basically, I talked about the fact that when it came to the banking lobby, they owned the place on Capitol Hill. It might have been an overstatement, but not by much.

One of the people I ran into afterwards said that that statement was like a bolt of lightning into a swimming pool. He said it just woke everybody up that something's going on, on Capitol Hill we hadn't suspected. And the reason I bring it up was, we learned when I was in a debate over an issue called "cramdown" euphemistically to give the bankruptcy court the authority to renegotiate a mortgage for someone who is facing foreclosure on their home, and lost that to the banking industry now twice on the floor of the United States Senate.

A banker friend of mine sent me an e-mail that was set out by the head of the Arizona Banking Association and this lady said to all of the representatives of the major banks and her counterparts in other states – she said, I know Durbin has this bill on bankruptcy reform. He is

making compromises and concessions in an effort to pass this bill. We've got to stop him because we have a promise from the Republican Senate leader that if we'll stop Durbin on this, they'll support us in stopping any further regulatory reform.

This is the total smoking gun as far as I'm concerned. It tells the whole story and it's in writing as to what is happening behind the scenes. So when people say, you know, I don't know if we should have public financing because that's my tax dollars, I can tell them that their resources, whether tax dollars or their personal wealth, are being impacted every day by decisions being made by special interest groups that are fully vested in this process now.

Put the money in and get the results. And it's far better – I think as these referenda have shown – it is far better to let the candidates go out and speak to the people and get to know the people rather than to spend their time amassing wealth so that they could spend it on local television stations.

MS. STACHELBERG: Great. Have we got some questions from the audience? Yes. Wait for the –

Q: Hi, I'm Donald Tursman (sp), actually a board member of CAP. You talked about needing a scandal to get this to – reform to happen. Don't you think the American people watching health-care reform in the Senate think we have a scandal?

SEN. DURBIN: Some do. I think some are troubled by the fact that two out of three Americans support public option and it can't seem to get enough traction to pass the Senate. I hope it does and I salute Harry Reid and his valiant efforts to keep the concept of public option alive. But you all know the story. Two or three Democratic senators have announced they can't vote for a bill with public option included. So a lot of people across America say, I don't get it. Two out of three people are for this, why can't the Senate be for it?

In other aspects of it, in terms of what we're doing in relation to health insurance companies, in relation to pharmaceutical companies, I think there is – I don't know if it is anger or sadness or people walking away – preparing to walk away from the political process, but I think this bill has brought some of those emotions out.

Having said that, if we can pass this – and I think we can – if we can pass this bill, don't minimize the accomplishment. It is huge. I don't think – probably I'm not fair, but I'll just go on to say it – I don't think LBJ with all of his prowess politically could pass Medicare under the current circumstances, what we're up against in terms of the political system and campaign system in America today. It was just starting in his era. Today, it is full blown in terms of the millions of dollars that are being drilled into this process to stop reform.

MS. STACHELBERG: Right up here in front, yes.

Q: Robert Brannum, D.C. Federation of Civic Associations. One impact of fair elections is being – is having the public's vote respected. District residents have voted in a referendum

against private school vouchers, though the Senate ignored the district referenda and imposed private school vouchers on D.C. residents as being pushed by Sen. Lieberman.

SEN. DURBIN: We need a whole program on this one. Since I happen to be the senator chairing the Appropriations Committee for the District of Columbia – and let me just say, historically I've been sad and sometimes angered by the inclination of many members of the House and Senate to play the role of mayor for the city of Washington, D.C., when they won't do it at home or can't get elected at home. And so they want to make the local decisions.

We have a situation, which you're aware of, that the D.C. City Council and mayor support the voucher program. And by majority, they do. And Michelle Rhee supports the voucher program as it currently exists, who's the chancellor of schools in D.C. And she had said publicly that at least for 5 years, it is difficult – she said this under oath in at least a hearing that I hold – at least for the next 5 years, she would find it difficult to say to a parent in the District of Columbia, it's preferable for you to take your child out of a charter school or a voucher school and send them to a public school.

But the quality of public schools in D.C. just hasn't reached that level, and so what we're trying to do is to give her a chance to bring in real reform, dramatic reform to the public schools of Washington, which is needed in many other cities across America, including my home state of Illinois. And so the voucher program now – to put it in perspective – has about 1,300 students. The charter schools in the District of Columbia have 28,000 students; the public schools about 45,000 students. It's a very small program. It isn't as if it's become dominant.

What I've tried to do is impose standards on the voucher program in Washington, which I offered when it was created. Some thought they were unreasonable standards. Do you know what the standards were – my amendments which were defeated on the voucher program? To require that every teacher have a college degree – how about that for a radical idea? To require that every school building with voucher students be judged safe from the fire safety code – how about that for a radical idea?

And then to say that the students in a voucher school take the same tests as kids in public schools so we can compare the results. All three of those amendments were defeated. So now we have imposed them under the law. We are continuing the system, even though it is a small part of education in the District, but ultimately I think the D.C. City Council and the mayor have to make a decision about its future. And I think our bill will say that.

MS. STACHELBERG: We've got time for one last question. Right over here. Sir, hang on one sec for the mike. Hold on.

Q: Senator how much support is there from the Obama administration for the fair elections now bill?

SEN. DURBIN: President Obama, as a senator, was a cosponsor and so he does support the concept. I have not asked him, nor Rahm or any of the people in the administration, if it will be part of their priority in the coming year, but I hope it is. I think there's an appetite for reform

across America. And I would like this administration to be identified with it. And if they could help and join me in this effort, it would be helpful in the Senate.

MS. STACHELBERG: Senators are often not succinct, but that was such a succinct answer that we have time for one more question. So if I can ask –

SEN. DURBIN: You seem stunned, Winnie. (Chuckles.)

MS. STACHELBERG: I don't mean to be rude. Right up here.

Q: Norm Ornstein from AEI and Roll Call.

SEN. DURBIN: The famous Norm Ornstein? (Laughter.)

Q: To the famous Dick Durbin. (Laughter.) Another part of aiding and abetting the corrupt money system is a Federal Election Commission filled with feckless people who have been ratified by the leaders of both parties to basically flout the law and keep anything from changing in the system with the status quo.

We have commissioners whose terms have run out. The administration has not nominated people to replace them. I fear they will nominate people who will continue the system. What can you do to make the Federal Election Commission something that isn't – that's at least neutral in this process and not an opponent of significant reform and change?

SEN. DURBIN: Guilty as charged. All true, everything you've said. I don't think Federal Election Commission really performs the function that we envisioned it would, nor do I think we have the capacity to change the law and give it more power. I'll just flat out tell you that. I don't think we can get a bill through the Senate that does that. I wish that were not the case. We need a Federal Election Commission which makes some hard decisions and has some authority. And Congress – the Senate in particular – have gone out of their way to make sure that doesn't happen.

MS. STACHELBERG: I want to thank you, Sen. Durbin. I want to thank you all for being here and for this very enlightening program, which I know will continue. Our partners, thank you very much for joining us. Thank you. Thank you.

(END)