1 PENNSYLVANIA SENATE JUDICIARY COMMITTEE PUBLIC HEARING 2 3 IN RE: 4 CIVIL LEGAL REPRESENTATION 5 OF THE INDIGENT: HAVE WE ACHIEVED EQUAL ACCESS) 6 TO JUSTICE?) 7 _ _ _ _ _ Allegheny County Bar Association 8 436 7th Avenue 9th Floor, Grant Room 9 Pittsburgh, PA 15219 10 Tuesday, October 29, 2013 1:00 p.m. 11 - - - -12 CHAIRMAN: SENATOR STEWART GREENLEAF 13 14 TRANSCRIPT OF PROCEEDINGS 15 _ _ _ _ 16 REPRODUCTION OF THIS TRANSCRIPT IS PROHIBITED WITHOUT AUTHORIZATION FROM THE CERTIFYING AGENCY 17 18 19 20 21 22 23 24 25

MEMBERS PRESENT: Senator Stewart Greenleaf, Chairman Senator Randy Vulakovich Senator Wayne Fontana Senator Jay Costa STAFF PRESENT: Gregg Warner, Esq., Counsel Zack Hoover, Esq., Minority Counsel Reported by: Donna R. Betza, CMRS Court Reporter

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PROCEEDINGS 1 2 SENATOR GREENLEAF: Okay. We'll open the 3 4 Judiciary Committee Public Hearing on Civil Legal 5 Representation of Indigent. This hearing is trying to establish or achieve equal access to justice for those 6 individuals who do not have the financial wherewithal to 7 8 obtain counsel. 9 We welcome here today all of the witnesses that 10 are here and also my fellow members of the Senate, Senator Fontana, Senator Costa, Senator Vulakovich. 11 12 Thank you all for being here today and participating in 13 this. This is the third hearing of three hearings. 14 15 The first had been in Philadelphia, and in Harrisburg, 16 and then today in Pittsburgh. 17 There are many people who do not -- who cannot 18 afford legal representation. Many of those issues are 19 issues that are very important to them and to society 20 such as child custody, housing, health and safety. There's nearly 1.9 million people in Pennsylvania who, 21 22 um, even though they may be eligible for representation, 23 legal aid representation, that only one out of two 24 actually obtains that because of the lack of resources. 25 So we are going to begin our testimony -- unless

1 any Members want to make any statements -- with our 2 Justice Baer who is here today who has a long, long history of dealing with issues involving children and the 3 Courts and, in fact, the day -- I think it was the day 4 5 he was elected to be a Supreme Court Justice, he started a Commission to look into how that we could deal with and 6 treat the children of our Commonwealth in a better way 7 8 through the court process.

9 Justice Baer, thank you so much for being here 10 today, and we would like to hear your experience. You 11 had experience both as a Common Pleas Court Judge and now 12 as a Supreme Court Justice. We would like to have your 13 comments for us. Thank you.

14 THE HONORABLE JUSTICE MAX BAER: Senator 15 Greenleaf, Senator Costa, and the entire panel, I am 16 honored that I was asked to be here; and I was asked to 17 be succinct. It's my pleasure to do that, as I actually 18 have a three o'clock airplane to Philadelphia, but this 19 is too important to not stop here and do this.

20 So let me try to make three succinct questions 21 and, Senator Greenleaf, make the offer to answer 22 questions, to appear in Harrisburg, at your pleasure if 23 there are further inquiries for me from this panel or the 24 Judiciary Committee or anybody else, at any time. It is 25 my pleasure to be cooperative with the legislative

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branch. I think you know that.

2 So, again, three distinct points. The first being in dependency, which is not domestic relations. 3 4 One of the emerging recognitions is that the typical case 5 of an abused and neglected child is presented with a mom who is usually young and under-educated, sometimes drug 6 or alcohol dependent, unable to take care of her child or 7 children and, therefore, the case is in. 8 9 And, traditionally, the resources that we've 10 looked at if we were going to avoid foster care -- which we did not do often enough in the past -- or group homes 11 12 or the like, was the maternal side. And there's a 13 recognition now that we have -- we should have been 14 looking at the paternal side. But the paternal side has 15 never really had counsel; never had resources, et cetera. 16 And that's not just dad, but that's grandparents who might be well able to take care of this child, but were 17 18 never asked. Maybe three blocks away -- and 19 extraordinarily competent -- might be paternal aunt and 20 uncle, cousins, or the like, and so one of the ways that can be helpful to the extent we provide access to justice 21 22 is to open the services that are provided to mom's family 23 to a greater extent and also to the father's family to a 24 greater extent. And that's counsel, and that's also the 25 entrap -- the trappings of counsel; the social workers

1 that work with counsel and the investigators that work
2 with counsel in a well-functioning unit of a dependency
3 system.

4 So what goes with a good parental advocacy unit is people that go out and look, and again, we have the 5 ability to go out and look as Senator Greenleaf, Senator 6 Costa and others know, in Family Finding which has now 7 been enshrined into law -- we thank you for that -- which 8 is going on in Pennsylvania, and we can look for all of 9 10 these relatives. So I wanted to point that out. I think that's little appreciated. We are working hard at that 11 12 at the judicial level. We are working hard at that at 13 the executive level through Child Welfare Services, and the legislature should be well-advised to keep an eye on 14 15 dads, dad's families, as resources for abused and 16 neglected kids.

17 And I'll make one last point on that because I 18 know that the legislature is always looking and always 19 concerned with the financial aspect; and I have testified 20 before the best money, wisest money, that can be spent is 21 in the dependency system because it's the least expensive 22 system and it diverts from the delinquency system, the 23 adult criminal system, the mental health system, the 24 suicide prevention system, the subsidized housing system, 25 and on and on and on. All of those services that

1 are provided to people who grow up dysfunctional. And we 2 have the opportunity to divert them from a road of dysfunctionality to a road of functionality. But we need 3 4 the mentors. We need the people that will take these kids into their families, make them permanent members of 5 their family, and raise them well. And we don't care if 6 they're from the dad's side, the mom's side. We don't 7 care if they're extended relatives, not extended 8 relatives. We frankly don't care if they're from the 9 10 church, a former baseball coach, or the like. And, so, that's what we need to do and to the extent we have 11 12 greater legal services for them with the trappings, that 13 helps.

Let me flip, then, to domestic relations for a second, and I look at it uniquely, as Senator Greenleaf mentioned, because I did 10 years in Family Court and about 6 years running the Allegheny County Family Court. I did 2 more years in Civil Court, and now 10 years on the Supreme Court, so about 24 years in the judiciary at the end of this year.

Um, and we can talk about it at almost any level of the judiciary and, again, if we want to talk about custody, when I got started in 1990, it was largely counseled. Today, it's largely uncounseled. Even individuals who can afford counsel -- and not everybody

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1 can because counsel is very, very expensive and custody 2 fights can become extraordinarily protracted as you know, 3 as you know. I suspect a decent percentage of phone 4 calls to your office are people that are unhappy in 5 custody, and you cannot help them. I promise you, you 6 can't help them. And neither can we judges, and they 7 call us all the time, too.

Um, the only thing that helps them is figuring 8 9 out how to talk to each other. They don't have to be 10 friends, but they have to learn how to be civil with each other regarding the limited subject of their children. 11 12 And that's what we try to teach them, and that's what we do. But, counsel can be so valuable because counsel can 13 14 serve actually as an experienced advisor to these parents 15 because counsel do this time and time again and can 16 explain to them that they're not unusual or unique in 17 their frustration with the other parent, and that the 18 courts are not aptly suited to decide the length of the 19 hem on the little girl's skirt or whether the little boy 20 should wear hard shoes or soft shoes to church or to 21 school, and yet that's the things that they ask courts to 22 do.

23 We don't decide which doctor. We just don't, 24 unless there's a life-threatening illness, and then it 25 becomes a major decision, and then what we should decide

-- if the judge knows what they're doing -- is who should 1 2 have legal custody, and then that individual decides the doctor. We don't decide the doctor. We're not the 3 4 We don't love the child or know the child. parent. So if we have lawyers on both sides, then we can talk to the 5 lawyers and the lawyers can talk to the parents and 6 things can be resolved. It's so important. 7

And let me just elaborate for a second because 8 9 everybody likes to talk about custody. Talk about 10 equitable distribution. Generally speaking, you have the house and you have husband's pension. Without being 11 gender-biased, because it could be wife's pension, and I 12 13 certainly acknowledge that. And they come in and what do they say to the judge -- and, again, they're pro se. 14 The 15 only thing they own is the house. Now, does the judge 16 say to them, "What about the pension?" Is he stepping 17 into the role as counsel for the dependent spouse 18 regardless of gender? Or does he say, "Fine. Let's 19 distribute the house 50/50 or 60/40, and we're done with the case." 20

Because the pension is a complicated asset. You have to do a domestic relations order, you have to send it to get it qualified so you have a QDRO, et cetera. So, as soon as you say, "What about the pension?", then they say, "Well, what do we do about that?" And now

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you're providing legal advice or not.

2 So you have a terrible ethical quandary as the judge if you have no lawyers. You want to do fundamental 3 4 justice, especially in this area of law. They've been 5 together 20-25 years. The wife stayed home and took care of five kids. The most -- the biggest or the second 6 biggest asset they have is the pension, and she doesn't 7 know it's a marital asset because it's not a stick or 8 stone. It's not tangible personal property. And I can't 9 10 answer that question. I think every judge wrestles with 11 that question, but, again, legal services would help 12 immensely.

13 Now, let me make one other point and then I'd ask questions or I'd yield the floor to somebody else, 14 15 and that is that it is unnecessary for counsel to enter 16 appearance for these people. And what scares large law 17 firms who are willing to do pro bono work, which is the 18 way to provide counsel, is the entry of appearance 19 because it's a check with no numbers on it that somebody can fill in in terms of the hours. 20

You can provide -- we can provide counsel, and I don't know that legislation is needed or not needed. I've not had any opportunity to study this. Certainly immunity is needed to provide for counsel so counsel is not subject to malpractice. Lawyers can be provided --

and Allegheny County does this every day in PFA's, I
 believe, in Protection from Abuse Act cases.

I believe they also do this in partial custody 3 4 cases -- where a lawyer agrees, pro bono, to come to court for three hours -- from 9:00 until noon -- on a 5 given day. And in that day, they'll represent all 6 parties needing counsel in a partial custody case, in a 7 full custody case, in a domestic violence case, in an 8 equitable distribution case; even representing an abused 9 10 or neglected child. And they might be able to represent twenty people in a morning, and these cases are not 11 12 unduly difficult. They do not require -- even in the 13 best of all worlds you would take it -- they do not require Discovery, complex pleading, or the like. 14

15 So you sit with the client for a while and you 16 find out, "Do you have a pension?" "How old are the 17 kids?" "Do they have medical problems?" "Do they have dysfunctionality?" "Are they doing all right in 18 school?", et cetera. "What's the state of domestic 19 violence or the like?" And, then, you go in and you 20 explain it to the judge and, again, in the real world 21 22 there's usually a conciliation in my experience, and the 23 judge gives them advice. You go out in the hall, and you 24 talk to the client. And if there has to be a brief 25 hearing, you take 15 or 20 minutes where you can

summarize on your client's behalf effectively your client's position. You can make argument on your client's behalf, and then you can move onto the next case, and you can have tremendous effect representing that individual for a brief period of time on that morning without an appearance entered and then that person goes on their way.

If that person has to come back to court, you're 8 not their lawyer. You provided counsel at that period of 9 10 time. The lawyer provides a great public service to the judge, to the court system, to the public; because 11 12 conveys the needs of the member of the public effectively 13 at that court appearance on that issue at that time and, 14 yet, has committed three hours; once a month, once every 15 two months, in this pro bono activity. I commend that 16 model to you is a model that I used very successfully 17 when I was in Allegheny County and that I have 18 recommended and I find is not used enough in 19 Pennsylvania, and, frankly, it's a frustration to me. And with that, which is about a ten-week law 20 school class condensed to about ten minutes, I'd answer 21 22 questions or elaborate, or, again, yield the chair to

23 somebody else and hope that I've at least given you some 24 food for thought.

25

SENATOR GREENLEAF: Thank you, very much. I

1 know you have a plane to catch. If there are any questions for the Justice? 2 No? I think you're gonna be -- I know you're gonna 3 4 be late. I don't know how you are going to make that 5 flight. THE HONORABLE JUSTICE MAX BAER: 6 []ll make 7 it. SENATOR GREENLEAF: But thank you for 8 9 changing your schedule to be here and to talk about this 10 very important issue. You've been a real credit, and a 11 real help to us in your service both as a Common Pleas 12 Court Judge and as a Supreme Court Justice. You've done 13 a great job, and we thank you for being here today. HONORABLE JUSTICE MAX BAER: And, again, I 14 15 say again, I am honored to be here. It is my privilege; 16 my pleasure. If I can be of service later, please call 17 me. Thank you. 18 SENATOR GREENLEAF: Okay. The next witness 19 is Forest Myers, Esquire, President of the Pennsylvania 20 Bar Association. Mr. Myers, thank you for being here today and participating and helping us put this hearing 21 22 together along with many other people. Your assistance 23 and you Association has been invaluable in putting 24 together the witness list and things of that sort. So 25 with that --

1 MR. MYERS: Thank you, Senators Greenleaf, 2 Costa, Fontana and Vulakovich and your staff. I really appreciate the opportunity to be here on behalf of the 3 Pennsylvania Bar Association and its 27,000 members from 4 across Pennsylvania, and thank you, again, for the 5 opportunity to testify at your third and final hearing 6 regarding civil legal representation of the neediest 7 8 individuals across Pennsylvania.

Previously, in your original hearing in 9 10 Philadelphia, my predecessor, Tom Wilkinson, testified and laid out the history of PBA's support for access to 11 12 justice and civil legal aid by the Pennsylvania Bar 13 Association and, also / I think he discussed with you at 14 that time the innovations that have been pursued by the 15 organized Bar in Pennsylvania for achieving that goal, 16 and I'm not here to repeat that testimony, but rather to 17 underscore our organization, the PBA's on-going support 18 for civil legal aid and access to justice.

19 It's sort of interesting that Tom and I would be 20 -- he being at the first hearing and me being at the last 21 because we come from two different backgrounds. Tom 22 comes from an urban setting with a big law firm and, 23 frankly, I'm a solo practitioner from Franklin County 24 which is not quite the most rural part of Pennsylvania, 25 but it's fairly rural relative to Philadelphia

1 definitely.

2	But, one thing that is consistent for both of us	
3	is that we come from counties where there are significant	
4	legal resources available to the neediest members of our	
5	communities. In Franklin County, we have three different	
б	entities that serve the needs of legal aid needs of	
7	those who can't afford those services as well as a	
8	significant number of our lawyers and the judges who are	
9	committed to providing legal services to the neediest	
10	among us.	

Even having said that, even in Franklin County, 11 12 many, many people go unserved. I used to be a member of 13 the MidPenn Legal Services Board, and I can remember Rhodia Thomas, who was our Executive Director -- and I 14 15 believe she testified at one of your hearings perhaps 16 earlier in Harrisburg -- remarking at almost every meeting of our Board about how many, roughly 90 percent, 17 18 of the people that came to MidPenn Legal Services' 19 offices and MidPenn Legal Services' offices are from 20 basically Berks County to the Maryland line, Franklin 21 County and from York all the way up into State College 22 area; so it's a vast area. 90 percent of the people that 23 qualified for service through MidPenn Legal Services were 24 turned away because of the lack of resources.

25

I happened last week to be at a pro bono

1 luncheon in Reading, and the lady, the young lady is now 2 the managing -- manages all of the offices basically from Berks County, Adams County, York, Franklin, Dauphin 3 Counties, from MidPenn Legal Services, used to be a full-4 5 time staff attorney in the Chambersburg office. And, at one time, they had as many as three lawyers employed in 6 that office full time. Now they have one full-time and, 7 8 I think, two staff members; paralegals.

9 So the need is acute and the issue, obviously, 10 is as it is in most of these cases, is how do we afford 11 it? But that's really more issue for the legislature 12 than for the lawyers because we are continuing, and we 13 have a continuing commitment, to provide pro bono legal 14 services to those who are less fortunate among us.

I happened to attend a meeting of the Coalition in Harrisburg and watched the hearing -- watched the tape of the hearing -- that you had in Philadelphia. And, obviously, the stories that were told by the people at that hearing who used legal services or needed legal services and were unable to get them were very powerful stories indeed.

And, basically, the folks who were able to get legal services through MidPenn Legal Services or the Neighborhood Legal Services or whatever legal service agency was in their jurisdiction, their lives were

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1 changed. The unfortunate part of the story was that the 2 lives of those who did not get those services because 3 there just weren't enough resources available, their 4 lives were also changed; but not necessarily, not 5 usually, for the better.

Even if they had a case -- whether it be a 6 landlord tenant or a custody case -- even if they had 7 8 that kind of a case that they could have succeeded if they'd have had proper legal representation, they lost 9 10 that case because they did not have that opportunity. We 11 often talk about, in the profession, about doing legal 12 aid triage. We all know what triage means in the medical 13 sense, and basically it's trying to, with limited 14 resources that are available to us, provide the best services that we can. 15

16 In the medical issue with triage, help's on the 17 way. Sooner or later, you get kind of patched up out in 18 the field, taken to the hospital. You're in a hospital 19 with a good care. Unfortunately, in the case of the 20 legal triage, help is not on the way. Without more resources, without more commitment from the legal 21 22 profession pro bono, there's not gonna be anybody there 23 at the end of the day for those people that need that 24 kind of care.

25

And as much as we've tried as a profession and

as a Bar Association, it oftentimes does not come. I
 think what these hearings have highlighted and brought to
 the public's attention is the concept of Civil Gideon.
 Obviously, most everybody knows what Gideon vs.
 Wainwright stands for in the right to a lawyer at no
 expense if you can't afford one in the criminal sense.

Not many people had ever given much thought, I 7 don't think, in our profession or even -- and especially 8 in the public at large -- as to a Civil Gideon and 9 10 whether that's a right. And we need to work toward that, and I think the Bar Association and your Committee 11 12 certainly -- and this Coalition that has been put 13 together to steer these hearings -- are doing a wonderful job of bringing to the forefront the need for a Civil 14 15 Gideon concept and perhaps a right, hopefully a right.

16 We, in the Pennsylvania Bar Association, have 17 maintained a pro bono office full-time staffed with an 18 attorney and part-time with an assistant for many, many 19 years. And that office provides guidance, if you want to 20 call it that. People call that, as Justice Baer mentioned, people call that every day and ask for legal 21 22 services and through the office and the staff at the 23 Pennsylvania Bar Association, we help to direct those 24 people either to approach an individual lawyer who is 25 willing to provide pro bono services or to PALawHelp.org,

which is a Web site where you can go and look up some basic fundamental issues in the law. There are some forms on there and so forth, hopefully to help them in a pro se case if they choose to do that.

As I said many times in this testimony, we have endorsed pro bono service beyond that. Every officer, including me, and all of the other officers of the Pennsylvania Bar Association and its Board of Governors, have committed to provide a -- at least one pro bono case a year. Many of us have provided more than one case, and that's 100 percent commitment.

We have a House of Delegates that's made up of about 400 members; 75 percent of those people have reported to us that they have provided pro bono service in that prior year. But that's not enough. I mean, obviously, that's maybe 500 people at the most. That's a small drop in a big ocean, and the need is great.

18 And the benefits of the legal services -- one of 19 the benefits the legal aid offices provide is to screen the clients so that whenever a lawyer gets a case it 20 comes to them and they truly are a pro bono individual. 21 22 And, again, that's a part of their programs that are 23 being cut back. Obviously, if they have to make a choice 24 between the screening or representation, they choose 25 representation.

1 One of the things that's always troubled me is 2 the fact that the legal profession doesn't get credit for the good works it does, and pro bono is just another 3 example of that. Lawyers across the State -- and I would 4 5 say virtually every county in this state has lawyers who are providing pro bono services to the public in a myriad 6 of cases such as what Justice Baer mentioned: Custody, 7 child support, landlord tenant issues, housing issues 8 where they may be in foreclosure. 9

10 Many of the counties in this state have mortgage foreclosure diversion programs that were, frankly, 11 12 modeled after the original program that was set up in 13 Philadelphia to provide pro bono legal representation to 14 individuals whose homes are being foreclosed with the 15 idea of having someone -- a mediator in most cases, 16 sometimes the judges themselves -- be involved in trying to make some kind of a reconciliation between the bank or 17 18 lender who, naturally, wants to be paid and the 19 individual who would like to stay in their home, but 20 maybe through circumstances -- a layoff, working injury 21 or what have you -- can't make the payment that they had 22 contracted for.

It makes sense to me -- it always has made sense to me that you would try to keep people in a home. Why have a bunch of empty houses across the Commonwealth?

Even if they can't pay the full amount, they may be paying something, and if they're paying the taxes and keeping it heated and so forth and so on, it's certainly to the bank's advantage than to have a house sitting there and having people go in and vandalize it and so forth.

So those kinds of issues are being addressed by 7 the legal profession and by the courts, but we need to do 8 And we need to do that with the help not only of 9 more. 10 the legislature, but of the public at large. And I applaud your having these hearings because I think this 11 12 is what makes this issue come to the top of the heap 13 so-to-speak, so people begin to realize that there are these kinds of issues out there. That there is help, but 14 15 it's not really --- can't answer all of the questions and 16 can't address all of the issues, but it is there and it 17 should be applauded, and we do applaud it in Pennsylvania 18 in the Bar Association and the many members of our Bar 19 Association who provide pro bono legal services.

In fact, one of the things that Tom Wilkinson did while he was President was create a column in one of our publications which comes out every other week, and it highlights individuals in the legal profession who have provided pro bono services.

So, thank you, again, and if you had any

1 questions, I would be happy to answer them. 2 SENATOR GREENLEAF: Thank you, Mr. Myers. Would there be any questions of the witness? Thank you 3 so much for being here today, and thank you for the 4 5 Pennsylvania Bar Association and the attorneys who belong to that association, for your help in reaching out and 6 7 providing free legal representation to the most neediest 8 of our citizens in Pennsylvania. Thank you. Thank you, very much. 9 MR. MYERS: SENATOR GREENLEAF: The next witness is 10 11 Kathryn M. Kenyon, Chair of the Pittsburgh Pro Bono 12 Partnership. MS. KENYON: Good afternoon, and my 13 apologies. I'm recovering from a bit of a cold. 14 15 SENATOR GREENLEAF: That's okay. 16 MS / KENYON: On behalf of the Pittsburgh Pro 17 Bono Partnership, it is certainly my privilege and honor 18 to be able to sit here this afternoon and offer some 19 remarks, although I confess it's a little awkward having 20 my back to the equally distinguished audience behind me. You have assembled a tremendous caliber of people 21 interested in this issue. 22 23 Just to give you some background, the Pittsburgh 24 Pro Bono Partnership is a very unique and successful

25 collaboration of law firms and corporate legal

1 departments based here in Allegheny County who work 2 together through an administrative board to identify 3 areas of critical need and to launch what we call 4 signature projects that would pair volunteer attorneys 5 with those needs.

6 Some of our projects include community-based 7 clinics; singling out street people, our homeless clinic; 8 veterans' clinic; custody conciliations; PFA's, along the 9 lines of what you heard from the Justice earlier; as well 10 as an expungement project; public housing project, to 11 help families and individuals start again and overcome 12 odds.

13 Speaking on behalf of the volunteer attorneys through the Partnership and myself as a pro bono 14 15 volunteer attorney, I think doing pro bono work is a true 16 gift. It enables me, as an attorney, to derive a sense 17 of satisfaction that I do not get from my regular paying 18 day job. It enables us to ensure that every child, every 19 family, every veteran, every victim of fraud or violence, 20 and everyone who has earned the right to start over has 21 an actual voice that can be heard. Without equal access, 22 the poor really have no protection, essentially gifting 23 those who would take advantage, a very powerful tool. 24 The Pro Bono Partnership works through its 25 members to stop that process. However, we can only do so

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1 much as attorneys; as volunteer attorneys. Many of our 2 attorneys are operating outside of their comfort zone in 3 these different areas of law. We take transactional 4 attorneys, people who have never seen the inside of a 5 courtroom, and put them in a family law setting which, as 6 you heard, can be rather confrontational.

We take litigation attorneys who have never
looked at contracts or paper and have them doing those
types of projects to help people.

10 We can only do so much. Our attorneys, our partnership, our collaboration, is entirely dependent on 11 12 legal service agencies such as the Bar Foundation here in 13 Allegheny County and Neighborhood Legal Services Association who provide all of our training; all of our 14 15 mentoring; all of our guidance. They set up CLE programs 16 that enable us to market, recruit, and train our 17 attorneys which, in turn, helps us empower them to know 18 that they can do it, they can step outside of that 19 comfort zone, take on that case and help someone and that, in turn, will inspire them to take the message back 20 21 to their firm, back to their corporation, and bring someone else into the mix. 22

Those agencies, then, are available for those frantic calls, for those frantic e-mails, "Help. Thanks for the training. It was great, but now I'm in a real1 life situation, and I want to make sure I'm doing right 2 by this person." Without having those agencies, the 3 knowledge, the experience, the depth that those agencies 4 give us, we would not be able to do what we do. Without 5 the volunteer attorneys, there would be a precipitous 6 drop in the ability to provide pro bono work, pro bono 7 representation, to those who are disadvantaged.

8 One of the biggest areas that we face in 9 training and recruiting volunteers is a general practice, 10 our general community clinics. These people walking 11 through the door could have a question anything from a 12 landlord tenant case, to a public housing question, to a 13 mortgage foreclosure, to divorce, custody support.

14 To the attorneys who are volunteering their time 15 in the evenings at churches, at community centers, to 16 answer those questions really need to have the 17 wherewithal to be able to help, to have resources they 18 can call on to answer those questions. It's very similar 19 to a hotline-type call where anyone could answer. And, 20 again, we would not be able to train the attorneys to 21 answer the myriad of questions and issues that arise in a 22 community clinic setting or in a hotline-type setting 23 without the support, the training, of Neighborhood Legal 24 Services, of the Bar Foundation.

25

And those agencies, especially Neighborhood

Legal Services, is obviously dependent on 1 funding, 2 federal and state funding, which has been cut drastically further compounded by the lower interest rates from 3 4 IOLTA. Those funding cuts have impeded the legal service 5 agencies' ability to help clients. We have tried to step up, but we can only do so 6 much, and there is still a gap in services that 7 8 additional funding would help to eliminate. 9 Since the Partnership might be new to many of 10 you, I would be happy to answer any questions about the collaboration, about the projects we use, and how we work 11 12 closely with the legal services agencies at any point in 13 time. SENATOR COSTA: Thank you, Kathryn. 14 Does 15 anybody have any questions of Kathryn along those lines? I actually do, if you don't mind. 16 17 MS. KENYON: Sure. 18 SENATOR COSTA: One of the things that 19 Justice Baer spoke about related to immunity and 20 potential liability issues in terms of recruiting 21 volunteers, if I understood his point. 22 You are with a very prestigious, state-wide law 23 firm. How is it that you are able to get law firms 24 engaged to get beyond that point? Particularly, as we 25 start to develop more and more of these specialty courts

1 and getting folks more and more engaged. How is it that 2 you are able to pull the -- how is your Partnership pulling firms together along those lines? 3 Isn't that an 4 issue as well? 5 MS. KENYON: It is not an issue because the generosity of the Allegheny County Bar Association and 6 7 Bar Foundation, whose malpractice coverage covers every 8 single one of our volunteer attorneys, and that is certainly a draw in recruiting volunteer attorneys and 9 10 marketing to law firms. 11 Using my firm as an example, we do not have a 12 family law practice, but knowing that there is coverage 13 would enable our attorneys to be able to volunteer in a 14 family law setting. 15 SENATOR COSTA: Is that a coverage that's 16 unique to Allegheny County, or do you know whether or not 17 other parts of the state do it? 18 MS. KENYON: I am not aware whether other collaborations exist that would have that umbrella of 19 coverage. I don't believe that they do exist. That's 20 21 what makes the partnership here really so successful and 22 so unique. SENATOR COSTA: Thank you. 23 Any other 24 questions? 25 SENATOR VULAKOVICH: I do. I noticed in

your testimony, here, about the malpractice policy that you have. When the judge testified, he was talking about immunity. Is there anything -- and I am not sure if I follow exactly because he was covering a multitude of subject matter, but is there immunity for you? Do you have to have malpractice because there is no immunity clause or anything dealing with pro bono work?

That's correct. There is no MS. KENYON: 8 9 immunity. A pro bono attorney is vulnerable to a 10 malpractice case just as if it was a regular, fee-paying client. We have projects that utilize that limited entry 11 12 of appearance that the Justice was talking about that 13 enabled us to have attorneys volunteer for just a finite 14 period of time, or finite section of a family matter, and 15 the project we have is a custody conciliation. But 16 those, attorneys are on the line; their name, their 17 reputation is on the line for every pro bono case that 18 they do. They do -- they are protected by the malpractice 19 coverage afforded through the Bar Association.

20 SENATOR VULAKOVICH: The immunity itself, as 21 an attorney, thinking that you could be on both sides of 22 the fence -- as we all can -- the immunity, could 23 something be written up in such a way that you're granted 24 immunity because of the graciousness of providing pro 25 bono, but at the same time if there was a real negligent

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1 factor there, when you give some really bad advice, where 2 you could have an immunity other than in an exception 3 like that.

MS. KENYON: I am sure that all of your staff would be very capable of crafting language that would create some type of immunity provision or immunity clause. I know in other areas of the law there is a higher standard -- almost deliberate indifference; a willful disregard -- that would be excepted from some type of immunity coverage like that.

I think that's certainly a possibility and certainly would not, in any way, assist the lack of funding to the legal services agencies which really is the critical need so that we can train and have guidance for these volunteer attorneys.

16 SENATOR VULAKOVICH: As far as your 17 malpractice insurance goes, I would imagine you would 18 probably still have to cover some type of coverage for it 19 even if we had to put an exemption like in there, some 20 exemption under the immunity clause, but it would be much 21 cheaper I would think?

MS. KENYON: It might be. I can't imagine one attorney who, or a firm, who would allow an attorney to step into a situation where there wasn't some type of insurance coverage notwithstanding an immunity provision.

1 There's a gap there. There's exposure there, and they 2 would want that protection. SENATOR VULAKOVICH: Okay. Thank you. 3 4 MS. KENYON: Certainly. Thank you, again. 5 SENATOR COSTA: Thank you. Our next testifier is the Honorable Judge Gary Caruso, President 6 7 Judge of the great County of Westmoreland. \ Thank you, 8 Judge. Welcome. 9 THE HONORABLE GARY CARUSO: Thank you. Good 10 afternoon, Senators. It is a real privilege to be able to come here this afternoon to offer my observations 11 12 about this very important subject matter. Since you have 13 been holding hearings across the state, you are obviously well aware that the Courts of Common Pleas are becoming 14 15 inundated with increasing numbers of self-presented 16 litigants. And there's no question that there is a 17 critical need for civil legal representation in the areas 18 of law that dramatically affect the personal well-being 19 of the citizens of our Commonwealth. 20 Many persons who appear in our courts appear selfrepresented in matters that have grave consequences for 21

23 those who are learned in law, let alone those who have no 24 legal training.

25

22

them.

I would like to give you an example of some budgetary

These areas of the law are complicated, even for

1 issues, you know, because I think the lack of adequate 2 funding for legal aid services is probably one of the 3 main solutions to this problem -- providing adequate 4 funding could be a solution to this problem.

5 In Westmoreland County, we're served by and organization called Laurel Legal Services. They serve 6 Westmoreland County and five surrounding counties. Now, 7 in 1980, Laurel Legal Services had three offices and 13 8 attorneys. In 2013, they now have one office and three 9 10 attorneys. The reason for that is that the budget in 2013 for Laurel Legal Services is the same as it was in 11 12 1980. It's just amazing.

13 Now, in the event that the State or Federal Government cuts their budget again, they will, obviously, 14 15 lose additional staff which would have an impact on their 16 ability to serve self-represented litigants. And this will not bode well for those who have to represent 17 themselves in civil matters that involve their basic 18 19 human rights such as child custody and even basic necessities, such as shelter. 20

21 And in handling cases where either one or both 22 litigants are self-represented, there are great 23 challenges that are posed for the trial judge. And these 24 challenges come in the form of trying to protect the 25 concept of due process for both litigants, whether

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they're represented or unrepresented. We have to try to assure that both parties have the right to be heard and that that right to be heard is protected. We have to try to avoid a situation where the unwary, self-represented litigant loses basic human rights or necessities merely through the unwitting failure to properly use the law, the rules of evidence, or the rules of procedure.

8 This creates quite a balancing act for the trial 9 judge. They have to walk an ethical tight rope. On one 10 hand, they have to protect the litigant's right to be 11 heard, and on the other, we're required to maintain the 12 impartiality that's required of the trial judge.

Now, one of the areas that I find most disturbing is in the area of mortgage foreclosures. That's where I see a great increase in the number of people who are trying to represent themselves. And it's obvious why; I mean, they wouldn't be in a foreclosure situation if they had adequate financial well-being.

What happens is, the Complaint is filed and then the unrepresented litigant files an Answer. Well, this Answer will be inadequate because it will contain merely general denials. And, then, what occurs is the Plaintiff will file what's called a Request for Admissions, and the unrepresented litigant will not respond to that Request for Admissions. They'll merely rely upon their Answer

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which already is inadequate.

Then, as a result of their failure to respond to those Admissions, everything set forth therein is admitted against them. Then, obviously, the Plaintiff files a Motion for Summary Judgment. They get their judgment, they execute on the judgment, and the property is sold. Thereafter what happens? Well, a Complaint and Ejectment is filed.

9 And this is when the rubber hits the road so-to-10 speak. Because then, the litigant realizes I'm gonna be 11 moved out of my home. There's an actual Ejectment to 12 have me removed, so now, when they're faced with this 13 prospect of being removed, they attempt to avoid this 14 removal by attacking their original judgment; the 15 mortgage foreclosure.

But, now it's too late because they cannot collaterally attack the original judgment any longer, and the judge is constrained to grant the Ejectment, and the person is removed from their home. And this is despite the fact that they may have actually had meritorious defenses to the mortgage foreclosure in the first place.

And you can see why, by my explanation, it would be very difficult for someone who is unlearned in the law to comprehend the process and to act in a way that would protect their rights without legal counsel. It's very

difficult for an unrepresented litigant to understand the Pennsylvania Rules of Civil Procedure or the Local Rules of Civil Procedure in each county without the benefit of legal training. And the failure to understand these rules is often the snare to which these unrepresented litigants fall prey and, thereby, suffer serious adverse consequences.

8 Often, there are defenses they are not aware of, they 9 don't raise, once again, to their serious detriment. 10 They don't understand the impact or effect of procedural 11 rulings, and many times they are unable to advance even 12 very strong arguments that would be favorable to them.

Another problem arises when a judge and the judge's staff is faced with a self-represented litigant who is having a difficult time navigating these waters in civil litigation.

They come in, they plead for help, and your instinct is to try to assist them, of course. But, again, that causes us to be placed, and our staff placed, into those difficult ethical dilemmas that I spoke of earlier. And having counsel to represent them, obviously, would obviate those dilemmas and save a lot of time.

We all know that cases that involve unrepresented litigants take a lot more of the judge's time and a lot more court time, and that, obviously, adds to the cost of

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presiding over those cases.

I would recommend for your review, again, an excellent statement that was given to you on May 7th by President Judge, Todd A. Hoover of Dauphin County. I read that, and it was excellent. He outlined the problems in a concise and deft manner, and I would only echo many of the things that he has already said.

8 Now, it is necessary that we recognize that when a 9 party cannot truly afford legal representation in civil 10 cases -- and I mean cases that put at risk basic human 11 rights and necessities. It should be a fundamental right 12 that they have legal representation.

I emphasize the truly indigent. We have to devise a system that will weed out those that, who can afford representation but merely choose not to go to a lawyer, from those who truly need representation because they are indigent.

The failure to fund such projects for legal 18 19 representation of the poor is really counterproductive, and has a counterproductive effect on the integrity of 20 the courts and in the corresponding confidence that the 21 22 public has in our system of justice. If we do nothing, 23 there will be continuing delays in the administration of 24 justice and, unfortunately, that will lead to results 25 that are unfair and unjust.

1 So we shouldn't allow these truly needy persons to be 2 invisible. We are all here today to shine a light on these people so that they can be seen, and they are 3 worthy of our concern. They are merely people who, as a 4 5 result of unfortunate circumstances -- generally through no fault of their own -- can't afford the cost and 6 7 expense of counsel to protect themselves or to advance their interests. 8 9 So if you have any questions, I would be happy 10 to answer them. 11 SENATOR GREENLEAF Thank you, Judge, for 12 being here today, and I think it's important for us to 13 understand the impact it has on the Court and on the 14 litigants because you see it on a daily basis. You're there every day, and it's important to know that. 15 Ι 16 appreciate your being here and sharing that information. 17 Do you have any questions? Senator Costa. 18 SENATOR COSTA: Thank you, Senator. Judge, 19 thank you for being here. The previous testifier spoke about an arrangement through the Pro Bono Partnership 20 with the Bar Association and, I think, the Bar 21 22 Foundation. Does Laurel Legal Services have something 23 along those lines that would allow for attorneys in 24 Westmoreland County and surrounding counties to participate without fear of having to deal with 25

1 malpractice issues? THE HONORABLE GARY CARUSO: No, we don't. 2 And that's something I heard today that I'm going to 3 4 pursue as well. We don't have that in Westmoreland 5 County. Another thing that's been mentioned, and might be in 6 7 that regard, is allowing lawyers to enter partial appearances or specialized appearances for clients where 8 they're not in for the whole case. They're in for just a 9 10 particular part of it to assist that client. That would be helpful as well. 11 12 SENATOR COSTA: Would that be something that 13 would be through the Court Rules? 14 THE HONORABLE GARY CARUSO: Court Rules. Ι 15 think the Supreme Court might be able to do that through a Court Rule. 16 17 SENATOR COSTA: And when you talk about this 18 ethical dilemma, how are judges in practice resolving 19 that when they are faced with clients that they know, for 20 example, that somebody missed an opportunity in some pleading or maybe stated something improperly in pleading 21 22 _ _ 23 THE HONORABLE GARY CARUSO: It's very 24 difficult. The most that we are able to do is to just 25 direct them to the Rule and suggest to them that they go

1 and read the Rule and then give them an opportunity to 2 correct their error.

I mean, we would do that and, frankly, you'd do that 3 4 for attorneys who might miss something. Just direct them 5 to the place where they can find the answer, and then allow them to amend their pleading or return to court 6 after they have had the opportunity. But, oftentimes, 7 Senator Costa, even given that opportunity, they can't do 8 it. They just can't do it. You give them time to amend 9 a Complaint over and over again or an Answer, and they 10 are unable to conform to what's required of them.. 11 12 SENATOR COSTA: Thank you.

13THE HONORABLE GARY CARUSO: Thank you,14again, very much for this opportunity. Senator?

15 SENATOR FONTANA: Just curious. I don't 16 know if you can answer this for Westmoreland County or if 17 others can answer it -- we're talking about more money to 18 help this.

19 THE HONORABLE GARY CARUSO: Correct. 20 SENATOR FONTANA: We know that, you know, that's the fairness of it that everyone should have some 21 22 representation. Can you put your arms around the cost to 23 not have it? Representation. Is there -- because we 24 talk -- we're always talking about budgets and how much money to put aside for this, that, is there are cost for 25

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1 them not to -- I mean, an overall trickle-down cost. 2 THE HONORABLE GARY CARUSO: Yeah, I haven't calculated it, but I know that one out of every two 3 people that go to legal aid are turned away. So that's 4 5 50 percent of the people are coming in unrepresented that go to legal aid. And when they come in, the cases always 6 7 take longer. There are continuances, there are delays, there are allowances for attempts at correction, as I 8 suggested. So just that additional time is money. 9 And 10 it involves, you know, the efforts of other lawyers and staff in the courthouse, but I haven't calculated the 11 12 actual cost. That would be something difficult to do 13 perhaps unless you had someone do a study over a several-14 year period. 15 SENATOR FONTANA: It might be interesting to do, because, you know, it's been shrinking, I'm sure, a 16 17 lot of budgets. It seems like the demand is more. 18 THE HONORABLE GARY CARUSO: Yes, definitely. 19 SENATOR FONTANA: In all of these areas that 20 the Justice spoke about and, you know, if you're gonna look for mentors and you need to organize that just from 21 22 his standpoint in domestic relations and family court and 23 foreclosures -- I'm not even talking about the criminal 24 side. I mean, it just seems like the demand is more, but 25 yet the budget doesn't increase.

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1 The question in my mind is, what's the trickle-down 2 cost to that, of not having representation? So, for us, it would be nice to be able to have some sort of a 3 number, but --4 5 THE HONORABLE GARY CARUSO: I'm sorry I 6 can't provide that for you. 7 SENATOR FONTANA: No, that's okay. Just a 8 thought. 9 SENATOR GREENLEAF: Well, we may have some 10 witnesses near the end, the last witnesses, will have 11 figures, I think, for us that might be helpful to answer 12 your questions. THE HONORABLE GARY CARUSO: I can just tell 13 14 you in terms of time, it takes a great deal more time. 15 SENATOR GREENLEAF: Thank you so much for 16 being here. 17 THE HONORABLE GARY CARUSO: Thank you very 18 much, again. SENATOR GREENLEAF: The next witness is Ken 19 20 Gormley, Esquire, Dean and Professor of Law for Duquesne 21 University's School of Law. Dean Gormley. DEAN GORMLEY: Thank you, Senator Greenleaf; 22 23 my good friend, Senator Costa; Senator Fontana, and also 24 Senator Vulakovich and other members of the Committee. 25 It's a privilege to testify, and I am especially pleased

1 to see you in Pittsburgh. It's a credit to all of you
2 that the Committee has come here to the West and take so
3 seriously this issue to hold hearings here.

4 Duquesne University School of Law, where I serve as 5 Dean has a motto, "The welfare of the people is the 6 highest law," and we take that commitment seriously, too. 7 I think we all owe an immeasurable debt to organizations 8 like Neighborhood Legal Services, to the Pro Bono Center, 9 and all of the legal services entities that do provide 10 assistance to those most in need in the Commonwealth.

I I think there is no issue more important for all of us right now, as law school dean and as former President of the Allegheny County Bar Association, I am wholly committed to trying to make meaningful representation for all citizens a reality in Western Pennsylvania.

16 In fact, Duquesne Law School, as Senator Costa knows, he was present, just dedicated a brand new law clinic 17 18 right up the street on Fifth Avenue last month in the 19 up-town section as a tangible expression of that 20 commitment. But, even big initiatives like that for us only put a little dent in the big problem and, as you 21 noted Senator Greenleaf, we're talking about literally 22 23 millions of Americans and many, many people in 24 Pennsylvania.

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But here in Pittsburgh, you know, I grew up in a

1 little mill town, Swissvale, right up in the Mon Valley.
2 And many elderly citizens who made their homes there and
3 built their families when the mills were booming, when
4 things were doing well, and people in these working-class
5 and ethnic communities now are without livelihoods or
6 without meaningful pensions.

And, so, for many of these folks, you know, when we 7 use the term "poor," we are often talking about 8 working-class folks and folks among us. And they are the 9 10 same people, these are the same mills that protected us during two great wars or more. These are the same people 11 12 who helped to defend us over a long period of time, and 13 now just getting a basic simple Will or being able to be able to collect deserved Veterans benefits is a challenge 14 15 for these people.

16 So, Neighborhood Legal Services, as you know, has 17 reached a crisis point. You know, when you have to turn 18 off the phones at certain times during the week because 19 you don't have staff, that is not acceptable. We took a 20 step -- an unprecedented step this year -- and loaned a senior faculty member, Professor Nick Fisfis, to 21 22 Neighborhood Legal Services as part of its Lawyers on 23 Loan Program to deal with that shortage. 24 So we've tried to ramp up our clinics, and this is

25 one way the law schools -- and Pitt is doing this too --

1 are trying to help; so to help with Unemployment Comp 2 issues, housing discrimination, expungement, Veterans 3 issues. We've launched a program with KidsVoice. We are 4 now partnering with the Family Division of the Allegheny 5 County Court of Common Pleas to deal with family law 6 issues and help folks.

7 But those are stop gap measures, and so as a Commonwealth that is founded on principles of equality 8 for all citizens, we have to figure out how to get true 9 10 access for justice for all of the underserved, and that's especially true in these economic times and in places 11 12 like right here in Western Pennsylvania where -- that 13 have been hit hard by the close of steel mills, by the close of other related manufacturing plants -- and now 14 15 these people who we call the indigent but are our friends 16 and neighbors after all, literally need help to deal with 17 foreclosures, evictions, child custody and so on.

These are basic needs, especially for many of the elderly who we see who are in need of these services. So we are facing a crisis. I would be prepared to join with other deans of law schools in this state to assist in any way to try to find solutions.

On a personal note, though, I want to close by just
saying I know how hard you have worked, Senator
Greenleaf, throughout your distinguished career, and

1 others sitting at this table, to deal with this issue and 2 we do appreciate those efforts. And it's important to remember that entities like Neighborhood Legal Services, 3 like the Pro Bono Center, and others that will testify 4 5 today, can do remarkable things with relatively modest budgets. But, we have to be able to give them enough 6 resources to do their jobs properly and to make those 7 8 remarkable things happen. So I am certain that through your leadership, this 9 10 body that does represent the true voice and the soul of the people of this Commonwealth will exercise its wisdom 11 12 to get the job accomplished. So thank you for the 13 opportunity to be here today and speak. SENATOR GREENLEAF: 14 Thank you. Are there 15 any questions for the witness? 16 SENATOR COSTA: I, personally, want to thank 17 Dean Gormley for the great work that Duquesne Law School 18 has done in developing the clinic. I know it's been 19 around for a number of years. It's not something that 20 just came about recently, but your Law School's 21 involvement along those lines in helping folks in a variety of areas. It's been wonderful. We look forward 22 23 to working with you along those lines. 24 Quick question, though, how is -- in light of the 25 clinic now being in downtown and in the different areas

you have been practicing -- how have the students been engaging? Have they been engaging to the degree that you thought they might? Are they excited about participating at this point, and how valuable is it that they get exposure to the court system in an earlier part of their careers? Is that extremely important to them?

7 DEAN GORMLEY: This is -- it is an important 8 thing because these students are the people who will then 9 be doing the pro bono work when they become attorneys. 10 It is one of the most rewarding experiences, Senator 11 Costa, for almost any student if you ask them in their 12 whole law school career.

13 So it's a win-win situation. We are able to give our 14 students hands-on training while serving individuals and 15 we're hoping to -- you know, we're working in the Hill 16 District. We're hoping to go into the Mon Valley. So we 17 can do these things, but we are just a little law school 18 and we have limits. And so to the extent these 19 organizations are properly staffed, we can partner with 20 them, and we can provide supervising attorneys and do other things with them. 21

22 So when they're healthy, when they're functioning, we 23 can almost double our productivity in terms of really 24 doing work for the underserved.

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SENATOR COSTA: So I know you do the clinic

1 stuff. Do you have law students who partner with the Pro 2 Bono Partnership Program at Allegheny County's Foundation that we have here? 3 DEAN GORMLEY: Yeah. 4 5 SENATOR COSTA: Someone is shaking their head in the back, so I guess you do. 6 7 DEAN GORMLEY: Yes, and we're working on 8 more of that specifically dealing with Wills. We're partnering with Neighborhood Legal Services. We're doing 9 10 lots of these partnerships so, again, if they're functioning on only one cylinder, the thing doesn't work. 11 12 We can help, and I think all law schools in this 13 Commonwealth are ready to help, but they need the basic 14 structures in place. 15 SENATOR COSTA: Thank you very much. 16 SENATOR GREENLEAF: Any other questions? Βv 17 the way, Dean, thank you so much. I enjoyed working with 18 your school in regard to some other issues on best 19 practices in criminal justice field, and that sort of 20 thing. So I appreciate your cooperation today and other subjects that we've worked on. 21 22 DEAN GORMLEY: We appreciate your work as 23 well. 24 SENATOR GREENLEAF: The next witness is the 25 Honorable Kathryn Hens-Greco.

1 THE HONORABLE KATHRYN HENS-GRECO: Good 2 afternoon. SENATOR GREENLEAF: Judge, thank you very 3 much for being here today. 4 5 THE HONORABLE KATHRYN HENS-GRECO: < Thank you. It's my pleasure, Senator. And it was actually б 7 quite a delight to even think this through, so I really wanted to give you some of my perspective. 8 I have been a judge in Allegheny County Family 9 10 Division for over 7-1/2 years. I was the Administrative 11 Judge for over two years, so I have some unique 12 perspectives about what happens with pro se litigants. 13 And I wanted to start by saying that when I first became 14 a judge, some approached me and so, "Oh, so you're gonna 15 be a judge. He said, you know, Family Division is a 16 system that only poor people would put up with because they don't have another choice." And I was just so set 17 18 back by that, and I've always paid very close attention 19 to that. We have a couple of unfortunate -- they feel sort of 20 shameful to me -- things that happen in Family Court. 21 22 When I walk in every day on a Tuesday or a Thursday, and 23 if you've been in the Family Court, we have a rotunda --

24 five floors of windows -- and I look down and I see 25 upwards of 80 people standing in a line waiting, hoping

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to get one of 20 coveted spots in what we would call our "emergency room", which is our place where we utilize the services of the law schools as well as some pro bono attorneys to meet with only 20 people. So the other unlucky 60 are really left to try to navigate the intricacies of the court system on their own, and that's really just untenable.

And so as I would see this -- especially when I was Administrative Judge -- we were gonna fix this. We have to be able to fix this. But as you heard from the other judges, the Court is limited in what we can do. We are there to adjudicate. We're not there to litigate for people or to provide litigation services. So what can we do?

15 Statistics are there. There's lots and lots of 16 people. We have people. So what's the fundamental 17 purpose? (What is that we can do for them? From my 18 perspective, the Court of Common Pleas, in the last two 19 years, engaged in a strategic plan process to determine 20 how we could best serve the citizens of Allegheny County. And it's been powerful for our staff and for the judges 21 22 to figure out where are we going to focus? And I would 23 suggest to you a strategic plan on this issue of Civil 24 Gideon and the right to counsel for self-represented 25 litigants for the State is probably what needs to happen.

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1 Because this is the thing: Every day I have to 2 decide against someone. I have to tell someone "no". Ι have to tell them that the thing they want the most, they 3 4 can't have. And what I've discovered is that I can do that, and they will be okay with that, if they felt the 5 process was fair. But the process can't be fair if they 6 can't figure out how to get to me. How to get to the 7 8 courthouse. How to figure out how to navigate this. So that's important for communities. (It's important for the 9 10 perception of government. It's important for the 11 perception of the court.

12 So we manage -- just so you know -- the numbers are 13 big. We have about 200,000 events that we deal with every single year in the Family Division of Allegheny 14 15 County Courts. _Those are, I mean, massive in terms of 16 what we're dealing with, but they're disputes. They're little and they're large. They're family disputes, and 17 18 they're safety disputes. They're really very important 19 things.

20 So what do we do? We first have come to the very 21 strong conclusion we can't litigate all of this. It's 22 not healthy or safe for them, so we provide lots of 23 opportunities for people to resolve these matters in a 24 way that doesn't require them to litigate. We provide 25 mediation, conciliation, family group decision making,

1 family team conferencing. We support all of these
2 things.

We feel -- I feel -- very strongly that in the Family 3 4 Court there are more things that we could do. So I assembled a committee in 2010 and said, "How can we 5 manage what happens on Tuesdays and Thursdays better?" 6 We began researching an e-filing system. _ Is there a way 7 that we could stop people from coming through the front 8 door for every little thing that they need? So we have 9 10 e-filing in other parts of the Court, perhaps we could make mandatory e-filing in Family Division. 11

12 So we partnered with a number of people to look at 13 that. We wanted the opportunity so whether you were in a 14 women's center, or you were at home, or you were at 15 library, that you would have 24/7 access to a system that 16 would allow you to file what was necessary so you didn't 17 have to come through our door to make that happen.

18 That helps not just the Court, it helps County 19 Prothonotary or Department of Court Records. They're 20 just desperate for everybody to move to e-filing because 21 of the limited resources they have as well. So we did a 22 lot of groundwork. We spent time thinking about the 23 business systems. What people would file. We did all of 24 that. But then we said we can't continue until we deal 25 with our self-represented litigants, and we took a very

big detour. Because, otherwise, we were creating two systems; one for people who had access to an attorney and could navigate an e-filing system, and one for people who were indigent who maybe don't speak English or were unable to figure out how to make that happen.

And that's untenable. We can't do that. So what we decided, as our side route, is that -- it's been about two years -- we've planned a Universal Intake and Self-Help Center. And there was a question about dollars and costs, and I just poked my administrator who was next to me and said can you ballpark this?

We're gonna staff that with -- currently Phase I -six employees. We are redoing some parts of the courthouse, training and all of that -- a half a million dollars. That's Phase I of four phases to figure out how to better manage people who come to the Court without the ability to have an attorney who's navigated it for them.

But still, what most people need is a competent attorney who knowledgeably and thoughtfully could decide first whether this matter is appropriate to bring to the Court and, second, what's the best process to lead to resolution for the person?

So we've had successful partnerships as the Dean has
described, with Duquesne Law School and Pitt Law School,
Neighborhood Legal Services, the Womens Center and

Shelter. We provide the ability for all of this to kind of keep stumbling along. We provide quality services for those people who actually get counsel, but there's a large group of people that just don't. We've had a long relationship with the Pro Bono Partnership, with Dickie McCamey, who provided adult -- excuse me -- attorneys for children in high conflict custody cases.

8 We have excellent first-responders, but public trust 9 in the rule of law means that people have equal access to 10 justice. Otherwise, the whole system is threatened. 11 People won't believe us anymore. I do believe that 12 there's a place for compassion in the United States of 13 America. A place for compassion in the court system and 14 in the legislature.

I think that poor people come to court for basic things. They come because their house is going to be foreclosed; someone has taken their children, or someone has hurt them. We have a system. I think that the right to counsel is important, but is it important for every individual who has an axe to grind? Absolutely not. Not for my money or yours, I am sure.

But Neighborhood Legal Services has been getting it right for decades. But what happened was, when Neighborhood Legal Services decided to start litigating smarter in the '80s saying, look, we can address the

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problem for Mrs. Smith who is being foreclosed on or we 1 2 could sue what has happened in the government. Then the rules changed and the funding was cut, and they couldn't 3 serve a whole class of people, so now they're back to 4 5 serving just a few Mrs. Smiths; just a few Mr. Joneses. And that was wrong. Fund them adequately. Remove the 6 restrictions. Let them sue the government. We do get it 7 wrong sometimes. Fund the courts adequately. Our legal 8 system is really the envy of the world and we should live 9 10 up to our reputation.

11 So I thank you very much for the hard work that 12 you're doing. If you have any questions or ever want to 13 see what you do, I would welcome you and you could come 14 and see how this is managed.

15 SENATOR GREENLEAF: Thank you, Kathryn. 16 It's important to hear your perspective because, again, 17 you're there every day viewing this, and it's important 18 for us and also the public to know what's going on in our 19 courtrooms.

Are there any questions for the Judge? SENATOR COSTA: Just a comment. I think what was interesting -- and thank you, Judge, for being here. It was interesting that when Justice Baer spoke about two areas of law that needed to be addressed, they were both related to family matters --

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1 THE HONORABLE KATHRYN HENS-GRECO: That's 2 right.

3 SENATOR COSTA: -- dependency matters. Verv 4 -- I used to work as a deputy sheriff, I mean, I used to take kids off of moms and stuff. It was awful. Back in 5 the day. And domestic relations as it relates to 6 entering appearances and the like. It's not the -- it 7 doesn't seem to be the civil matters that we used to talk 8 about. It doesn't seem to be as much the landlord tenant 9 10 matters or -- I would imagine the mortgage foreclosure issues are up there -- but, a lot of folks don't realize 11 12 that the face of legal services is shifting, I think, 13 more and more to dependency matters and other domestic 14 relation matters, and that's an interesting dynamic that 15 I think we are just not aware of.

16 THE HONORABLE KATHRYN HENS-GRECO: And just to take off on that for a second, our parents in 17 18 dependency matters receive representation so long as they 19 qualify as indigent. But, really, that's because we have a great relationship with Mark Cherna, who is the head of 20 the Department of Public Welfare in Allegheny County. 21 Не 22 believes that leveling the playing field means better 23 decisions for children all the way along the line. 24 Because all of us should have representation. 25 So funding parents who when we're considering taking

1 the children is a very important part of what we do. 2 There needs to be a check and balance. The agency has all of the resources. They have an attorney. They have 3 4 people who are investigating, and if the parent doesn't 5 have an attorney, they're relying basically on their ability to be able to bring witnesses to court and 6 express adequately what they need in order to get their 7 8 children back. And it may not be successful.

9 So that was -- it was a very important point that the 10 Justice made, but I would just say for purposes of 11 budgets what you're looking at is it's the Department of 12 Human Services that's paying for that, just so you know. 13 And the reason we have that is because he supports having 14 a level playing field, which I can attest to.

15 I was doing dependency yesterday, I mean, I have children -- five, six, seven children in a family. We 16 17 have grandmothers. These are grandmothers who are taking 18 care of these children, and the thought that perhaps if a 19 grandmother has been taking care of the children for some 20 time, that she might be entitled to representation is 21 something we don't do right now and might be very, very 22 helpful.

In custody cases, we -- I'm not certain it would be necessary to have a statewide rule in order for limited appearances to be entered in cases. Maybe minds better 1 than mine could think that through. We do that in Family 2 Court, and we allow people to enter a limited appearance. "I'm going to be here for this and that's it, because I 3 can't take on the whole thing." That really works well. 4

5 But the real thing that works is to have Neighborhood Legal Services assess these people and then parcel them 6 7 out to all of these pro bono attorneys or programs that are willing to deal with them. 8

They do incredible triage work, but it's like putting 9 10 their finger in a dike. There is -- it's -- they don't 11 have the resources to address as many people as they can, 12 and it would be two, three, four times the help to poor 13 people in Allegheny County if Neighborhood Legal could 14 open their doors and just assess.

15 We have a lot of resources in Allegheny County that 16 could help them. We just need somebody to kind of do the front work for us, and then they could leverage all of 17 18 this other assistance.

19 SENATOR COSTA: Thank you. 20 SENATOR GREENLEAF: Thank you so much. THE HONORABLE KATHRYN HENS-GRECO: 21 Thank 22 you. I'm sorry I have to leave, otherwise I would stay. 23 SENATOR GREENLEAF: Thank you for taking the 24 time to be here. 25

THE HONORABLE KATHRYN HENS-GRECO: Thank

1 you. 2 SENATOR GREENLEAF: The next witness would 3 be Sonya Butts Rainey. Thank you so much for being here today to share your 4 5 story. 6 MS. RAINEY: Thank you very much, too, 7 Senator. I am very grateful and honored to be here today. 8 Um, first of all, I wanted to say I am really grateful that 9 10 we do have the Neighborhood Legal Service. Just to give it you short and brief, Sir, I had moved from another 11 12 city from York, PA. I'm 46 years old. I have a grandson 13 that's disabled. And, um, I had got ill. I was in the hospital, and I really didn't understand about the legal 14 15 rights of -- especially for tenants. 16 Um, a social worker had came up to see me, which was 17 an honor, because I'm pretty much educated, but on that 18 -- understanding about the legal laws, um, with the City and rent and stuff like that, I wasn't very educated with 19 20 that. But, they advised me and gave me, um, an attorney, 21 and, um, I was very honored, um, Miss Phillips. 22 I think it is grateful that we do have that type of 23 service that can help us, as you know, for us being low 24 income, and we can't afford that, to be able to pay for 25 an attorney. I'm just so excited.

1 SENATOR GREENLEAF: That's okay. Just take 2 your time. We want to hear what happened to you. It's going to be very helpful for us. 3 4 MS. RAINEY: Okay. I, um, I took sick, and 5 the unit that I was living in -- and the landlord kind of more or less took advantage of it, me not understanding 6 7 the legal rights and everything -- so I kind of like, then, I discharged myself out of the hospital because I 8 didn't really understand. And the social worker was 9 10 like, no, I'm gonna refer you to someone that's 11 excellent, which I was surprised, and it ended up being 12 Miss Kimberly Phil (sic). 13 She immediately asked me to come in, showed me the 14 right way. Showed me how to read the documents right. What's to sign. Gave me pamphlets, you know, and 15 16 explained everything to me step-by-step. 17 But, I think it's great that you do have that for us 18 because a lot of us don't know that, and I'm hoping that 19 they would keep that organization for us, all that, so 20 family like me and other people, you know, that's low 21 income, you know what I'm saying, that you can be able to 22 give us guidance and keep the legal aid service that can 23 help us.

24 I'm pretty much nervous because I never really talked 25 in front of everybody.

SENATOR GREENLEAF: You're doing fine.
 You're doing fine.

MS. RAINEY: I just hope that you, you know, 3 4 would, um, actually keep this going for us and hoping 5 that maybe other people like me, as myself, would come up and stand up and, you know, show the appreciation --6 thankful that we do have that because with us not having 7 the education and not understanding it, you know, people 8 could have been in the same situation like I was and now 9 10 I'm grateful and honored by her showing me the right, correct way. I'm getting ready to move into my own 11 12 house; getting ready to own my own house, and I'm blessed 13 and I'm honored for having the legal service for showing me the correct way. And that's all I got to say. 14

15 SENATOR GREENLEAF: What do you think would 16 have happened if legal service had not been available to 17 you?

18 MS. RAINEY: I would have been out in the 19 street, Sir. I would have been out in the street, and I 20 would have lost the custody rights of my disabled I had him ever since he was three months old. 21 grandson. 22 But I came here to your city because it had more to 23 offer; schooling, better jobs, um, the community support 24 you. If it's something that you don't know, you can go 25 and you can ask someone. You don't have to feel like

you're an outsider trying to look in. 1 2 MS. CLARKE: And they took your case to 3 court. 4 MS. RAINEY: Yes, Ma'am. They took my case 5 to court. 6 SENATOR GREENLEAF: I'm sorry, I couldn't 7 hear. MS. RAINEY: They took my case to court and, 8 9 um, the landlord tried to evict me and went for order for 10 possession. Kinda like, and I panicked, so I called Miss 11 Kimberly and she explained to me and somehow someway by 12 the grace of God, things turned around and they went in 13 my favor. 14 I'm still right there residing in the same unit where 15 I'm at but, I will be moving in my new place soon. But, 16 like I said, I had to follow proper procedure steps which 17 she told me to do instead of me trying to take it in my 18 So I'm grateful for that. own hands. 19 SENATOR GREENLEAF: Thank you. 20 MS. RAINEY: Thank you, too, Sir. 21 SENATOR GREENLEAF: Any questions? Thank 22 you so much for your bravery to be here, and you did a 23 great job. Thank you. 24 MS. RAINEY: Thank you, Senator. 25 SENATOR GREENLEAF: Okay. Our next witness

1 is John Lovelace, President of UPMC for You.

2 Mr. Lovelace, thank you very much for being here 3 today. Please have a seat. We'd like to hear your 4 testimony.

5 MR. LOVELACE: Thank you, Senator Greenleaf, 6 and members of the Committee. I am very pleased to be 7 here this afternoon to talk on behalf of public interest 8 lawyers and the Neighborhood Legal Services in general.

9 I work for UPMC Health System in the insurance 10 services division where I am responsible for government 11 programs. I oversee the Medicare, Medicaid, Children's 12 Health Insurance work and also work in behavior health 13 with community care behavioral health.

Together we enroll about a million people in Western 14 15 Pennsylvania and across the state who are poor, or 16 elderly, or disabled, or some combination of the three. 17 The issues these people have in health care largely are 18 affected by issues related to lives around them; 19 especially people who are poor, elderly or disabled. So the ability to access health care services, the ability 20 to use health care services, are often seriously impeded 21 22 by their inability to access other services.

Advocates play an invaluable role in helping us to be sure that people get services to which they are entitled. They help keep us honest. We make our own set of 1 mistakes, and advocates are helpful in pointing those out
2 and helping us to correct them.

We are very pleased to have the opportunity again this year to support the Medical-Legal Partnership in McKeesport that Ms. Rainey was just talking about through the Neighborhood Assistance Program and DCED tax credits and contributions from UPMC to make this all work.

8 Our access to services through advocates help people 9 to access health services directly, to access things such 10 as rent assistance, utility assistance, legal assistance 11 and so forth, and really are invaluable in helping people 12 to be sure they are able to benefit from the health care 13 services that they use.

I have the personal privilege of having two children who are public interest attorneys. Not -- they don't do this, but they do -- one's a public defender and one is in legal services in MidPenn.

18 So we have a little closer relationship than some 19 people to do to this process. I was very pleased to be 20 asked by NLS to come and talk to you this afternoon and to share our support for the work that is done through --21 22 as it benefits our providers, our health system, and 23 certainly the patients we try to serve; the enrollees in 24 the health service system. Because we would not be able 25 to do the work we are able to do, in being the largest

Medicaid plan in Western PA, without support of a variety
 of human service providers whose access is often
 supported by the work of public interest attorneys.

I don't have a long conversation. This is really my main pitch I want to make. We are very supportive of the work people do. We are happy to be able to support it ourselves financially. We would like to see this kind of work spread. It benefits the whole community as well as the people we are enrolling and trying to serve. So thank you for the opportunity to talk.

SENATOR GREENLEAF: Let me say this: 11 Ι 12 think that this hearing has a unique factor to it, and 13 that is that it shows the types of groups that have come 14 forward to help in this area; all types of groups. And I 15 think this is peculiar maybe to the Pittsburgh area, um, 16 that you have corporate, and medical, and all types of 17 people who are coming forward and providing assistance 18 That says a lot for the community, so thank and help. 19 you so much for being here and for your service.

20 Any questions for the witness? Thank you for being21 here today.

22 MR. LOVELACE: Thank you very much. 23 SENATOR GREENLEAF: Our next witness is 24 Shirl Q. Regan, President/CEO of Women's Center & Shelter 25 of Pittsburgh. MS. REGAN: Yes, hello. Senator Greenleaf and other members of the Judiciary Committee, I am very pleased to be here today to speak to you.

I'm from Women's Center & Shelter of Greater
Pittsburgh, which is a program that works with victims of
intimate partner violence.

7 Women's Center & Shelter will celebrate its 40th 8 anniversary next year, and so we have worked with over 9 200,000 victims of intimate partner violence in those 10 years. We know a little bit about the people that need 11 the legal services from having worked with all of those 12 clients.

13 We provide, at Women's Center & Shelter, a hotline 14 and a shelter as you can imagine. We also have a 15 counseling program for adults and children, but in 16 addition to that, we have legal advocates who work with 17 about 4,000 individuals a year going through the court 18 system coming first for relief. These are not attorneys, 19 but they are people that can help somebody understand 20 what's gonna happen in the system.

Of those 4,000 victims, we also have three other domestic violence partners in Allegheny County that serve another 10,000 victims. So between the 7,000 that Women's Center serves and the 10,000 that the other three programs serve, we have 17,000 victims a year that come

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1 to us for help.

21

Of those 17,000, around 8,000 of those go to court looking for relief. Some of them are successful in being able to file for a PFA. Some of them are not because the lines are long, the times are long, they're afraid, and they leave.

At the initial PFA, they do it by themselves with the 7 help of a legal advocate who can show them how to fill 8 9 out the paperwork. It is the second PFA where, in 10 Allegheny County, we are most successful in helping to fill the gap and the need that's here. Thirty-seven 11 hundred victims went forward last year. And with the 12 13 Partnership, with Neighborhood Legal Services, the pro bono attorneys that work here in Women's Center & 14 15 Shelter, we were able to provide 90 percent of those 16 people with an attorney at the second hearing for a PFA. Now, we know that PFA's save lives and reduce violence. 17 18 What you heard me say was that that partnership could 19 provide 90 percent attorneys for victims going for their 20 second PFA, but, again, what I mentioned is we know there

22 from getting the initial protection order that they need 23 because there's not enough help in the system for them.

are thousands who never get that far because they stop

Now it's great, and we think that it's reallyimportant this partnership that we have with Neighborhood

Legal Services and the pro bono attorneys to provide this kind of assistance to get a final PFA order where you can write in custody orders and support issues. And so, with that, you need an attorney to help you understand that.

5 The problem comes when the support hearing is held 6 the month later, or the defendant comes forward and asks 7 for a change in the custody order. There are no 8 attorneys to go forward with that victim while she goes 9 back into Family Court. And you've heard some of the 10 judges talk about the domestic violence cases that they 11 see all the time.

I'm here to talk to you about the situation of a 12 13 victim who has been under such incredible traumatic experiences living with this abuser where she can be 14 15 slapped. She can be punched. She can be held captive. 16 She can be terrorized over and over and over again. Her 17 pets can be abused, and yet we are expecting this 18 individual to go in and to stand up in a court of law for 19 custody, support, even divorce, alone.

This is uncon -- it's just beyond belief, and years ago Neighborhood Legal Services was able to do that kind of representation, but because of the cut-back in their staff, they can no longer be there, and there's no one else who can be there standing beside that victim so that she can get justice for herself and her children. We are at a critical situation here in Allegheny County and across the state for victims of domestic violence who are trying to get relief and have to do it on their own, and they're finding the justice system isn't there for them. And it's just one more place where he said, "No one's gonna help you. No one's gonna believe you." And it's becoming true.

If we do not find the means to support these legal 8 services that are so necessary, you are going to see many 9 10 more homicides. But, in addition to that, you are gonna see many more children scarred from the families going 11 12 through these situations. You're gonna see grandparents, 13 and we need to look at the numbers of people that are 14 impacted every time there's one victim. It's just not 15 one victim. It's her children, his children, their 16 families; the people they work with.

17 We have a serious problem on our hands, and if we 18 don't do something about this soon, we are going to see 19 many more people suffer and many more people who are 20 murdered in our system. Because what we know is the most dangerous time for a victim of domestic violence is when 21 22 she decides to leave the situation; to leave that 23 relationship. That is when most damage, most injuries 24 happen, and that is when almost all homicides take place. 25 And yet we are expecting her to stand by herself -- and I

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say "her" because most of the victims are, but it could 1 2 be a "him" -- we are expecting them to stand by themselves when they have gone through such traumatic 3 events because we don't have the resources to help them. 4 5 I beg you to please consider funding the Neighborhood Legal Services and all other attorney services for the 6 7 poor at the highest extent possible. Thank you. 8 SENATOR GREENLEAF: Thank you. Could you 9 explain, I mean, I know -- but the people who are 10 watching this may not know -- what a Protection from Abuse Order is and how does that protect that individual? 11 12 Obviously, they have to stay away, but you must know some 13 particular details of how it deters the violence that 14 could have happened without it. MS. REGAN: So an individual can go to 15 16 court, and there are two steps to the process. You can 17 go in and you get the original protection order, and the 18 other party to this case doesn't have to be present. But 19 you go in front of a judge, and you plead that you are in

20 fear for your life or there has been serious injury. And 21 you can be granted a temporary protection order that the 22 person must stay away from you and have no contact for a 23 certain period of time.

That temporary order is only good for ten days to two weeks for when the court can come back, and have a

hearing where the other party can be present. 1 That's 2 where it can become really dangerous because he has now been -- and I'm gonna say "he" again because that's most 3 often the case -- he has now been served with this 4 5 protection order. He is absolutely furious because what we deal primarily with is control-based violence, and he 6 7 has now lost control. And you've gone public, and he is furious. And this may be the first time you're gonna see 8 him in that courtroom since you went after the protection 9 10 order.

At that point, when you go for that order and even 11 12 the first one, you can ask for custody of your children 13 and you can ask for temporary support. If they find that 14 there is enough evidence to support your request for 15 relief from the courts, then a longer term protection 16 order can be put in place which also might evict him from 17 the family home so that the partner and the children can 18 stay in the home.

19 It will also, perhaps, say he can't come this close 20 to you, to your place of employment. There are a lot of 21 things that can be added to be able to provide 22 protection, but it's at that point where, if you're a 23 victim, you don't know what all can be possible. And 24 that's where it takes an attorney to understand and then 25 to be able to negotiate with the other party what's gonna

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1	be present.
2	That protection order can last for several years.
3	There's different periods of time. That piece of paper
4	allows the police to come and make an arrest should the
5	party who has the protection order against them violate
6	it in any way. It is one of the ways that we, as a
7	society, have come forward and said violence in the home
8	is not just a family matter. It is a societal concern,
9	and we do not allow it to happen.
10	And, so, a protection order is one of the first
11	things a woman or a victim can do to protect herself and
12	her children.

13 SENATOR GREENLEAF: What types of injuries 14 and threats have you seen? What do they use? What 15 tactics do they use?

16 MSVREGAN: So, I have been in the field of 17 domestic violence for 30 years, and I would say I have 18 seen just about everything. What I see most often now in 19 addition to yelling, screaming, hitting, humiliation, emotional attacks -- there are less broken bones than you 20 might think. 21

22 It's a lot of the emotional attacking, and it is the 23 fear of the violence that could come. So, I might hurt 24 your pet. If you have a cat that you absolutely adore, I 25 don't have to hit you, I just have to kick the cat and

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1 that gets your attention that I could do this to you. I
2 could come after your children, but one of the things
3 that's happening so much now is cell phones.

I can reach you 24 hours a day, every minute of the day with a text message. You can't get away from me unless you change you number totally, and I can probably find that number. So this cyber stalking is becoming a really serious constant emotional fear that somebody lives with all the time.

Most victims of domestic violence suffer from extreme depression, and what we know about people who are depressed is that they're not always able to act on their own behalf. Most victims will take action when they are trying to protect their children, but they may not have enough left within them to take action on their own behalf.

17 That is why the attorneys that are provided and are 18 there and understand the dynamics of these situations --19 remember, these are crimes that take place between partners; intimate partners. There's materials 20 21 possessions that people have together. There's families 22 that people share, and there are some legal bounds that 23 sometimes hold people together. That is not easy to walk 24 away from on your own.

25

SENATOR GREENLEAF: One final question. And

1 that is -- because I think it's important to get into 2 this a little bit -- the impact on the children who have 3 to watch this?

MS. REGAN: Absolutely, and we don't talk 4 5 nearly enough about the children. Women's Center & Shelter also offers programs to men who are batterers, 6 7 and so, one of the things that we learn from both the adults who are victims and the batterers who are adults 8 and are victims, is that they were probably raised in 9 10 homes where they saw this type of violence take place. And when they become adults and see that they are acting 11 12 out those same roles, if you can help them understand 13 that, and they see the impact it's having on their 14 children, sometimes you can get them to stop and pay 15 attention.

But, children in our society are being raised with a lot of violence, and we all know we talk a lot about the community violence, but we believe the violence began at home first, and they saw it and in some cases they were also the victim of that violence.

21 Many children, particularly adolescent boys, will try 22 to save their mother and become a perpetrator by trying 23 to stop that violence. And we could talk about the 24 children for a whole other session, and I hope that some 25 day you would take that up.

1 SENATOR GREENLEAF: Absolutely. Thank you 2 so much. Do we have any other questions? SENATOR VULAKOVICH: Yes. What percentage 3 4 of women when they get the emergency PFA, then you have 5 that 10-day period in between in case the courts are closed, but what percentage of the women who come in for 6 7 the 10-day hearing have representation? MS. REGAN: 8 Zero. 9 SENATOR VULAKOVICH: Zero? 10 MS. REGAN: Well, maybe one percent if they 11 have their own private attorney. 12 SENATOR VULAKOVICH: And do you know, in 13 Allegheny County, how many cases of domestic violence 14 they handle as far as on one-day people in line for 15 emergency hearing and then those ten days later? 16 MS. REGAN: What's the difference? The 17 drop-off rate? Is that what you're looking for? 18 SENATOR VULAKOVICH: Yes. 19 MS. REGAN: I don't know that. I could find 20 that out for you, and I think you have an Assistant 21 District Attorney who is gonna be here. He may know that 22 information. I don't think it's in my testimony, but 23 there is some drop-off. 24 One, we know that people are afraid to go forward, 25 and, two, they can't put themselves through it. And in

1 some rare situations, they have reunited.

2 SENATOR VULAKOVICH: You know, what I was trying to put a place on was the cost of if everybody was 3 represented -- not so much on the emergency PFA, that's 4 5 something that they'll come into our police station and we either send them down to the magistrate. / If it's at 6 7 night, they would come down to night court and we would 8 call Crisis Center North, and they are wonderful they are 9 _ _ 10 MS. REGAN: They are another one of our 11 sister programs in the County. 12 SENATOR VULAKOVICH: Yeah. Great 13 organization. That's who we dealt with the most. But, I 14 know there's a lot of it. Probably next to accidents, 15 domestic violence is probably the second or third issue 16 that we deal most with in the local police departments. 17 And, uh, but I know at the 10-day hearing, I agree 18 with you that's probably the most crucial time because 19 that's when someone without -- going through the stress that they're in -- they waiver a lot. And the next thing 20 21 you know, they're coming home and come to us again, and we say we thought you just had the 10-day, and I decided 22 23 to drop it. 24 And you know that was probably a bad decision on most 25 parts -- not all the time, but on most parts, it was.

1 But, you know, I see counseling as an important part of 2 that, too.

MS. REGAN: And it also, studies have also MS. REGAN: And it also, studies have also shown that, uh, the stricter the judge is, the stricter the justice system is on these case, the decrease in violence that happens. So along with counseling, we also need to have a strong justice system response to these. Go ahead.

9 SENATOR VULAKOVICH: Do you find the 10 magistrates are pretty good with this during the day? 11 MS. REGAN: I think not all of them 12 understand the situation and the dangerousness, and I 13 think many people get frustrated.

SENATOR VULAKOVICH: Overall, do you think the police departments are doing a pretty good job? MS. REGAN: I think there are many police

17 departments that are doing a very good job. Are you from 18 a local police department?

19 SENATOR VULAKOVICH: I was. Shaler 20 Township. 21 MS. REGAN: Okay, all right. Yes, and we've 22 worked with you, too, on several cases out there in 23 Shaler. 24 SENATOR VULAKOVICH: We're pretty good. 25 MS. REGAN: Um-hum, you are pretty good. Or

1 were pretty good. I don't know about right now. 2 Uh, but we find that many of the police departments are very different than they used to be, in partnering 3 4 with the victim service agencies a lot more. My concern, 5 however, is for all of those women who have to go forward without representation for a custody hearing and a 6 7 support hearing, and none of the free attorneys can 8 handle a divorce where there is any kind of complication, so there's a lot going on out there, which sometimes if 9 10 you understand that, you understand why a woman will give 11 up. 12 SENATOR VULAKOVICH: Oh, I do. I get it. Ι just, um, I just -- I don't know what the cost would be. 13 14 Because you want to help everybody, and there's so many 15 that it's amazing. 16 MS / REGAN: It's a huge problem. 17 SENATOR VULAKOVICH: Nobody knows. They all 18 look at their communities and they think everything's 19 fine, and they don't know. 20 MS. REGAN: I'm really glad to hear you say that out loud, yeah, how much of it actually goes on. 21 22 SENATOR VULAKOVICH: Yeah, thank you. 23 MS. REGAN: Um-hum. 24 SENATOR GREENLEAF: So the point is that 25 without this representation, the consequences are

1 significant violence and --2 MS. REGAN: Significant and there are going to be more homicides. What's happening in our country 3 now is the homicide rates for domestic violence are 4 5 starting to come down, but we're on a tipping point where if anything else erodes, goes away, it's gonna become 6 worse again. And so I'd be glad to talk to you further 7 or about the children or about anything, but the services 8 that the attorneys provide are absolutely crucial to the 9 10 safety of our society. 11 SENATOR GREENLEAF Thank you so much for 12 being here today. The next witness is Heather Arnet, Chief Executive 13 Officer, Women and Girls Foundation of Southwest 14 15 Pennsylvania. 16 Thank you so much for being here. 17 MS. ARNET: Thank you for having me. Good afternoon. I wanted to start off by thanking 18 19 you, Mr. Chairman, first for your past work on some 20 really important laws particularly in the State, I think that bring the context to the conversation today when I 21 22 think back to Megan's Law, certainly a lot of the divorce 23 code reform work, and even the No Means No rape law. 24 It reminds me that part of our conversation today is 25 that there are some great laws on the books, um, laws

1 that many of you helped champion and made sure came into 2 being.

But, as the Judge mentioned earlier, for citizens to be able to access their rights, access the laws that all of you have helped produce, they need to know that they exist, all right? And they need to know how to navigate that system.

Many of these folks don't even know what their rights 8 are. You might work for years to pass a piece of 9 10 legislation to improve peoples 1 ives in your district, and then those same citizens don't even know about that 11 12 new law, right, that's helping to provide extra 13 protection to them. And that's really one of the 14 keystones that something like Neighborhood Legal Aid provides, right, those resources. 15

We've heard a lot today about sort of defending peoples' rights or being advocates in the courtroom, but one piece of the puzzle is just knowing about the rights to start with.

20 So, let me backtrack a bit and tell you -- I'm the 21 CEO of the Women and Girls Foundation. We are a 22 non-profit serving the community. We're based here in 23 southwest Pennsylvania, but we actually serve the whole 24 state.

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Our mission is to achieve equality for women and

1 girls for generations to come. And we do that through 2 developing the female leaders of tomorrow. So we have a 3 program called Girl Gov where we bring girls to 4 Harrisburg to shadow their fantastic legislators. Many 5 of the members of this Committee have participated. Soon 6 you will all have an opportunity as we expand the program 7 statewide.

8 Um, so that's one piece of the puzzle. We want young 9 people to become part of the legislative process. We 10 want them to understand how these things impact their 11 lives. We also know that, right now, gender equality 12 isn't completely a reality in our world, and I think just 13 listening to Shirl's testimony is probably the most 14 fundamental example of that.

15 So why I'm here as the Women and Girls Foundation CEO 16 is because 78 percent of those who take advantage of 17 legal aid are women. And that statistic doesn't surprise 18 me because what I know and what you know is that 75 19 percent of folks living in poverty in our state are 20 single moms raising kids on their own. So it makes sense when we think about who needs access to some pro bono 21 22 legal aid, the majority of those folks are going to be 23 female.

Now, a lot of what you do I think of astransformation, right? I loved you question earlier,

1 Senator Fontana, about what are the costs, right? What 2 are the costs of decreased support to legal aid? We know what the benefits are to increase support. And it's so 3 4 hard because -- I'd love to partner with all of you 5 around that cost study -- because when we talk about especially women as constituents and users of these 6 7 services, as Shirl just spoke with you so eloquently and powerfully about domestic violence, I feel like I don't 8 need to add too much to that conversation. Um, certainly 9 she shared that so poignantly with you this afternoon, 10 but domestic violence is one piece of that puzzle. 11

We also know that women are accessing legal aid around getting support in defense from discriminatory landlords. Landlords that won't rent to them because they have Section 8 vouchers, right? That housing that they need to make sure that their children are safe.

17 The foreclosure crisis impacted women in astronomical 18 rates. Currently, women are still -- a third of female 19 lenders receive a sub prime loan. Their male 20 counterparts, it's a quarter. But here's a statistic 21 that just broke my heart: African American women are 256 22 percent more likely than white men to receive sub prime 23 loans. And then we know what happens with those loans, 24 and so then you're in a foreclosure crisis, and now your 25 attempts to be economically sufficient, right, to pursue

that American dream of home ownership, can be absolutely
 devastating.

One out of five families with a sub prime loan will lose their home. And in just the last few years, nearly two million children were directly impacted by a foreclosure, by losing their home, and we know that that's how families end up on our streets and homeless.

8 So when we talk about cost benefits, right. Here are 9 families, here are women, who are trying to be 10 economically self-sufficient. The work that Neighborhood 11 Legal Aid does is transformative. It's the work that 12 you're doing as legislators. It's trying to move folks 13 from being victims to being survivors, right?

From being economically dependent to an abuser or to a public system to being economically independent, right? To having a job. To having a home. To being safe, but these particular moments -- we've talked a lot about sort of triage moments, right, you're trying to leave an abuser or you're in a moment where you're experiencing workplace discrimination or renter's discrimination.

Going up against a discriminatory landlord is intimidating, right? Standing up or leaving an abusive spouse is intimidating. Entering a courtroom is almost impossible to conceive. But before you can even get to that courtroom, you need to know how to navigate that

system. And that's the critical support that
 Neighborhood Legal Aid Services provide.
 So as an advocate -- and not just for women and
 girls, but for all families, I wanted to take a few

5 moments to come and just lend my voices to the others you 6 are hearing today about how critical this is, and I think 7 it is about preventative care.

8 Um, and so, as I said, I don't have those cost 9 numbers though I'd love to partner with you or find 10 someone to do that because I think what you'd find is 11 that not only are there cost savings, but ultimately the 12 Commonwealth benefits because if you can help someone 13 become economically self-sufficient, now they are 14 providing you an increased tax base, right?

15 If you help me make sure that my home isn't 16 foreclosed, then I can continue to pay real estate taxes, 17 right? If you help me not lose my job because of 18 workplace discrimination, now I can continue to give you 19 earned revenue through my income tax revenue.

And for women who are victims of domestic violence or who are just in a marriage that they need to get out of safely, right, economic self-sufficiency is what all of us want to see from all families, right? We don't want families to be reliant on a bad situation, a bad interpersonal relationship, or reliant forever on the

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1 government, right? Folks want to be economically self-2 sufficient, but sometimes they need help and that's what 3 Neighborhood Legal Aid does. It's almost a catalyst for 4 independence; a catalyst for self-sufficiency.

5 And that's why it's such a great return on investment 6 for government dollars because as we heard today, you're 7 leveraging investments you're making in so many other 8 portions of your budget, right? You have social services 9 and agencies set up and county agencies set up. There's 10 so much capacity there to help individuals if they can 11 connect to those services.

12 And this that catalyst. This is that bridge. So I 13 encourage you please don't decrease their services 14 anymore. You've heard today that cuts from the last 15 several years have really devastated our community. 16 Folks want to be independent, but they need your help. 17 So, thank you.

18 SENATOR GREENLEAF: Any questions? 19 Thank you so much for being here today. 20 MS. ARNET: Thank you so much. 21 SENATOR GREENLEAF: The next witness is 22 David Spurgeon, Esquire, Allegheny County Deputy District 23 Attorney. 24 Thank you for being here today. 25 MR. SPURGEON: Absolutely, Sir. Thank you

1 for the invitation.

2	Good afternoon, Senator Greenleaf and other members
3	of the Senate Judiciary Committee. My name is David
4	Spurgeon. I am the Deputy District Attorney here in
5	Allegheny County, and I appreciate the opportunity you
6	have allowed me to provide some information on behalf of
7	the District Attorney of Allegheny County regarding the
8	importance of civil legal aid and its vital role to our
9	system.
10	District Attorney Stephen Zappala regrets that he is
11	not able to be with you today; however, he is with
12	Justice Debra Todd and 38 other leaders who constitute
13	the newly-formed Pennsylvania Supreme Court Elder Law
14	Task Force.
14 15	Task Force. While D.A. Zappala regrets being unable to attend
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15 16	While D.A. Zappala regrets being unable to attend this hearing personally, his participation in the Court's
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the courts and to justice for older Americans.

2 Those of us that work in the criminal justice system have a significant stake in the issue before you today --3 ensuring that the poor have access to the civil legal 4 5 services that they require. As prosecutors and practitioners of criminal law, we are very familiar with 6 the critical importance of civil legal aid in the lives 7 of families and individuals in need in our work 8 protecting victims of crime and violence, and in our 9 10 common mission of promoting safe and strong communities.

We, in law enforcement, have a stake in the health and welfare of the members of our communities. By addressing basic human needs such as housing, child custody, health care, and in fighting poverty and homelessness, civil legal aid helps make our families and our communities safer, more secure, healthier, and more stable.

Healthier and more stable communities inevitably enhance public safety. Civil legal service providers are a necessary partner in our collaborative strategy for reducing crime and enhancing public safety.

We applaud and we appreciate that their work and innovative programs protect crime victims. Whether it be a young mother who is a victim of domestic violence, battered by her partner, a young child who has been

1 neglected or abused, a grandmother facing elder abuse,
2 financial exploitation, or consumer fraud, civil legal
3 attorneys provide essential advocacy, representation, and
4 protection and pursue restitution, victims compensation
5 and connection to the attendant social services to make
6 Pennsylvania victims -- women, children, and seniors -7 whole, secure and safe.

8 Civil legal services for indigent clients is a sound 9 investment. Their work provides a means to help prevent 10 homelessness, keeps children in safe, habitable homes, 11 provides access to economic supports, and health care for 12 families, children and elders. Research demonstrates 13 that a \$1 investment in legal services has an \$11 14 positive economic impact on the Commonwealth.

15 Civil legal services are also essential supports for 16 those in re-entry, facing civil legal challenges 17 following incarceration, and, in turn, help reduce 18 recidivism and have an excellent impact on those of us in 19 law enforcement.

The cost of housing an individual in a Pennsylvania prison is at least \$35,000 a year. If the civil legal issues of ex-offenders go unaddressed, they may ravage the lives that impoverished individuals are trying to reconstruct.

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In our office, we are especially proud of our

1 domestic violence prosecution unit, and the District 2 Attorney is committed to prosecuting domestic violence crimes vigorously, with the safety of domestic violence 3 victims as our primary concern. We are honored to 4 5 partner with our legal aid colleagues who advocate for domestic violence victims to obtain protection from abuse 6 7 orders, provide counsel, and pursue emergency 8 interventions.

We know that domestic violence is the most under-9 10 reported crime in America, and it takes an extraordinary toll on victims, their children and our communities. 11 The 12 estimated total annual medical cost of domestic violence 13 in Pennsylvania was \$326.6 million. Thirty-nine percent of all female victims of homicide were victims of 14 15 domestic violence. Legal aid works with us to prevent 16 those cruel deaths and the ruinous impact on Pennsylvania families. 17

Equal justice for all, regardless of income is the foundation of both our criminal and legal systems. We applaud your making civil access to justice a priority, knowing the profound impact it has on our work, our community, and all Pennsylvanians.

23 SENATOR GREENLEAF: Thank you so much for 24 being here. I just have one question. You had touched 25 on it in your testimony, but maybe you could give a more

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1 in-depth response to it is that our democracy is based on 2 solving issues, mostly civil issues between parties. Uh, 3 the legislature does that. We fight it out with 4 language, with debate, and settle and decide issues based 5 on the majority vote.

6 These are civil issues, and that's what lawyers do. 7 That's what judges do. That's the way the system is set 8 up, to solve civil disputes. Unsolved, there are some 9 times people resort to violence and they resort to other 10 tactics without -- if we don't settle them in a peaceful 11 way that way our system is set up.

What impact do you see -- and you touched on that, but can you give us maybe some specific examples -- what you see when we do not resolve these civil disputes that occur in our society with regards to the criminal justice system and it's impact on that system?

MR. SPURGEON: Well, I think the impact does increase violence because then you're leaving these decisions and these resolutions to be made among the parties which aren't often on equal footing.

Oftentimes, I head the Domestic Violence Unit in the District Attorneys Office, and as Shirl Regan said, the most dangerous time for a victim is when they end a relationship. I have tried many, many homicides, and in the vast majority of those cases is because the victim

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1 has left that abusive situation that the defendant had 2 acted.

So far this year, I believe, in Allegheny County intimate partner homicides, we have seven. Three of those were murder/suicides. So people are at their wit's end. They don't know what to do. The relationship is ending.

By not providing the civil aspect, we are keeping 8 people in homes that perhaps they don't want to be in. 9 10 We're keeping people connected to people they're trying to end that relationship with, and they're not having the 11 12 -- not only the information that they need to have to 13 make educated decisions, they're also not receiving the 14 legal information they need to find out that there are 15 other options out there. There are ways to go about 16 exchanging custody.

17 You know, that's a very dangerous time for a victim 18 of domestic violence during a custody exchange, and for 19 years we had a safe place to do that here in Allegheny 20 County where one party would go into one door. There would be a member of law enforcement present. They would 21 22 exchange custody there, and then they would leave out of 23 that door. The other party would come into an opposite 24 door, pick up the child and leave. So, and I believe 25 It's been defunded. that that's gone away. But that's

1 something that comes into play, where these are 2 relationships and domestic violence. This isn't stranger 3 violence. These people know each other. They have 4 contact. They have communication with each other and 5 they're going to, and that's something that we have to be 6 aware of.

7 This isn't an incident that happened at a gas station 8 where someone tried to rob you. This is a situation 9 where you have families together. You have children 10 together, and you're going to have that interaction for a 11 very long time. So providing that civil access to the 12 courts, I think, minimizes and diminishes the amount of 13 potential criminal activity that we would see.

SENATOR GREENLEAF: One final point, I think that my colleague, Senator Vulakovich, would agree with this as a former police officer and you as a prosecutor, that probably the most dangerous incident that a law enforcement officer can be involved in is not the bank probbery, not the burglary, but the domestic violence issue.

21 MR. SPURGEON: Absolutely. Statistically, 22 that's one of the most dangerous times for a police 23 officer to report to a home is in a domestic violence 24 situation, because you are unaware of what the dynamic is 25 that's going on; how long this incidence has been

1 occurring; whether or not there's weapons in the home; 2 whether or not there's access to those type of things. We have had some very poignant homicides here in 3 4 Allegheny County, and lost police officers responding to 5 domestic violence situations. Absolutely. We are privileged that, actually, that Senator 6 7 Vulakovich's former department of Shaler is beginning to participate in something called Lethality Assessment 8 Program which is something that's starting in Allegheny 9 10 County as a pilot. Shaler is supposed to be one of those

11 programs. They're going to do that. So when they 12 respond to a domestic violence situation, the police 13 officer will have more tools to be able to ascertain 14 whether or not it's a violent situation and the defendant 15 is going to be lethal.

16 SENATOR GREENLEAF: Any other questions? 17 SENATOR VULAKOVICH: Just one real quick 18 question. You said it was defunded, the safe place 19 exchange. Why was it funded? Did have to, uh -- I mean, 20 who where you paying?

21 MR. SPURGEON: I actually, probably -- a 22 representative from the Women's Center & Shelter would be 23 better to answer that question.

MS. REGAN: The County wasn't paying for it.
 SENATOR VULAKOVICH: I know we did that at

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our police station, where when we had certain situations,
 they would go into court and if the judge rules it, we
 did what the judge says.

4 So if he puts it in the court order that we exchange 5 at the police station -- and we don't necessarily always like it, because we gotta run in off the road, and do the 6 7 thing -- but if it keeps something safe, because the bottom line is really at the point is you're talking 8 about the kids. So, you know, I would still think if the 9 10 judges do that and feel the need for it, they'll say it and we'll do it. 11

MR. SPURGEON: And I believe, Senator, you were asking for statistics prior to that, and I don't have the family law statistics, what comes out of Family Court, but I can tell you that approximately the Domestic Violence Unit in the D.A.'s office tries 1,000 cases a year at the trial level, which is a significant number, 1,000 cases a year.

19 And they also represent the Commonwealth at 20 preliminary hearings within the City of Pittsburgh, there 21 is a specialized Domestic Violence Court, and there are 22 approximately twelve hundred hearings there annually as 23 well.

24 SENATOR VULAKOVICH: So if you have 1,000 25 cases that you do criminally, I can't even guess what the

1 number would be of people who file for the emergency 2 relief, for 24 or 48 hours and then have to go downtown to get the extension. 3 4 MR. SPURGEON: And it's very confusing for 5 victims because they're going in parallel situations. They're dealing with Family Court issues on one end, and 6 they're dealing with Criminal Court issues on the other 7 end, so they oftentimes think just going to one is fine 8 without realizing there is an impact on the other. 9 10 SENATOR VULAKOVICH: Yeah. SENATOR GREENLEAF Okay. Thank you so much 11 12 for being here today.. 13 MR. SPURGEON: Absolutely. Thank you. 14 SENATOR GREENLEAF: Okay. The next witness 15 is Michelle DeBord, Esquire, Managing Attorney, 16 Neighborhood Legal Services Association. 17 Also, we also failed to recognize Zack Hoover, who is 18 minority counsel to Senator Leach who is here 19 representing Senator Leach. Thank you very much for 20 being here today. 21 MS. DeBORD: Yes. Good afternoon, Senator. 22 SENATOR GREENLEAF: We look forward to your 23 testimony. 24 MS. DeBORD: My name is Michelle DeBord. Ι 25 am one of the managing attorneys at Neighborhood Legal

Services Association. Neighborhood is a non-profit
 organization which provides civil legal services to the
 poor and disabled, and we've done so for many, many
 decades. We currently operate in four counties in
 Pennsylvania: Allegheny, Butler, Beaver and Lawrence.

I have been asked to respond to the issue of how well we, as a society, are doing in providing for the civil legal needs of the poor, and the short answer is, of course, as we've learned today, "Not well."

10 I have been in legal services for 35 years, and the percentage of legal needs of the poor which are being met 11 12 has pretty much remained the same; we meet about 20 percent of the need. That's been consistent for a long 13 14 time. Twenty percent is not a good figure. If a coach 15 were getting 20 percent win rates in hockey or football 16 or whatever, they'd certainly be fired. But, we've lost funding of over a million dollars in the past three 17 18 years / or more than 20 percent of our funding.

19 If you translate that into exact service losses, 20 we've lost about 28 percent in the number of people that 21 we've helped. If you take it further, and look at the 22 absolute numbers, we are no longer able to represent 23 about 7,000 people that we could have represented before. 24 What's happened with us, is the massive decrease in 25 the availability of legal help for the poor occurring in

1 the last three or four years. The timing could not have 2 been worse. It came during an economic downturn in which our low income citizens lost jobs in greater numbers than 3 ever before, needing more legal services than ever 4 5 before. Where formerly middle class people who were strangers to the public welfare system needed help with 6 7 food stamps, with Medicaid, with all kinds of public 8 benefits.

9 Mortgage foreclosures, which people have talked about 10 here earlier today, were just pouring in. And many, many 11 years of bad financial decisions by lending institutions 12 lead to a real crisis out here in Western Pennsylvania.

You've heard a lot about abuse today, physical abuse and the consequences of that. Families in desperate economic needs and desperate economic straights are also families in which abuse may be more likely to occur than in other families. So you do have the protective orders that we seek in court.

19 Neighborhood Legal Services does about 3,000 of those 20 every year, and that's a combination of our staff and the 21 pro bono volunteers that come and help us out.

Right now, we're facing loss, not only of staff
members, we've lost 21 staff members thus far in the last
few years -- that's a third of the staff of Neighborhood
Legal Services -- but right now, we're looking at having

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to close some offices.

2 Our Butler County office will be closing by the end 3 of this calendar year, and we're looking at the strong 4 possibility that we may have to close our Lawrence County 5 office also at some point in the near future.

So those counties will only have access to legal 6 7 services through the phone system. There won't be a 8 local office for people to come into and talk to an attorney there. So it means that probably the amount of 9 10 representation we are going to be able to do is gonna go 11 down. It's gonna be replaced by advice and brief service 12 in some situations where we're able to give some extended 13 service.

We only have two helpline attorneys, people that -15 attorneys that give advice to clients in Allegheny
16 County. We used to have three. As a result of that,
17 they're getting roughly six cases a day each. They don't
18 have the time to spend with clients the way we would like
19 to.

We don't have the time to chase down a landlord and try to talk some sense into him or her about how we can resolve a landlord tenant problem, or we don't have the time to spend half a day on the phone with the water company convincing them they need to turn the water back on when the landlord hasn't paid and the tenant is

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willing to put up a deposit.

2 So the people that we're able to help that actually 3 get in the door will probably receive fewer services than 4 they have in the past as we continue to shrink our staff.

5 Finally, I heard mention earlier today about how we 6 need to -- legal services has had to cut the hours during 7 which the office is open and the phone lines are 8 answered. And that has been a dramatic change in the 9 last year or so. We have had to cut our hours that we 10 leave the office open to the public, and we've had to cut 11 down the hours that we're able to answer the phone.

12 Because of that, we are in a situation -- we're doing 13 that because we have no choice. The staff that used to staff our centralized intake unit, we had four folks on 14 15 that. We're down to two, so they can only do so much. 16 We do have a mechanism for folks to leave a call-back 17 number, and we try to call those folks back as fast as we 18 can, but it's not unusual for the call-backs -- just for 19 the Allegheny County clients, not for the other three counties' clients -- it's not unusual for us to have 20 21 fifty call-backs in one day. So, phones go off at 3:00, 22 and then the two intake workers are calling, calling, 23 calling, to see if they can get back to people to see if 24 they can do anything for them.

25

Oftentimes, we have to tell people that call at the

1 last minute for a hearing, that they're gonna to have to 2 ask for a continuance. We're not able to find an attorney who is free to go to their hearing. What that 3 means in a Social Security case, which is an area in 4 5 which I practice, is that if you ask for a continuance, that's another two or three months that you're gonna go 6 without those benefits that you need because you can't 7 get a lawyer to go in with you. 8 So, it's astonishing to me that with our 9 10 significantly reduced staff, both reductions in attorneys and support staff, that we've been able to maintain a 11 12 high quality of service because we have. 13 How are we doing providing civil legal services to 14 the poor? Well, we'll continue to do -- Neighborhood 15 will continue to provide the high-quality of services

that we've always provided in the past but the number of individuals that we are going to be able to help continues to go down, and there are gonna be large numbers of individuals who are simply not able to access our services at all. Thank you.

21 SENATOR GREENLEAF: Thank you. Any 22 questions? 23 Thank you so much for your service and hanging in

23 Thank you so much for your service and hanging in 24 there. I can't imagine six cases a day. That would be 25 just unimaginable. So we know you are under a lot of

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stress, but you're doing a wonderful job and thank you 1 2 for what your doing, and thank you for explaining it to us today. 3 Our next witness is Andrew Scherer, Esquire, 4 5 Senior Fellow, Furman Center for Real Estate and Urban Policy, New York University Law School and Wagner School 6 of Public Service. 7 MR. SCHERER: Good afternoon, Senator 8 Greenleaf, Senators and staff. 9 10 SENATOR GREENLEAF: Good afternoon, and 11 thank you so much for being here. 12 MR. SCHERER: You're very welcome. I really 13 appreciate the opportunity to have a conversation with 14 you about this issue. 15 My work involves consulting, teaching, writing, 16 mostly around issues of access to justice, poverty law, 17 housing rights; most relevant today, that's really a 18 major focus of my professional life. I also was a 19 founding member of the National Coalition for a Civil 20 right to Counsel. I chair a Civil Gideon Committee of 21 the New York State Bar Association, so this has been a 22 primary focus of my professional life. 23 One year ago today, Hurricane Sandy hit in New York, 24 right? And, uh, destroyed homes, shattered lives, and in 25 the course of that year, civil legal services programs --

oh, I forgot to mention also that I was the Executive
 Director of New York Citywide Civil Legal Services
 Program, and worked in it for over three decades. My old
 program and the other civil providers over the last year
 have been helping people who were victims of Hurricane
 Sandy.

7 SENATOR GREENLEAF: How many people were you
8 serving?

9 I think about 10,000 or so MR. SCHERER: 10 between the both -- there's a large pro bono effort also 11 mostly spearheaded by both the State Bar and City Bar 12 working hand-in-hand with the legal services folks, you 13 know, helping people deal with the maze of insurance 14 problems, FEMA regulations, unemployment insurance, other 15 government benefits, a whole host -- public housing 16 tenants who were stranded in upper floors and to this day 17 still have problems with -- actually, this coming winter 18 will, again, have problems with heat because of boilers that got destroyed in the hurricane. 19

In 9-11, in 2001, I was the Executive Director of the legal services program for New York City, and we were, again, there to respond as legal first responders on the issues that low-income people faced. And that's what civil legal services programs do. We're first responders on legal crises. 1 And as you've heard over the course of the day today, 2 the crisis in access to justice in legal services has been really exacerbating in recent years, and that, you 3 know, justice gap has been growing really significantly 4 5 and forcing low-income people to face legal matters that are critical to their lives, to their health, to their 6 7 safety, without counsel without meaningful access to 8 justice.

9 The Supreme Court said in Gideon in our adversarial 10 system of justice, any person haled into court, who is 11 too poor to hire a lawyer, cannot be assured a fair trial 12 unless counsel is provided for him. This seems to us to 13 be an obvious truth. And, that obvious truth, which is 14 true in the criminal context is certainly true as well in 15 many types of civil matters.

16 That's what got this national coalition started to 17 try to push for a civil right to counsel; that's what 18 prompted the ABA to adopt a resolution in 2006 calling 19 for a civil right to counsel in matters of fundamental human need. I believe, as do many of my colleagues in 20 legal services programs, Bar Associations, law schools, 21 22 private firms, courts, and elsewhere -- your Pennsylvania 23 Bar Association President today, New York State's Judge, 24 Jonathan Lippman, all have expressed the view that there 25 should be a right to counsel in civil matters affecting

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1 fundamental needs.

But, we'll get there eventually, but it will have to be incrementally. And, meanwhile, we have to take all deliberate steps to address meaningful access to the judicial system.

As you've heard during the course of the day, things 6 are probably worse than they've ever been in terms of 7 access to justice between the recessing hitting people --8 the low-income people of our communities the hardest and 9 10 the -- at the same time, the double whammy of the reduction in funding at the Federal level, at the State 11 12 Level, the reduced interest rates that have reduced the 13 funding for IOLTA programs, all of that has lead to the 14 growth of the justice gap.

15 States are responding. It's wonderful that you're 16 holding these hearings, that Pennsylvania is addressing this issue ... Some -- most states, there's something going 17 18 on and this has become a focus of Bar Associations, of 19 legislatures, and there have been legal need studies, most of them with very similar results to the legal 20 services' corporations justice gap study that found that 21 22 one in five -- only one in five legal needs, serious 23 legal needs, is being met by legal services programs. 24 These have been findings state-by-state as well as 25 nationally.

A recent national study done by the Civil Justice 1 2 Infrastructure Mapping Project, and lots of other studies have found that the states are now doing -- making 3 innovative changes to better address the crisis, 4 5 primarily looking for new ways to fund legal services. But legal services programs, as you've heard here today, 6 are adjusting their delivery methods to try to address 7 more people with less, but you can only go so far. 8

9 They're using more pro bono resources. State 10 judicial systems are improving court operations, 11 simplifying forms and procedures, rethinking the roles of 12 judges, mediators and clerks to get them more active in 13 the administration of justice in ways that they haven't 14 been before.

Courts are using technology, developing these kiosk systems, where computers are used to assist people in navigating their way through the maze of the legal system. Many courts have now established self-help centers either staffed by the courts or, in some cases, by legal services providers to help people who are unrepresented.

And more than half of the states have created Access to Justice Commissions, which bring together members of the judiciary, the Bar, the real leadership of the legal world -- civil legal services providers, other

stakeholders, to work collaboratively on statewide
 justice initiatives.

As a result of this intensified focus on legal need, people have been really looking at some of the questions that you've been asking here today the extent to which there is an actual economic benefit. It's not just the human need that is being addressed by legal services, but there's actually a tangible economic benefit from delivering legal services.

When you help victims of domestic violence, you know, you save the government money at the other end on medical care, on the need for special education and counseling for kids who come from homes that have been troubled by domestic violence. You reduce the pressures on the police department, and all of these are costs and, ultimately are measurable costs, that are saved.

When you help families that are dealing with dependency -- because that's what you call it in Pennsylvania. We use other terminology in New York, but these dependency proceedings, the government saves money.

You get kids -- families get reunited and you spend less money on foster care. Or, when families can't be reunited, kids get put into adoptive homes and the longterm foster care placements tend to be reduced. The monitoring and all that is involved in the foster care

system expenses get reduced. When you stave off
 evictions through representation, You prevent
 homelessness and all of the attendant costs that - evictions and foreclosures.

5 There's the cost of sheltering people. The medical care that happens when people are living on the street --6 that's need when people living on the streets. The long-7 term consequences for children for living without a 8 home. And provisional legal services generates economic 9 10 activity to the extent that you stabilize communities, you keep people in their homes. You help people with 11 12 employment issues. You help them secure government 13 benefits that they are entitled to. You feed money into 14 poor communities and local economies, which then, in 15 turn, generates income for businesses, creates jobs, and 16 states have been studying this as well.

A Texas study in 2009 found that for every dollar they spent on legal services, the Texas economy gained \$7.42 in total spending.

Last year, a Massachusetts study found that for an investment of \$10.5 million in legal services, the state realized about \$48 million in economic revenue to the state.

A study here in Pennsylvania found that for every
dollar spent -- and I think somebody said this earlier

1 today -- on legal services, \$11 is quantifiable revenue 2 and savings that's realized by the state.

New York, where I practice and do my work, has, under 3 4 the leadership of the Chief Judge, Jonathan Lippman, 5 taken a pretty aggressive approach to expanding access to legal services. And it started, this effort, right at 6 the height of the economic crisis. Judge Lippman created 7 a task force, it's basically an Access to Justice 8 Commission, called the Task Force to Expand Access to 9 10 Civil Legal Services. And, in its first year, the Task Force proposed increasing funding under the judiciary's 11 12 budget for legal services to the tune of \$100 million 13 over four years; 25 million a year. What happened is, 14 the first year the legislature appropriated 12.5. The 15 second year, another 12.5. The third year, 15. So we're 16 up to 40 of the 100, and I'm sure that the Commission 17 this year is going to recommend another 25 million, 18 although I'm not sure what the legislature will do this next round. But, we've been incrementally moving up 19 20 towards a measure that would significantly increase the funding and enable New York to address much more of the 21 22 need. That Task Force found that there was \$6 savings 23 for every dollar spent.

We're getting somewhat different figures from eachstate. I think the reality is that we're still refining

1 the methodology, to really ascertain -- we hadn't really 2 thought this way, and I think we haven't yet achieved the 3 level of rigor and social science, you know, that we need 4 to about this because I think there's actually much more 5 being realized than we're actually capturing in the data.

The New York Task Force has recommended a number of 6 measures, some of them are really quite bold, to address 7 8 the crisis. One of the focuses that they have -- one of the areas they've focused on is pro bono assistance, 9 10 expanding Lawyer for the Day, Volunteer Attorney Programs, and New York has just initiated a requirement 11 12 for admission to the Bar that you perform 50 hours of pro 13 bono service before then can get admitted.

14 The Task Force is encouraging early intervention, 15 prevention, alternative conflict resolution and community 16 legal education all in an attempt to avert litigation. I 17 think, frankly, one of the other major deterrents to 18 litigation -- at least frivolous litigation -- is if we 19 had a right to counsel, if we had more robust representation of people, people would think twice about 20 21 whether they'll go into court and try to resolve a dispute and will look for alternative resolution outside 22 23 of court because they're going to want to avoid costly 24 litigation. And that's hard to quantify, but I think 25 that's an important measure that we don't think about

1 enough.

2 And, then, like other states, New York is embarking on efforts to help people navigate the court system; 3 4 self-help centers, standardizing court forms, expanding 5 outreach programs, those kinds of things. They re also encouraging the legal services programs to do more in 6 7 collaboration in promoting better use of technology, and New York as a Committee that's an outgrowth of the Task 8 Force that's looking at licensing of non-lawyers to do 9 10 certain tasks that might be more cost-effectively done by paralegals, with a little bit more of a level of 11 12 professional expertise than paralegals now have.

13 I actually started my legal career in 1978 in the South Bronx, a few blocks from what became known as Fort 14 15 Apache, when the Bronx was burning down. I mean 16 literally burning down. I saw, as a young lawyer, what an enormous difference it made to our clients to have 17 18 We were able to keep people in their homes, attorneys. 19 keep families together, keep food on the table, and really improve the conditions of the communities that 20 21 they live in.

And I recognized then that the biggest problem that we faced -- and I think that's faced by Neighborhood Legal Services here and legal services programs all over the country -- is not what we can do, but what we can't

1 The biggest problem is our inability to serve people do. 2 who, who, who need our help and there's something fundamentally unfair about a system of justice that 3 requires people to pay to be able to play in the system, 4 5 and that makes it nearly impossible for them to fend for themselves given the complexity of the law and especially 6 7 given the consequences of the legal proceedings of retaining a home, family, your physical well-being. 8

And so I recognized then that due process, 9 10 fundamental fairness, the rule of law require us to recognize a right to counsel, but I also recognized, as 11 12 does the ABA now, that's a formidable task. That's gonna 13 take time. It's gonna be incremental, but we need to move in that direction, and we need to address the 14 15 fundamental unfairness that plagues the system of 16 justice.

It's clear that you, in Pennsylvania, are engaged in a serious, concerted effort to find your own path to greater access to justice. I'm sure you'll break new ground, you'll advance fairness and equity in your own way in the administration of justice, and you'll create models for others to follow.

I wish you well, and I'm ready to help in any waythat I can, and happy to answer questions.

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SENATOR GREENLEAF: Thank so very much for

being here, today. We are running out of time, but I do have one question for you, and that is that our system is based on English Law, as you know, Common Law and about the right of adversarial and conflict, and that belief in that adversarial process will develop the facts and will help the adjudicator make an intelligent and informed decision, and a fair decision.

But I often think that it may not be so good to use 8 9 that system when it's not necessary. Maybe in a murder 10 case or a robbery case or a large case involving many complicated issues. It just seems to me that, and you 11 12 touched on it, alternative resolutions may be the 13 solution here and more greater access to it, and why not have court-appointed -- I mean, we do have that in 14 15 domestic relations, and we have that in support and 16 equitable distribution issues in Pennsylvania.

17 Why not expand that and use that person whether you 18 come there with a lawyer or not, it won't make any 19 difference. Then the judge would not be in a position 20 now -- we elect judges and there are very strict rules about how to conduct these trials and all. Why not set 21 22 up a system in which it doesn't really matter whether you 23 have a lawyer or not and because that person isn't 24 directed to come up with a fair process that may be 25 cumbersome, but I don't know. What do you think about

1 that? 2 MR. SCHERER: Well, I couldn't agree with you more, and I think you said a couple of things that 3 are really critical here. One is, the system now is 4 5 unfair -- but I don't want to put words in your mouth, but this is how I heard what you said -- because it's so 6 7 unevenhanded. Because one side knows what they're doing; the other side doesn't. 8 And then when you talked about addressing that by 9 10 changing it, you said, well, let's make a system where having a lawyer doesn't make a difference. 11 The 12 fundamental point, though---13 SENATOR GREENLEAF: I'm a lawyer, so maybe 14 not a lot of lawyers would like that. 15 MR. SCHERER: I'm a lawyer, too, so -- but, 16 the fundamental point of all of that is that if you have 17 a system of justice -- again, you've got three branches 18 of government. You don't, you know, you don't get the 19 President that only the wealthy voted for or the legislature that only the wealthy voted for; it's 20 everybody's legislature. 21 22 But in many ways, it ends up being the judicial 23 system that only the people with the money get to avail 24 themselves of. So -- and I actually think that some of 25 my colleagues in the right to counsel movement would

1 disagree with me. I think we're not ever gonna reach a 2 world in which every single dispute there's gonna be a right to counsel. It's not realistic. But what is 3 realistic to achieve is to have counsel on the disputes 4 5 that are meaningful where you need counsel to actually even up the score and that we could work on this system 6 7 so you have an even-handed system without necessarily having to have counsel. And if we worked from both of 8 those ends, at some point, I think we would actually have 9 10 a fair and equitable system. 11 SENATOR GREENLEAF: There will be more than 12 enough for work for counsel -- for attorneys --13 MR. SCHERER: Oh, no, we don't have to worry 14 about that. 15 SENATOR GREENLEAF: -- that won't be able to 16 be resolved and take advantage of this process. But 17 there are others, particularly domestic relations, I 18 think, and that's what is -- it's drifting there. It's 19 not completely cut off by the judge, but it's drifting 20 and because they're overwhelmed by it. I've talked to 21 judges. 22 MR. SCHERER: You mean they're drifting more 23 towards less lawyer dependent? 24 SENATOR GREENLEAF: Mediation, conciliation; 25 deciding the issues among the parties. Aren't they

better off sometimes having that resolve? They leave 1 2 with less scars than they've anticipated in the resolution of the matter? 3 MR. SCHERER: Right. So having a system 4 5 that has the wherewithal to actually achieve just results 6 is, I think, what we're really after here. And some 7 piece of it means expanding access to the civil legal 8 services system. 9 SENATOR GREENLEAF: Absolutely. 10 MR. SCHERER: Thank you. 11 SENATOR GREENLEAF Thank you so much for 12 being here. 13 The next witness is Steve Grumm, Esquire, Director of 14 Resource Center for Access to Justice Initiatives, 15 American Bar Association. Thank you for being here 16 today. 17 MR. GRUMM: Good afternoon, Senator. Thank you very much. Thank you, Senator Vulakovich, to your 18 19 other Committee members and staff, and to the 20 Pennsylvania Civil Legal Justice Coalition for allowing me to join the conversation today and also for the 21 22 leadership that you all have shown and the focus -- as 23 well as the Chief Justice -- on this very important 24 issue, which ultimately is about trying to provide 25 meaningful and equal access to justice for all

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Pennsylvanians to their court system.

As you mentioned, I am with the ABA, and direct our 2 resource center for ATJ initiatives. One quick change 3 4 I've made to the written testimony before you is that I 5 am, in fact, speaking here for the ABA and not just in my personal capacity. The confusion on that end was mine, 6 and I apologize for that. So I am glad to be able to 7 lend the ABA's voice to this discussion. 8 9 SENATOR GREENLEAF: Thank you. 10 MR. GRUMM: In July, I had the opportunity to meet with the Civil Legal Justice Coalition to explore 11 12 the idea of creating a Pennsylvania Access to Justice 13 Commission. And the question that we looked at there was whether the Commission could be a sort of optimal vehicle 14 15 to help continue innovation and leadership in moving 16 toward equal justice for all Pennsylvanians. And we took 17 into account, not only the dynamics of what's happening 18 in Pennsylvania, but we also looked to see if we could 19 draw lessons from the successes that Commissions have had in other states. And after that conversation, and with a 20 21 little more time to mull things over, it's my opinion 22 that a Commission will allow Pennsylvania's ATJ 23 community, robust as it already is, I think, to really 24 institutionalize that depth and breadth of experience and 25 expertise it has and that the Commission would be a sort

of ideal next step in the evolution toward having this
 centralized vehicle to help narrow the civil justice gap.

So this afternoon -- and I realize that we are 3 pressed for time here, but I'll briefly do two things. 4 The first is, I'll just look at the ATJ Commission 5 movement from altitude just so we have a sense of what's 6 7 been happening in other states and why they have been so successful in working toward equal justice and, then, 8 second, we'll zoom back in to Pennsylvania and think 9 10 about why a Commission could be the right answer right 11 now in Pennsylvania.

So to begin at the beginning, just to define in shorthand an ATJ Commission, as I think you probably all know, a Commission is a state-based leadership body that brings together mainly, at least at a minimum, the judiciary, the civil legal aid community, and the organized Bar, often through the pro bono leaders who emerge in the Bar.

In some cases, law schools play roles and in some cases other segments of government also play roles, but the idea is to get high-level decision makers and all of the people who really are the stakeholders in moving toward equal access to justice, together so they can act efficiently and effectively. And that leads me to what Commissions are not.

Commissions are not meant to be, and in no state are 1 2 they, sort of superficial solutions, or throwing a Commission at a problem for the sake of doing just that. 3 Commissions, in fact, have had extraordinary successes in 4 5 tackling, I think very directly, this very vexing problem of justice for some but not all. Often, depending on the 6 resources that individual people can bring to getting 7 representation and other related issues. And the 8 Commissions have had success in a lot of areas. 9

10 The few that I would point out, though, is the increasing funding for our civil legal aid infrastructure 11 12 is one where they've taken great focus -- and I don't 13 think that you need me to tell you about between the diminutions of Federal and State funding, and IOLTA in 14 15 some jurisdictions all but drying up -- why that's been 16 so critical to have this high-level support to bolster 17 legal aid funding when the programs are really 18 struggling.

19 They have also catalyzed new investment and brought 20 in a lot of new hands and commitment to volunteer pro 21 bono work, so getting to the private Bar, developing new 22 innovative programs, and simply recruiting more pro bono 23 volunteers.

24 They have worked on assisting self-represented25 litigants. Judges Caruso and Hens-Greco had mentioned

1 the increasing need for that, particularly in the wake of 2 the great recession, and then they've also -- and Dean 3 Gormley alluded to this earlier -- the Commissions have 4 engaged in law students as, I think the Dean said, as 5 tomorrow's access to justice leaders. So Commissions 6 have also tried to bring in and cultivate new leadership.

7 Outside of Pennsylvania, the Commission movement has 8 been growing very, very quickly. Twenty years ago, there 9 were zero Commissions. The first was founded in 1994 in 10 Washington State. In 2000, there were three Commissions, 11 but in the past 13 years, we have grown that number 12 ten-fold, and there are now 30 ATJ Commissions.

They have formed in Indiana, Virginia and Illinois just in the past little over a year, and my expectation is that there will be three more Commissions formed, so it will be well comfortably over 30 probably by the end of, say, 2014.

18 In the region, the Commission movement has grown very 19 strong roots. In New York; in West Virginia; now 20 Virginia; Maryland; Washington, D.C.; Ohio and Delaware 21 are both formally exploring Commissions now and, as was 22 mentioned before, notably the American Bar Association 23 has gotten behind this movement by passing a resolution 24 supporting their continued growth as has the Conference 25 of Chief Justices and its sister organization.

So that's sort of where the Commission movement is 1 2 broadly speaking, nationally now. And if we could just focus in on how that could work in Pennsylvania. As I've 3 been giving this thought, I think that the Commission is 4 5 a great vehicle to get from unity of purpose; that is, trying to achieve access to justice to unity of action. 6 7 It's getting -- coordinating all of the key stakeholders: Courts, Bar, Legal Aid and so on, so they can work 8 together and act most efficiently. 9

10 And there are three reasons why I think that would 11 work in Pennsylvania very well right now. The first one 12 is that in institutionalizing all of your past work in a 13 Commission, I think right there you've built a platform 14 that can work toward efficient innovation moving forward; 15 new ideas and making ideas that already exist work well.

16 The second one, and this has been key in other 17 states, is the Commission serves to solidify a 18 partnership between the ATJ community, particularly the 19 legal aid and pro bono folks, and then also the courts 20 and the court systems. And the high courts have often 21 used Commissions as their way to really squarely attack 22 the problem of the justice gap head on.

And the third one goes to sustaining -- having the framework that allows you to sustain leadership and recruit new ATJ leaders as the years go on, and to 1

explore these in turn.

2 The first one, you know, institutionalizing what you've done and creating a new platform for innovation. 3 By way of example, I would note that the Tennessee Access 4 5 to Justice Commission, which formed in 2009, has been able to work very creatively on a lot of fronts to make 6 7 meaningful progress. They convened their first-ever pro bono summit. That's really generated a lot more interest 8 from the State Bar and elsewhere on the private side in 9 10 pro bono work.

They were able to tackle the idea of creating plain 11 12 language forms, which are accepted throughout what is an 13 un-unified court system now in Tennessee, and they've also launched what's called the Faith & Justice Alliance, 14 15 which is a program that recognizes that a lot of people 16 -- particularly those on society's margins -- don't know 17 or may be too intimated to go into a law office to look 18 for help; even a neighborhood legal aid office. And they 19 may go to their faith communities -- to their church, to 20 their mosques -- and so the thinking behind this Faith & Justice Alliance is let's reach out. Let's give some 21 22 training and education to the leaders of the faith 23 communities so that they may know so at least do a little 24 bit of triage diagnosis and identify a legal aid 25 problem. They've also got members of their congregations

1 who have volunteered in some cases, when appropriate, to 2 serve as pro bono counsel to their fellow congregants who 3 have legal problems.

4 So that's an example of a Commission pushing a really5 solid innovation.

In Maine, the Justice Action Group, which is that 6 state's ATJ Commission -- it just has a cooler name --7 has created the Lawyers in Libraries Program. 8 And, again, this is a recognition that folks may not find 9 10 their way themselves into law offices, but to go out into the community, into libraries, where people may feel like 11 12 they're on sort of safer plane is a great way to go out 13 and engage them whether it's through sort of an education 14 seminar for self-represented litigants or it's for a 15 clinic that might result in pro bono representation going forward. 16

The Wyoming Commission has been spearheading an initiative to -- in a state where it's most important -to use Skype-based phone technology to do rural outreach clinics as well. Recognizing that they just can't have brick-and-mortar offices to get to some of the more far flung and rural locations in Wyoming.

And on an important related note there just to close out this first point, I would just note that the reason the Commissions get this done is because by dint of their 1 membership, they lend enormous prestige and just the 2 ability for decision makers to make decisions and 3 implement them. That's why Commissions have been so 4 successful.

5 I mentioned, as well, I think as a second argument in 6 favor of creating Commissions, solidifying the 7 partnership between the courts and the other segments of 8 the larger access to justice community.

Three quick examples there, in Texas, the court 9 10 wanted to more squarely address ATJ issues and it created a Commission to do so. With the Commission in place, the 11 12 just-retired Chief, Wallace Jefferson, and the new Chief, 13 Nathan Hecht, have become staunch advocates for the legal 14 aid community, and were instrumental in bolstering state-15 level funding at a time -- as you know, as we mentioned 16 before, post-recession -- when it was threatened. And so 17 through the Commission, the Court, itself, really took 18 ownership of some ATJ issues.

19 Tennessee, as I mentioned before, we've seen the same 20 thing there. The court has a liaison to the -- one of 21 it's justices is a liaison to the Commission -- and 22 that's been the tether that's really engaged the court on 23 this kind of work.

In Illinois, the Chief -- well former Chief JusticeKilbride, who just stepped down at the natural end of his

1 term last week, he was instrumental in what ultimately
2 became the Access to Justice Act which passed through in
3 Illinois, which among other things, has created a pilot
4 program to expand, as we've discussed today, civil legal
5 representation for folks whose fundamental needs are
6 threatened.

So, that's how the courts have used Commissions as 7 vehicles. And, finally, I think there's much to be said 8 for the Commission being this permanent structure which 9 10 sustains the kind of long-term viability in ATJ 11 leadership, and I already mentioned in Texas where at 12 least two Justices who were somewhat engaged by the ATJ 13 used the Commission to become the real champions, and 14 figureheads in the state.

15 I also think that those Commissions sort of looked to 16 the more junior ranks in the Bar to find people who are 17 emerging as leaders, have used them, then, to bring them 18 in and cultivate them as tomorrow's leaders. And at a 19 time, when, frankly, a lot of baby boomer generation 20 attorneys and other interested parties are gonna be moving into retirement, they also provide a way, I think, 21 22 for someone who is gonna to retire from their day job, 23 but who wants to stick around and play a formal role in 24 ATJ work, to do that as well. So Commissions provide 25 that kind of sustainability and permanence.

And, with that, again, I would thank you for the time
 and any questions you have, I'm happy to answer them.

3 SENATOR GREENLEAF: I do have a couple 4 questions. I just want to pick your brain a little bit 5 on this issue about Civil Gideon. I mean, Gideon's 6 decision dealt with -- based it on the fact that you 7 could be incarcerated before the right to a trial and 8 representation.

I think they put some limits to it, actually it got 9 10 lower in the levels -- maybe it's six months -- but are there any decisions that would give those rights to civil 11 12 rights? And, if not, can we -- is there a right to have 13 a jury trial in civil matters, and can we set up a system 14 in which you don't go in front of a judge? You go 15 through a mediation process. You go through a 16 conciliation process. You go through an alternative 17 dispute system where it's fair and just.

18 There's a million point nine people in Pennsylvania alone, half of which that qualify for services that don't 19 20 receive services because we don't have the resources. We 21 may never have the resources to cover all those people. And there's certain like, landlord tenant and domestic 22 23 issues are things that maybe could be resolved through 24 alternative dispute resolution, with a fair system. 25 Could we do that?

MR. GRUMM: I think so, and on this latter 1 2 point, and then to steer back to Civil Right to Counsel and precedent, um, on the latter point, it seems to me 3 that, you know, while still preserving the fundament of a 4 5 right to a trial in most circumstances, court systems, as you know, I think, have already been working at 6 7 diversionary programs, um, to try to have the parties come to a settlement short of taking up all of the 8 resources that might be necessary for a trial. So I do 9 10 think that that focus on ADR, Alternative Dispute 11 Resolution, is one that's ripe for more exploration. 12 SENATOR GREENLEAF: Is that only because the 13 parties agree? What if they don't agree? 14 MR. GRUMM: I feel as though some of my 15 counterparts sitting behind me might be able to answer 16 this better than me. 17 My sense would be that you'd have to have the parties 18 on board. That's the way to respect the right to the trial if it exists, they're still maintaining, so you'd 19 20 have to have people saying I recognize that this is the 21 way you want to proceed; quite the same way that folks go into arbitration. 22 23 And then on precedent and, again, this I can't claim 24 expertise here about, the state of litigation nationally

on Civil Right to Counsel, but as has been discussed

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1	earlier, in some Family Law-related matters and some
2	custody-related matters, courts have carved out
3	situations in the larger civil context in which a party
4	would be entitled to a lawyer, and in terms of
5	legislative solutions, as I mentioned, Illinois,
6	California and Maryland all have pilot programs in place
7	that look at providing a limited right to counsel in
8	cases that implicate fundamental needs; housing,
9	protection from domestic abuse, and so forth.
10	SENATOR GREENLEAF: I guess you could set up
11	a I'm sorry to pursue this, but I'm doing this just to
12	see how viable this is I guess you could pursue a
13	process in which it may not be an elected judge, but it
14	may be an appointed individual who conducts an informal,
15	quasy alternative dispute resolution, but would have the
16	final authority to decide the case.
17	MR. GRUMM: I wish I could be more helpful
18	on the spot, here, but what I can do is head back on home
19	and report back to the Committee with a little more of a
20	robust answer.
21	SENATOR GREENLEAF: How far can you go with
22	that and divert these cases but you have to have due
23	process, obviously, and those type but how far did
24	any of the Commissions ever talk about that, discuss
25	that?

MR. GRUMM: I think so, and the larger 1 2 conversation about how to make sure that folks' interests are protected but also recognizing some of the 3 inefficiencies this might create for strained justice 4 5 systems. This is a place that a Commission could focus 6 on. I have a lot more 7 SENATOR GREENLEAF: 8 questions, but we're running out of time. Senators, do 9 you have some questions? Yes? 10 SENATOR VULAKOVICH: Um, we've been hearing 11 all day -- and the Senator brought it up -- about Gideon 12 versus Wainwright, but that didn't create law, right? That made, like, an observation? 13 MR. GRUMM: Well, Gideon, just in the 14 15 criminal context, did create law inasmuch as it did 16 establish a guarantee to counsel in almost all criminal 17 proceedings. So the Civil Gideon, is obviously a little 18 bit of a metaphor; it's the idea of saying if we look at 19 this recognition of the fact that someone facing a 20 deprivation of liberty should have a lawyer. Elsewise, 21 there will be an imbalance in the system. In the civil context, does that circumstance also 22 23 exist? And, in my view, the answer is resoundingly yes, 24 because those people whose economic security is 25 threatened, um, and may not otherwise have access to a

1 lawyer, should have some guarantee to be able to have 2 their voice heard in court in a meaningful way. SENATOR VULAKOVICH: So, a state would have 3 4 to accept that what they refer to as an obvious truth as 5 law in a state? Right? I mean, the only way you would have the idea of this civil representation as a right, 6 you would have to pass a piece of legislation that would 7 8 be basically based on Gideon vs. Wainwright? You could do that. 9 MR. GRUMM: As has 10 happened in other jurisdictions right now -- and this is 11 still in the pretty early stages, so this is a good time 12 to be having this conversation -- they've taken a little 13 bit more of a piecemeal approach. So, for example, in California, they have identified certain kinds of cases. 14 15 Someone threatened with either eviction or foreclosure, 16 who could lose their home and not have a roof over their 17 head. And they said, this implicates a fundamental need 18 that they have. And in that circumstance, this person is done a 19 disservice by our justice system if they can't have a

20 disservice by our justice system if they can't have a 21 lawyer to help guide them through, so they've taken a 22 more piecemeal approach to it rather than the more idea 23 of the sweeping declaration that would say in all civil 24 matters one would be entitled to counsel.

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SENATOR VULAKOVICH: And just an observation

1 from me, I would think one of the problems would be how 2 do you determine who is poor, low income? MR. GRUMM: Um-hum. 3 Um-hum. SENATOR VULAKOVICH: They could be poor at 4 5 one stage of their life, but prior to, they weren't poor. And low income comes and goes, and there's never 6 7 going to be enough money to solve everybody's litigation problems, so it seems to me it would be a difficult thing 8 9 to do, and maybe the way you are saying is you pick up a 10 certain category and say, well, in these circumstances 11 you do have a civil right to that. Because I could just 12 see this, like, exploding. 13 MR. GRUMM: Um-hum, and then the question of 14 a means testing is an important one. The civil legal aid 15 context, for example, the legal services corporation in 16 D.C., the Federal funding conduit, they have established some criteria that look at income and asset measurement 17 18 to figure out if someone -- and the marker in most 19 circumstances we use -- at 125 or less of the Federal 20 poverty guidelines. So they actually do have the infrastructure in place to do it, and I don't know this 21 22 for a fact, but my strong suspicion is that in the cases 23 of these pilot right to counsel programs, they're using 24 if not that test, a very similar means test. 25

SENATOR VULAKOVICH: Thank you.

1 SENATOR GREENLEAF: Thank you so much for 2 being here today. MR. GRUMM: My pleasure. Thank you. 3 SENATOR GREENLEAF: Okay. We have this room 4 5 until 4:00, so we have about 14 minutes for the last witnesses. 6 7 The Findings and Recommendations of the Civil Legal Justice Coalition. Jennifer R. Clarke, Esquire, 8 Executive Director, Public Interest Law Center of 9 10 Philadelphia; James W. Creenan, Esquire, President-Elect 11 of the Allegheny County Bar Association; and Samuel W. 12 Milkes, Esquire, Executive Director, Pennsylvania Legal 13 Aid Network. We thank you very much for being here 14 today. MR. CREENAN: Thank you, Senator. Thank you 15 16 for having us. 17 SENATOR GREENLEAF: We can't wait to hear I'm sorry -- we after three hearings and a lot 18 from you. 19 of testimony and a lot of good witnesses, now you're 20 gonna solve all of this, right? 21 MR. CREENAN: In, uh, twelve minutes. 22 SENATOR GREENLEAF: Exactly. But we want to 23 hear what your recommendations are because they are very 24 important, so please proceed. 25 MR. CREENAN: Thank you, Senator. Just for

1 a moment I would to thank all of the witnesses who have 2 appeared today as well as the members of your Committee, 3 and the staff members who have taken the time to 4 understand and better plan for the issues that our legal 5 communities are facing, not just here in Allegheny 6 County, but throughout Pennsylvania.

7 The Civil Justice Coalition is made up of members 8 from around the State of Pennsylvania. The three people 9 at this table represent the Philadelphia, Harrisburg, and 10 Pittsburgh area, but, frankly, what we've heard from 11 witnesses throughout the Commonwealth is the same stories 12 can be told whether they're from Lackawanna County or 13 Erie County as well.

Our work today has lead to -- over the last several 14 15 years, actually -- has lead to testimony today where 16 we've heard about the problems the lack of funding has 17 resulted and caused for the justice system. The economic 18 benefits has been discussed, but Judge Caruso brought up 19 a very good point in how the legal system is impacted not 20 just from a time sense, but also from being placed in dilemmas about how to handle unrepresented litigants that 21 22 not only places the aspect to due process in the 23 cross hairs, but also focuses light potentially on people 24 walking away from the courthouse having a negative 25 outcome, and not just having a negative outcome, but that

1 being underscored by a fear that the system itself was 2 not fair to them as testified by Judge Hens-Greco 3 earlier.

I know we are short on time. I'd like to recap all of the testimony, but one comment from Judge -- I'm sorry -- Dean Gormley. Dean Gormley mentioned one of their big initiatives really can only make -- what he said was -- a small dent.

9 Our Allegheny County Bar Association and our sixty-10 four hundred members is supplying, on a daily basis, pro 11 bono services and I understand, from what we've heard 12 today, all the good work we're doing just is not enough 13 because of the funding issue. With that, I will turn the 14 testimony over to Tri-Chairs, Sam Milkes.

MR. MILKES: I want to echo the thanks, especially to you, Attorney Greenleaf, for deciding to convene these hearings and for having endured through them, but certainly to all of the members of the Committee.

A couple of population statistics. and then I want to address the recommendation regarding funding of legal services.

Pennsylvania has a population of about 12.8 million people, of whom 1.8 of live at the poverty level. That's up from 1.6 million just a couple of years ago. Of that

1 125 percent level of eligibility for legal services, is actually about 2 million people in Pennsylvania. Two million people eligible for services. We have great rates of poverty in certain areas. Reading was actually the highest poverty level in the nation for a period of time, I think it's now second. Fayette County is 19.2 percent poverty, and Philadelphia is 25 percent.

And my point is to say there are high levels of 8 poverty, but it is just not an urban issue either. 9 It is 10 certainly rural also. Two-thirds of the clients represented by the Pennsylvania Legal Aid Network are 11 12 female. Pennsylvania has the fourth highest population 13 of elderly residents, and here's an interesting statistic that really goes to the heart of, I think, the purpose of 14 15 these hearings.

In general, there is in Pennsylvania, one lawyer for every 177 people above the poverty level. For poor people, for people eligible for legal services, there is one lawyer for every 4,198 people. 4,198 versus 177, and that's where the crunch is. That's why the representation is not always available.

We are making a recommendation about funding legal services, but that certainly has not been the sole focus of these hearings. We do have other recommendations. We do have other systems that we suggest for continuing to

study and make further recommendations. And we are not trying to fund a Civil Gideon. We are not proposing a funding level that would get us to that point, although the Pennsylvania Bar Association and many Bars have formally gone on record supporting civil right to counsel regarding cases of basic human needs.

We have looked at the fact that in Pennsylvania for 7 every person represented by a legal services program, 8 there is another person eligible for services, asking for 9 10 help, who is being turned away. That studies show that, in fact, we are meeting only about 20 percent of the need 11 12 and, actually, you heard it from Rhodia Thomas, Executive 13 Director of MidPenn Legal Services, at an earlier hearing 14 that they are only meeting about 5 to 10 percent of the 15 need.

16 And judges say 80 to 90 percent of the family cases 17 before them involve unrepresented litigants. So we 18 looked at what it would take to significantly reduce the 19 number being turned away. We focused on that factor. At 20 least people who are eligible and coming for help, we should not be turning away. New York and Maryland found 21 in similar kinds of studies, their recommendation was 22 \$100 million of needed funds for legal services. 23 We 24 looked at the existing level of funding for legal aid 25 programs -- and that's just not Pennsylvania Legal Aid

Network Programs -- but all of the IOLTA funded programs. The various -- many of them specialized kinds of sort of niche as well as the larger programs and together including all funded sources; United Ways, attorneys, Bar Associations, Federal government, local government and so forth, it comes to about \$78 million.

We realize we're not capturing every single place, so 7 we estimate about \$85 million of current funding. 8 If we were to be able to get to that point of not turning away 9 10 that other half of people who come to us for help, we know there will be some economies of scale and 11 12 efficiencies, and so the suggestion we make, the recommendation we make, to the Committee, to the 13 Legislature, is \$50 million. But that's the number that 14 15 is needed in Pennsylvania to get us to a point of having 16 reasonable access to the courts in Pennsylvania and, like 17 New York, (that's not for next year's budget. We're not 18 suggesting that as immediately achievable, but over a 19 period of years that that could and should be phased in. 20 And so that is our funding recommendation. We will be submitting a report to the Committee that discusses 21 22 this in more detail. I want to now defer now to Jenny 23 Clarke to talk about some other recommendations.

24 MS. CLARKE: So, I'd like also to thank 25 Senator Greenleaf and the Committee for holding these

hearings. Over the course of the hearings, we've heard a
 lot of other great ideas, too, and so the last two
 clusters of recommendation have to do with those other
 great ideas.

The first great idea has to do with the Access to 5 Justice Commission. And before I talk about that 6 7 subject, I want to give a few caveats. These recommendations, and particularly the ones that I'm gonna 8 be giving, are recommendations of the Civil Legal Justice 9 10 Coalition and the people in it, but not necessarily all of the Bar Associations which have to go through formal 11 12 processes to approve recommendations. So with that 13 caveat, the Civil Legal Justice Coalition this group of 14 people who have gotten together from all over the 15 Commonwealth, are making this recommendation right now.

16 So the first recommendation is that the Court establish an Access to Justice Commission with two 17 18 conditions, which I'll talk about in a moment. And the reasons -- we've heard from Mr. Grumm many of the great 19 20 reasons from outsiders, but from the perspective from those of us who have worked on this for the past couple 21 22 of years, there's two main reasons. One is we've heard 23 great ideas. We've heard great ideas today about what's 24 happening in Pittsburgh, but it's not a statewide 25 program. We've heard great ideas in Philadelphia, the

1 mortgage foreclosure -- mortgage diversion program, but
2 those aren't statewide.

An Access to Justice Commission would give us a way, a mechanism, to share those ideas and to find the ones that work on a statewide basis.

6 The other reason that we are recommending an Access 7 to Justice Commission is sustainability. All of us who 8 have worked on this, have day jobs. We are volunteers. 9 We are happy volunteers, but we're very concerned that 10 this work continue and it continue with a more 11 formalized, a more organized, a more official platform.

12 We have come up with -- and that will be second piece 13 of the recommendations today -- eight ideas that we think should be pursued. But they're all ideas that require 14 15 study. They're ideas that require finding best practices 16 from other states; finding out, getting buy-in from the 17 Bar Associations and all of the stakeholders. So for 18 that reason, we are -- with the two caveats I'll talk 19 about in a minute -- recommending that Pennsylvania 20 establish an Access to Justice Commission and join the 30 or so other states in the country that are doing that. 21 22 The two caveats are, one, of course, there's 23 Commissions and there's Commissions, and it's very 24 important that an Access to Justice Commission represent

25 a broad cross section of interests of governmental

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interests, of all of the stakeholders, and so the
 structure and the composition of the Access to Justice
 Commission are to us as important as having one.

And in the report and recommendations that I expect that we will be submitting in the report, we will flesh out our ideas about what we think an Access to Justice Commission should look like; who the stakeholders should be; how it should be organized.

9 The other caveat for an Access to Justice Commission 10 is it will require some modest funding. We have no 11 interest in taking away money that could be actually used 12 to deliver legal services, but there would have to be 13 some modest support for travel and/or for some 14 organized -- some support staff to do organization. So 15 that's the second of our three recommendations.

And the first, or the third, relates very closely to the second, and that is, we've heard a lot of great ideas. And there are eight of them that we recommend be first on the list for further study, and they're not -each idea is really a cluster of ideas, and I'm gonna just go through them very quickly.

We have provided, in our packet, a written submission that documents all of these recommendations, but the eight ideas we think merit further study through an Access to Justice Commission hopefully or maybe not, and

these great ideas aren't just actions by the Legislature,
 but they're actions by the Court, by the Bar
 Associations, by the Law Schools.

4 So the first has to do with pro bono service. So 5 we've heard a lot about pro bono service, and those of us who run public interest organizations value and love that 6 pro bono service, but let's study adopting, for example, 7 Model Rule 1.6 sets an aspiration of 50 hours of pro bono 8 service. Let's look at New York's model of having a 9 10 requirement of pro bono service before people become lawyers. These are things that need to be studied. 11 We 12 need to hear what the Pennsylvania Bar Association thinks 13 We need to hear what the law schools think about that. 14 about that. So that's the first of the eight great 15 ideas.

The second has to do with whether -- there are certain minimum requirements that courts should have for access to justice. Should every court have a help desk? Should every court have electronic filing? Let's look at that. Let's talk to the courts, and let's find some best practices and define some best practices.

The third great idea we think we should study is let's look at some of these court programs that we've heard about. The mortgage diversion program in Philadelphia, and let's study whether those should be 1 extended statewide -- or maybe it doesn't make sense to 2 extend those in every state.

The fourth idea that we think merits further study is, um, whether the Commonwealth Administrative Agencies that have hearings, administrative hearings, have some sort of uniform form and transparency so that people that practice in administrative agencies have easier and closer access.

The fifth recommendation, or the fifth idea that we 9 10 think merits further study, is let's look at the law schools and let's see how they can reduce the gap. We've 11 12 heard about Duquesne today, but what else can the law 13 Is there some sort of access to justice schools do? 14 curriculum? Maybe the law schools could all get together 15 and themselves explore ways that they can improve access 16 to justice. That's an area that we think is, again, an 17 ideal area for an Access to Justice Commission, but for 18 further study.

Sixth, is this idea of Civil Gideon. Let's look at -- let's really look seriously at whether Pennsylvania wants to adopt in some piece of the area of civil litigation, particularly those areas that are most pressing human needs; protection from abuse orders, or landlord tenant. Let's take a look at that. Let's look at the law. Let's look at some of the questions that the

Senator was asking earlier about whether there are pieces
 that we could carve out to say, yes, in these situations
 you have a right to counsel.

Number seven is, let's look at the legal services programs. We said if we're gonna ask everybody else to do something, we should do something, too. Let's see if there are ways that we can deliver our services more efficiently. We all -- we know that the quality is very high, but let's see if there are ways that we can do this more efficiently.

And the final great idea that we think we should look at is, let's see what we can do -- let's study what public awareness would do on this subject. How would we get public support, and what would it mean to have public support? How did that work in New York?

So, with those recommendations, the funding an Access to Justice Commission with those caveats, and then that we study these very -- these great ideas very seriously and see what organizations around the State think. We submit our recommendations.

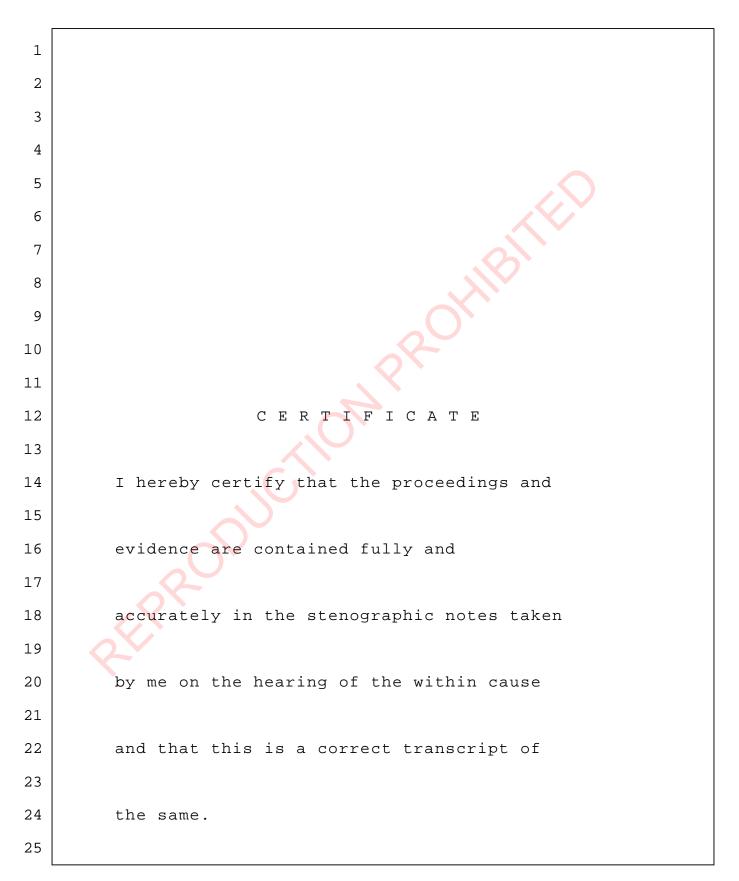
Senator, we would ask that with your permission we be able to submit a report with more detail about these recommendations and what we've heard after this hearing. SENATOR GREENLEAF: Yeah, I'll look forward to that you certainly can. In fact, that leads me to the

1 people who have written testimony here. Are we finished 2 with the presentation?

There is just one other thing. 3 MS. CLARKE: 4 To the extent that the Senator has asked questions or we 5 think there are additional questions that might be answered, we would request permission to submit 6 7 additional testimony to respond to some of the questions. SENATOR GREENLEAF: Absolutely, you can do 8 that. And I want to thank you all for your work on this. 9 10 I know, again, that this is volunteer work that you're doing and you've -- first of all, the witnesses have been 11 12 superb in all of the venues that we've had these 13 hearings. They've been outstanding and very informative, 14 and certainly today is no exception. So we thank you for 15 your efforts and your advocacy for this, and we look 16 forward to working with you. MS. CLARKE: Thank you. 17 18 SENATOR GREENLEAF: Just for the record, we 19 have written testimony submitted here of the Committee 20 which will be incorporated into the record. The Honorable Dick Thornburgh, Former Governor, Commonwealth 21 22 of Pennsylvania and Former U.S. Attorney; William R. 23 Carter, Jr., Esquire, Dean and Professor of Law, 24 University of Pittsburgh School of Law; Max W. Laun,

25 Esquire, Vice President and General Counsel, Alcoa; James

1	D. Schultz, Esquire, General Counsel, Office of the
2	Governor; Rochelle Jackson of Just Harvest; Barbara
3	Penner, Associate Director of Member Services, Standing
4	firm; Natalia Rudiak, Pittsburgh City Council; Dr. John
5	Pletcher, Clinical Director, Division of Adolescent
6	Medicine, Children's Hospital of Pittsburgh; Ellen
7	Kramer, Esquire, Legal Director, Pennsylvania Coalition
8	Against Domestic Violence; William Higgins, Esquire,
9	District Attorney of Bedford County; Jane Charlton,
10	Esquire, Pro Bono Attorney; William Ingold, Client of
11	Neighborhood Legal Services Association; Judith Muscante,
12	Client of Neighborhood Legal Services Association,
13	Medical Legal Collaborative for Patients; Kathleen Jasek,
14	UPMC McKeesport Hospital; and Ibrahim Isaac Ghobrial, MD,
15	Program Director, at McKeesport Hospital.
16	We will incorporate their testimony as well. One
17	more final thing. Were there any questions for the
18	ladies and gentlemen? If not, this will conclude our
19	hearings, and now we have to go to work.
20	The Committee is adjourned.
21	(Whereupon, the above-entitled matter was
22	concluded at 4:13 p.m., this date.)
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		i:41r:riee:eeee	s1: ae2ecnn1nnnn	i 31 r a 4 a a d d d d s s	o)las)st a)eiee	n()te ee n rn s(s 9 i d d (t 9 1	6 0 4 (3	: n (8 (5	(1 7 ((:(6(13:	51 6 8416 37:42	5) (: 1227 :91:2	· (15 · ·) · 1 · 32)	1 2) 21 6 61)1	2 8 () 7)) 6))2 :8)())	: 2 4 9 3	82 3: 0))1 :	3 1	1))				
		i:41r:riee:eeeeii	s1:ae2ecnn1nnnnrnn	i 3 1 r a 4 a a d d d d s s e i	o)las)st a)eiee t	n()te ee n rn s(e	s9 i dd(t 1 (1	6 0 4 (31 y	: n(3 (8(51)	(1 7 ((:(6(13:6	51 6 8416 37:42:	5) (: 1227 :91:21	·(15 ···) ·· 1 ·· 32)2	1 2) 21 6 61)1)	2 8 () 7) 6) ()2 :8)()(: 24 9 3 3	82 3: 0 5))1 : : :	3 1 8 2	1)))))			
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	2 c 0 2 c c 5 c d f f 2 f f f f f f f f 1 l l l l l	i:4lr:riee:eeeeiituraaeiiii	s1: ae2ecnn1nnnnnn newygbgnv	i 31 ra4aadd4ddss ei deasaehge	o)las)st a)eiee t(e r trtur	n()te ee n rn s(e3d e ea e	s9 i dd(t g 1(16 (st n	6 0 4 (31 y : 4 3 e (c (: n(3 (8(51) 6(6(4 y 1	(1 7 ((:(6(13:6)9:1:(8.3	51 6841637:42:(02122(: 8	5) (·· 12227 :91:211 :)83037(:	· (15 · ·) · 1 · 32)26 2 ·) · 0)71	1 2) 21 6 61) 1): 5 2(1: :2	2 8 () 7)) 6) (1) 0 4 2 8 2)) 2 : 8) () (1) (1) () 0))) 2(: 24 9 33(9 : ()1	82 3: 0 594 2 7))1 : : :))	3 1 8 2: 1 3	1)))))))))))))))))))))))))))))))))))))) 8))		
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	2 c 0 2 c c 5 c d f f 2 f f f f f f f f f g l l l l l l l l l m	i:41r:riee:eeeeiituraaeiiiiia	s1: ae2ecnn1nnnnrnn newygbgnvvvn	i 31 ra4 a add4dd ss ei deasaeh geed	o)las)st a)eiee t(e r trturrr	n()te ee n rn s(e3d e ea e iy	s9 i dd(t g 1(16 (st n n (6 0 4 (31 y : 4 3 e (c (g 4	: n(3 (8(51.6(6(6 4 y 1.(0	(1 7 ((:(6(13:6)9:1:(8 3 1:	51 6 8416 37:42:(02122(: 8(01	5) (: 1227 :91:211 :)83037(:147	: (15 ::): 1:32)26 2 :):0)710:)	1 2 2 1 6 6 1)1): 5 2(1: :257(2 8 ()7) 6) (1) 0 4 2 8 2):)4) 2 : 8) (1) (1) 2(9	: 24 9 3 3(9 : ()1)	82 3: 0 5 94 2 7 1 4))1 : :0 :))0 1	3 1 2 : 1 3 :	1)))))))))))))))))))))))))))))))))))))) 8))		
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(62:17)(62:20)(62:21) (63:9)(63:12)(63:22) (63:24)(86:11)(86:14) (87:11)(102:6)	(63:1)(126:17) helping (14:21)(45:21) (62:23)(63:2)(63:11) (66:10)(79:12)(101:5)	(135:25) home (11:5)(21:19) (21:24)(34:11)(34:19)	(127:2)(129:1)(131:19) (131:21)(138:8)(140:11) (141:13)(141:15) however (24:25)(77:5)
(62:17)(62:20)(62:21) (63:9)(63:12)(63:22) (63:24)(86:11)(86:14) (87:11)(102:6) healthier (86:16)(86:18)	(63:1)(126:17) helping (14:21)(45:21) (62:23)(63:2)(63:11) (66:10)(79:12)(101:5) (101:13) helpline (97:14)	(135:25) home (11:5)(21:19) (21:24)(34:11)(34:19) (51:14)(70:17)(70:18) (71:7)(73:19)(75:21)	(127:2)(129:1)(131:19) (131:21)(138:8)(140:11) (141:13)(141:15) however (24:25)(77:5) (85:11) huge (77:16)
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<pre>(62:17)(62:20)(62:21) (63:9)(63:12)(63:22) (63:24)(86:11)(86:14) (87:11)(102:6) healthier (86:16)(86:18) healthy (46:22)(50:22) hear (5:10)(54:16)(59:2) (61:7)(62:3)(77:20) (130:17)(130:23)(139:12) (139:13) heard (24:9)(24:21) (25:6)(33:2)(33:3)(33:11) (38:3)(49:10)(66:18) (67:9)(79:16)(84:6) (84:14)(96:13)(98:5) (102:1)(103:6)(104:6) (112:6)(128:2)(131:10) (131:16)(132:11)(134:12) (136:1)(136:19)(136:22) (136:23)(136:25)(138:17) (139:5)(139:24)(140:12) (141:23) hearing (1:1)(4:4)(4:5) (4:14)(12:25)(14:21) (15:6)(15:9)(15:20) (17:16)(17:17)(17:19) (64:12)(66:16)(67:5)</pre>	<pre>(63:1)(126:17) helping (14:21)(45:21) (62:23)(63:2)(63:11) (62:23)(63:2)(63:11) (66:10)(79:12)(101:5) (101:13) helpline (97:14) helps (8:13)(9:8)(25:17) (51:18)(86:15) help's (18:16) hem (9:19) hens-greco (3:10)(47:25) (48:1)(48:5)(55:1)(55:16) (57:21)(57:25)(117:25) (132:2) her (6:7)(60:10)(67:16) (67:25)(68:15)(68:25) (69:1)(71:12)(86:25) (97:21) here (4:9)(4:10)(4:12) (5:2)(5:9)(5:16)(5:19) (14:9)(14:13)(14:15) (14:20)(15:3)(15:16) (23:4)(23:18)(24:1) (25:12)(28:21)(29:1) (31:11)(37:2)(37:12) (37:16)(37:19)(41:16) (42:2)(42:3)(42:25) (44:12)(45:13)(47:3)</pre>	(135:25) home (11:5)(21:19) (21:24)(34:11)(34:19) (51:14)(70:17)(70:18) (71:7)(73:19)(75:21) (82:1)(82:4)(82:6)(82:16) (83:15)(91:23)(92:1) (106:9)(110:8)(126:18) (128:16) homeless (24:7)(82:7) homelessness (86:15) (87:10)(106:3) homes (6:11)(21:14) (43:2)(73:10)(87:10) (90:9)(100:24)(105:13) (105:23)(106:11)(109:18) homicide (78:4)(88:14) homicides (68:10)(68:24) (78:3)(89:24)(90:4)(92:3) honest (62:25) honor (23:17)(58:17) honorable (3:5)(3:8) (3:10)(5:14)(14:6)(14:14) (31:6)(31:9)(38:2)(38:14) (38:23)(39:13)(39:19) (40:2)(40:18)(41:5) (41:13)(41:17)(47:25)	(127:2)(129:1)(131:19) (131:21)(138:8)(140:11) (141:13)(141:15) however (24:25)(77:5) (85:11) huge (77:16) human (32:19)(33:5) (36:10)(56:12)(64:2) (86:13)(102:20)(105:7) (134:6)(140:23) humiliation (71:19) hundred (66:12)(93:22) (132:10) hurricane (100:23) (101:5)(101:19) hurt (53:18)(71:23) husband's (10:11)
<pre>(62:17)(62:20)(62:21) (63:9)(63:12)(63:22) (63:24)(86:11)(86:14) (87:11)(102:6) healthier (86:16)(86:18) healthy (46:22)(50:22) hear (5:10)(54:16)(59:2) (61:7)(62:3)(77:20) (130:17)(130:23)(139:12) (139:13) heard (24:9)(24:21) (25:6)(33:2)(33:3)(33:11) (38:3)(49:10)(66:18) (67:9)(79:16)(84:6) (84:14)(96:13)(98:5) (102:1)(103:6)(104:6) (112:6)(128:2)(131:10) (131:16)(132:11)(134:12) (136:12)(136:19)(136:22) (136:23)(136:25)(138:17) (139:5)(139:24)(140:12) (141:23) hearing (1:1)(4:4)(4:5) (4:14)(12:25)(14:21) (15:6)(15:9)(15:20) (17:16)(17:17)(17:19) (64:12)(66:16)(67:5) (70:1)(74:7)(74:15) (75:17)(77:6)(77:7)(83:6)</pre>	<pre>(63:1)(126:17) helping (14:21)(45:21) (62:23)(63:2)(63:11) (62:23)(63:2)(63:11) (66:10)(79:12)(101:5) (101:13) helpine (97:14) helps (8:13)(9:8)(25:17) (51:18)(86:15) help's (18:16) hem (9:19) hens-greco (3:10)(47:25) (48:1)(48:5)(55:1)(55:16) (57:21)(57:25)(117:25) (132:2) her (6:7)(60:10)(67:16) (67:25)(68:15)(68:25) (69:1)(71:12)(86:25) (69:1)(71:12)(86:25) (97:21) here (4:9)(4:10)(4:12) (5:2)(5:9)(5:16)(5:19) (14:9)(14:13)(14:15) (14:20)(15:3)(15:16) (23:4)(23:18)(24:1) (25:12)(28:21)(29:1) (31:11)(37:2)(37:12) (37:16)(37:19)(41:16) (42:2)(42:3)(42:25) (44:12)(45:13)(47:3) (48:4)(54:23)(57:3) (57:24)(58:4)(58:8)</pre>	<pre>(135:25) home (11:5)(21:19) (21:24)(34:11)(34:19) (51:14)(70:17)(70:18) (71:7)(73:19)(75:21) (82:1)(82:4)(82:6)(82:16) (83:15)(91:23)(92:1) (106:9)(110:8)(126:18) (128:16) homeless (24:7)(82:7) homelessness (86:15) (87:10)(106:3) homes (6:11)(21:14) (43:2)(73:10)(87:10) (90:9)(100:24)(105:13) (105:23)(106:11)(109:18) homicide (78:4)(88:14) homicides (68:10)(68:24) (78:3)(89:24)(90:4)(92:3) honest (62:25) honor (23:17)(58:17) honorable (3:5)(3:8) (3:10)(5:14)(14:6)(14:14) (31:6)(31:9)(38:2)(38:14) (38:23)(39:13)(39:19) (40:2)(40:18)(41:5) (41:13)(41:17)(47:25) (48:1)(48:5)(55:1)(55:16) (57:21)(57:25)(142:21)</pre>	(127:2)(129:1)(131:19) (131:21)(138:8)(140:11) (141:13)(141:15) however (24:25)(77:5) (85:11) huge (77:16) human (32:19)(33:5) (36:10)(56:12)(64:2) (86:13)(102:20)(105:7) (134:6)(140:23) humiliation (71:19) hundred (66:12)(93:22) (132:10) hurricane (100:23) (101:5)(101:19) hurt (53:18)(71:23) husband's (10:11) I ibrahim (143:14) i'd (11:13)(11:14) (13:21)(78:7)(81:4)(83:9) (132:4)(135:24) idea (21:15)(115:12) (116:21)(120:11)(127:18) (128:6)(128:22)(140:3) (140:9)(140:19)(141:11) ideal (116:1)(140:17) ideas (119:15)(136:2)
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i'll (7:17)(14:6)(116:4)	income (58:24)(59:21)	intelligent (111:6)	(131:4)
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(23:14)(25:25)(26:1)	(81:3)(89:18)(107:20)	interested (23:22)	(16:22)(18:13)(22:3)
(34:10)(38:3)(40:16)	increased (83:14)	(123:20)	(22:15)(23:19)(26:18)
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<pre>implement (122:3) implicate (126:8) implicates (128:17) importance (85:8)(85:17) (86:7) important (4:19)(5:19) (10:7)(14:10)(31:12) (37:12)(37:15)(42:11) (45:2)(46:6)(46:7)(50:9) (50:10)(50:18)(53:19) (54:16)(54:17)(56:1) (56:9)(66:25)(73:1)(76:1) (78:20)(108:25)(114:23) (121:18)(121:23)(129:14) (130:24)(137:24)(138:3) impossible (82:24)(110:5) improver (79:10)(109:20) (140:15) improved (85:25) improving (104:10) inability (62:22)(110:1) inacequate (33:21)(34:1) incarcerated (124:7) incarceration (87:17)</pre>	<pre>(117:11)(129:21) ingold (143:10) initial (66:7)(66:22) initiated (108:11) initiative (121:18) initiatives (42:20) (105:2)(114:14)(115:3) (132:7) injuries (68:23)(71:13) injury (21:20)(69:20) innovation (115:15) (119:14)(120:3)(121:5) innovations (15:14) innovative (86:23) (104:4)(117:22) inguiries (5:23) inside (25:4) inspire (25:20) instead (61:17) instinct (35:17) institutionalize (115:24) institutionalizing institutions (96:11) instrumental (122:14) (123:1) insurance (30:17)(30:25)</pre>	<pre>(134:17) involved (21:16)(91:18) (105:25) involvement (45:21) involves (40:10)(100:15) involving (5:3)(111:10) iolta (27:4)(103:13) (117:14)(135:1) isaac (143:14) isn't (28:3)(68:5) (80:12)(83:15)(91:2) (91:7)(111:23) issue (13:13)(14:10) (17:9)(17:11)(18:16) (22:12)(23:22)(28:4) (28:5)(42:3)(42:11)(45:1) (49:23)(75:15)(86:3) (91:20)(95:6)(100:14) (103:17)(114:24)(124:5) (132:13)(133:9) issues (4:18)(4:19)(5:3) (20:2)(21:8)(22:7)(22:14) (22:16)(26:21)(27:20) (32:1)(38:1)(44:2)(44:3) (44:6)(47:18)(55:11) (62:17)(62:18)(67:3)</pre>	<pre>jackson (143:2) james (3:21)(130:10) (142:25) jane (143:9) jasek (143:13) jay (2:5) jefferson (122:12) jennifer (3:23)(130:8) jenny (135:22) job (14:13)(19:14) (24:18)(45:12)(61:23) (76:15)(76:17)(82:16) (83:17)(100:1)(123:22) jobs (45:7)(60:23)(96:3) (106:15)(137:8) john (3:12)(62:1)(143:4) join (44:20)(114:21) (137:20) joint (85:19) jonathan (102:24)(107:4) jonese (54:5) judge (5:11)(10:1) (10:14)(10:15)(11:3) (11:10)(12:21)(12:23) (13:11)(14:12)(29:2) (31:6)(31:7)(31:8)(32:23)</pre>
<pre>implement (122:3) implicate (126:8) implicates (128:17) importance (85:8)(85:17) (86:7) important (4:19)(5:19) (10:7)(14:10)(31:12) (37:12)(37:15)(42:11) (45:2)(46:6)(46:7)(50:9) (50:10)(50:18)(53:19) (54:16)(54:17)(56:1) (56:9)(66:25)(73:1)(76:1) (78:20)(108:25)(114:23) (121:18)(121:23)(129:14) (130:24)(137:24)(138:3) impossible (82:24)(110:5) improverly (38:21) improverly (38:21) improved (85:25) improving (104:10) inability (62:22)(110:1) inasmuch (127:15) incarcerated (124:7) incarceration (87:17) incidence (91:25)</pre>	<pre>(117:11)(129:21) ingold (143:10) initial (66:7)(66:22) initiated (108:11) initiative (121:18) initiatives (42:20) (105:2)(114:14)(115:3) (132:7) injuries (68:23)(71:13) injury (21:20)(69:20) innovation (115:15) (119:14)(120:3)(121:5) innovations (15:14) innovative (86:23) (104:4)(117:22) inguiries (5:23) inside (25:4) instinct (35:17) instinct (35:17) institutionalize (115:24) institutionalize institutional (122:14) (123:1) insurance (30:17)(30:25) (62:9)(62:12)(101:13)</pre>	<pre>(134:17) involved (21:16)(91:18) (105:25) involvement (45:21) involves (40:10)(100:15) involving (5:3)(111:10) iolta (27:4)(103:13) (117:14)(135:1) isaac (143:14) isn't (28:3)(68:5) (80:12)(83:15)(91:2) (91:7)(111:23) issue (13:13)(14:10) (17:9)(17:11)(18:16) (22:12)(23:22)(28:4) (28:5)(42:3)(42:11)(45:1) (49:23)(75:15)(86:3) (91:20)(95:6)(100:14) (103:17)(114:24)(124:5) (132:13)(133:9) issues (4:18)(4:19)(5:3) (20:2)(21:8)(22:7)(22:14) (22:16)(26:21)(27:20) (32:1)(38:1)(44:2)(44:3) (44:6)(47:18)(55:11) (62:17)(62:18)(67:3) (87:22)(89:2)(89:4)(89:6)</pre>	jackson (143:2) james (3:21)(130:10) (142:25) jane (143:9) jasek (143:13) jay (2:5) jefferson (122:12) jennifer (3:23)(130:8) jenny (135:22) job (14:13)(19:14) (24:18)(45:12)(61:23) (76:15)(76:17)(82:16) (83:17)(100:1)(123:22) jobs (45:7)(60:23)(96:3) (106:15)(137:8) john (3:12)(62:1)(143:4) join (44:20)(114:21) (137:20) joint (85:19) jonathan (102:24)(107:4) joneses (54:5) judge (5:11)(10:1) (10:14)(10:15)(11:3) (11:10)(12:21)(12:23) (13:11)(14:12)(29:2) (31:6)(31:7)(31:8)(32:23)
<pre>implement (122:3) implicate (126:8) implicates (128:17) importance (85:8)(85:17) (86:7) important (4:19)(5:19) (10:7)(14:10)(31:12) (37:12)(37:15)(42:11) (45:2)(46:6)(46:7)(50:9) (50:10)(50:18)(53:19) (54:16)(54:17)(56:1) (56:9)(66:25)(73:1)(76:1) (78:20)(108:25)(114:23) (121:18)(121:23)(129:14) (130:24)(137:24)(138:3) impossible (82:24)(110:5) improverished (87:23) improverished (87:23) improved (85:25) improved (85:25) improving (104:10) inability (62:22)(110:1) inadequate (33:21)(34:1) incarcerated (124:7) incidence (91:25) incident (91:7)(91:17)</pre>	<pre>(117:11)(129:21) ingold (143:10) initial (66:7)(66:22) initiated (108:11) initiative (121:18) initiatives (42:20) (105:2)(114:14)(115:3) (132:7) injuries (68:23)(71:13) injury (21:20)(69:20) innovation (115:15) (119:14)(120:3)(121:5) innovations (15:14) innovative (86:23) (104:4)(117:22) inquiries (5:23) inside (25:4) instinct (35:17) instinct (35:17) institutionalize (115:24) institutionalize(115:24) institutionalize(115:24) instrumental (122:14) (123:1) insurance (30:17)(30:25) (62:9)(62:12)(101:13) (101:14)</pre>	<pre>(134:17) involved (21:16)(91:18) (105:25) involvement (45:21) involves (40:10)(100:15) involving (5:3)(111:10) iolta (27:4)(103:13) (117:14)(135:1) isaac (143:14) isn't (28:3)(68:5) (80:12)(83:15)(91:2) (91:7)(111:23) issue (13:13)(14:10) (17:9)(17:11)(18:16) (22:12)(23:22)(28:4) (28:5)(42:3)(42:11)(45:1) (49:23)(75:15)(86:3) (91:20)(95:6)(100:14) (103:17)(114:24)(124:5) (132:13)(133:9) issues (4:18)(4:19)(5:3) (20:2)(21:8)(22:7)(22:14) (22:16)(26:21)(27:20) (32:1)(38:1)(44:2)(44:3) (44:6)(47:18)(55:11) (62:17)(62:18)(67:3)</pre>	<pre>jackson (143:2) james (3:21)(130:10) (142:25) jane (143:9) jasek (143:13) jay (2:5) jefferson (122:12) jennifer (3:23)(130:8) jenny (135:22) job (14:13)(19:14) (24:18)(45:12)(61:23) (76:15)(76:17)(82:16) (83:17)(100:1)(123:22) jobs (45:7)(60:23)(96:3) (106:15)(137:8) john (3:12)(62:1)(143:4) join (44:20)(114:21) (137:20) joint (85:19) jonathan (102:24)(107:4) jonese (54:5) judge (5:11)(10:1) (10:14)(10:15)(11:3) (11:10)(12:21)(12:23) (13:11)(14:12)(29:2) (31:6)(31:7)(31:8)(32:23)</pre>
<pre>implement (122:3) implicate (126:8) implicates (128:17) importance (85:8)(85:17) (86:7) important (4:19)(5:19) (10:7)(14:10)(31:12) (37:12)(37:15)(42:11) (45:2)(46:6)(46:7)(50:9) (50:10)(50:18)(53:19) (54:16)(54:17)(56:1) (56:9)(66:25)(73:1)(76:1) (78:20)(108:25)(114:23) (121:18)(121:23)(129:14) (130:24)(137:24)(138:3) impossible (82:24)(110:5) improverly (38:21) improverly (38:21) improved (85:25) improving (104:10) inability (62:22)(110:1) inasmuch (127:15) incarcerated (124:7) incarceration (87:17) incidence (91:25)</pre>	<pre>(117:11)(129:21) ingold (143:10) initial (66:7)(66:22) initiated (108:11) initiative (121:18) initiatives (42:20) (105:2)(114:14)(115:3) (132:7) injuries (68:23)(71:13) injury (21:20)(69:20) innovation (115:15) (119:14)(120:3)(121:5) innovations (15:14) innovative (86:23) (104:4)(117:22) inguiries (5:23) inside (25:4) instinct (35:17) instinct (35:17) institutionalize (115:24) institutionalize institutional (122:14) (123:1) insurance (30:17)(30:25) (62:9)(62:12)(101:13)</pre>	<pre>(134:17) involved (21:16)(91:18) (105:25) involvement (45:21) involves (40:10)(100:15) involving (5:3)(111:10) iolta (27:4)(103:13) (117:14)(135:1) isaac (143:14) isn't (28:3)(68:5) (80:12)(83:15)(91:2) (91:7)(111:23) issue (13:13)(14:10) (17:9)(17:11)(18:16) (22:12)(23:22)(28:4) (28:5)(42:3)(42:11)(45:1) (49:23)(75:15)(86:3) (91:20)(95:6)(100:14) (103:17)(114:24)(124:5) (132:13)(133:9) issues (4:18)(4:19)(5:3) (20:2)(21:8)(22:7)(22:14) (22:16)(26:21)(27:20) (32:1)(38:1)(44:2)(44:3) (44:6)(47:18)(55:11) (62:17)(62:18)(67:3) (87:22)(89:2)(89:4)(89:6)</pre>	jackson (143:2) james (3:21)(130:10) (142:25) jane (143:9) jasek (143:13) jay (2:5) jefferson (122:12) jennifer (3:23)(130:8) jenny (135:22) job (14:13)(19:14) (24:18)(45:12)(61:23) (76:15)(76:17)(82:16) (83:17)(100:1)(123:22) jobs (45:7)(60:23)(96:3) (106:15)(137:8) john (3:12)(62:1)(143:4) join (44:20)(114:21) (137:20) joint (85:19) jonathan (102:24)(107:4) joneses (54:5) judge (5:11)(10:1) (10:14)(10:15)(11:3) (11:10)(12:21)(12:23) (13:11)(14:12)(29:2) (31:6)(31:7)(31:8)(32:23)

judges

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legal

judges			legal
(48:11)(48:14)(48:15)	(100:16)(102:2)(102:4)	(30:12)(32:1)(131:16)	(17:12)(21:4)(21:5)(38:7)
(49:9)(54:20)(54:22)	(102:8)(102:10)(103:8)	lackawanna (131:12)	(40:10)(43:22)(62:8)
(69:19)(76:4)(79:3)(93:2)	(103:14)(103:21)(104:1)	ladies (143:18)	(89:6)(112:14)(121:8)
(93:3)(102:23)(107:4)	(104:13)(104:23)(105:2)	lady (17:1)	(139:11)
(107:7)(111:19)(113:19) (124:14)(126:13)(131:18)	(107:8)(110:3)(110:16) (110:19)(110:21)(112:17)	laid (15:11) landlord (18:7)(21:8)	layoff (21:20) leach (94:18)(94:19)
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<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10)</pre>	(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6)	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) <u>M</u> ma'am (61:4) made (20:12)(21:23)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24)</pre>
(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9)	(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14)	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) <u>M</u> ma'am (61:4) made (20:12)(21:23) (43:2)(56:10)(79:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20)</pre>
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<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21)</pre>	(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loaned (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10)	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) M ma'am (61:4) made (20:12)(21:23) (43:2)(56:10)(79:1) (89:19)(109:17)(115:4) (127:13)(131:7) magistrate (75:6) magistrates (76:10) main (32:3)(64:5)(136:22) maine (121:6) maintain (33:11)(99:11) maintained (19:17) maintaining (125:19) major (9:25)(100:18) (108:17) majority (80:22)(89:5) (89:25) make (5:1)(5:20)(5:21) (7:17)(8:5)(11:13)(13:2)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) materials (72:20) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20)</pre>	(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loaned (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24)	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) M ma'am (61:4) made (20:12)(21:23) (43:2)(56:10)(79:1) (89:19)(109:17)(115:4) (127:13)(131:7) magistrate (75:6) majistrates (76:10) main (32:3)(64:5)(136:22) maine (121:6) maintain (33:11)(99:11) maintained (19:17) maintaining (125:19) major (9:25)(100:18) (108:17) majority (80:22)(89:5) (89:25) make (5:1)(5:20)(5:21)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) materials (72:20) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (124:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21)</pre>	(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loaned (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10)	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) materials (72:20) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loand (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (14:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(111:8)(111:12)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loand (43:20) loans (81:23) loand (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) M ma'am (61:4) made (20:12)(21:23) (43:2)(56:10)(79:1) (89:19)(109:17)(115:4) (127:13)(131:7) magistrate (75:6) magistrates (76:10) main (32:3)(64:5)(136:22) maine (121:6) maintain (33:11)(99:11) maintaining (125:19) major (9:25)(100:18) (108:17) majority (80:22)(89:5) (89:25) make (5:1)(5:20)(5:21) (7:17)(8:5)(11:13)(13:2) (14:4)(14:6)(20:23) (21:17)(21:21)(26:1) (42:14)(45:7)(51:11)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(111:8)(111:12) (111:24)(120:17)(120:19)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loaned (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) M ma'am (61:4) made (20:12)(21:23) (43:2)(56:10)(79:1) (89:19)(109:17)(115:4) (127:13)(131:7) magistrate (75:6) magistrates (76:10) main (32:3)(64:5)(136:22) maine (121:6) mainly (116:15) maintained (19:17) maintaining (125:19) major (9:25)(100:18) (108:17) majority (80:22)(89:5) (89:25) make (5:1)(5:20)(5:21) (7:17)(8:5)(11:13)(13:2) (14:4)(14:6)(20:23) (21:17)(21:21)(26:1) (42:14)(45:7)(51:11) (51:17)(52:5)(62:25)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:8)(55:10)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(111:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loand (43:20) loans (81:23) loand (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) M ma'am (61:4) made (20:12)(21:23) (43:2)(56:10)(79:1) (89:19)(109:17)(115:4) (127:13)(131:7) magistrate (75:6) magistrates (76:10) main (32:3)(64:5)(136:22) maine (121:6) maintain (33:11)(99:11) maintaining (125:19) major (9:25)(100:18) (108:17) majority (80:22)(89:5) (89:25) make (5:1)(5:20)(5:21) (7:17)(8:5)(11:13)(13:2) (14:4)(14:6)(20:23) (21:17)(21:21)(26:1) (42:14)(45:7)(51:11)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(111:8)(111:12) (111:24)(120:17)(120:19)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9) life (69:20)(100:18)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13) (77:18)(94:22)(95:21)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) materials (72:20) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(111:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11) (124:21)(126:13)(126:14)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:22) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9) life (69:20)(100:18) (100:22)(129:5)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loaned (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13) (77:18)(94:22)(95:21) (108:22)(116:5)(120:17)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (31:12)(52:20)(71:8) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:8)(55:10)(55:13) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(11:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11) (124:21)(126:13)(126:14) (127:25)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9) life (69:20)(100:18) (100:22)(129:5) life-threatening (9:24)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loaned (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13) (77:18)(94:22)(95:21) (108:22)(116:5)(120:17) (126:7)(127:18)(129:17)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) ma'am (61:4) made (20:12)(21:23) (43:2)(56:10)(79:1) (89:19)(109:17)(115:4) (127:13)(131:7) magistrate (75:6) magistrates (76:10) main (32:3)(64:5)(136:22) maine (121:6) maintain (33:11)(99:11) maintained (19:17) maintaining (125:19) major (9:25)(100:18) (108:17) majority (80:22)(89:5) (89:25) make (5:1)(5:20)(5:21) (7:17)(8:5)(11:13)(13:2) (14:4)(14:6)(20:23) (21:17)(21:21)(26:1) (42:14)(45:7)(51:11) (51:7)(52:5)(62:25) (63:7)(64:5)(71:4)(81:16) (83:15)(86:15)(87:5) (90:13)(111:6)(111:18)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (11:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(11:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11) (124:21)(126:13)(126:14) (127:25) maybe (6:18)(20:16)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:22) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9) life (69:20)(100:18) (100:22)(129:5)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loaned (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13) (77:18)(94:22)(95:21) (108:22)(116:5)(120:17)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (31:12)(52:20)(71:8) (11:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(11:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11) (124:21)(126:13)(126:14) (127:25)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9) life (69:20)(100:18) (100:22)(129:5) life-threatening (9:24)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loaned (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13) (77:18)(94:22)(95:21) (108:22)(116:5)(120:17) (126:7)(127:18)(129:17)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (11:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(11:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11) (124:21)(126:13)(126:14) (127:25) maybe (6:18)(20:16)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) leveling (55:22) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9) life (69:20)(100:18) (100:22)(129:5) life-threatening (9:24) light (37:2)(45:24) (131:23)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loand (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long to (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13) (77:18)(94:22)(95:21) (108:22)(116:5)(120:17) (126:7)(127:18)(129:17) (138:7)(139:9)(139:19) (139:23)(140:10)(140:19)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(111:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11) (124:21)(126:13)(126:14) (127:25) maybe (6:18)(20:16) (21:20)(38:21)(52:4) (56:25)(60:5)(64:15)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) leveling (55:22) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9) life (69:20)(100:18) (100:22)(129:5) life-threatening (9:24) light (37:2)(45:24) (131:23) likely (81:22)(96:16)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loand (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long-term (105:24) (106:8)(123:10) look (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13) (77:18)(94:22)(95:21) (108:22)(116:5)(120:17) (126:7)(127:18)(129:17) (138:7)(139:9)(139:19) (139:23)(140:10)(140:19) (140:20)(140:24)(140:25)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1) M ma'am (61:4) made (20:12)(21:23) (43:2)(56:10)(79:1) (89:19)(109:17)(115:4) (127:13)(131:7) magistrate (75:6) magistrates (76:10) main (32:3)(64:5)(136:22) maine (121:6) maintaining (125:19) major (9:25)(100:18) (108:17) majority (80:22)(89:5) (89:25) make (5:1)(5:20)(5:21) (7:17)(8:5)(11:13)(13:2) (14:4)(14:6)(20:23) (21:17)(21:21)(26:1) (42:14)(45:7)(51:11) (51:17)(52:5)(62:25) (63:7)(64:5)(71:4)(81:16) (83:15)(86:15)(87:5) (90:13)(11:6)(111:18) (122:2)(127:2)(132:7) (134:1)(135:12)(135:13)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (11:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(111:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11) (124:21)(126:13)(126:14) (127:25) maybe (6:18)(20:16) (21:20)(38:21)(52:4) (56:25)(60:5)(64:15) (74:10)(88:25)(89:13)</pre>
<pre>(71:20)(104:8)(105:22) (113:23)(114:2)(129:19) lessons (115:19) let (5:20)(8:14)(10:8) (11:13)(31:23)(54:7) (64:11)(79:20) lethal (92:15) lethality (92:8) let's (10:18)(112:10) (120:21)(139:7)(139:9) (139:19)(139:20)(139:23) (139:25)(140:10)(140:11) (140:19)(140:20)(140:24) (140:25)(141:4)(141:6) (141:9)(141:12) level (7:12)(7:13)(8:21) (56:14)(93:17)(103:11) (103:12)(108:3)(109:11) (132:24)(133:1)(133:5) (133:17)(134:3)(134:24) levels (124:10)(133:8) leverage (57:17) leveraging (84:7) liability (27:20) liaison (122:20)(122:21) liberty (127:20) libraries (121:8)(121:11) library (51:15) licensing (109:9) life (69:20)(100:18) (100:22)(129:5) life-threatening (9:24) light (37:2)(45:24)</pre>	<pre>(127:17)(128:12) live (54:9)(109:21) (132:24) livelihoods (43:5) lives (17:25)(18:2) (18:4)(62:18)(66:17) (72:9)(79:10)(80:11) (86:7)(87:23)(100:24) (102:6) living (59:5)(67:14) (80:19)(106:6)(106:7) (106:8) loan (43:23)(81:19)(82:3) loand (43:20) loans (81:23) local (35:2)(75:16) (76:18)(97:8)(106:14) (135:5) locations (121:22) long (5:2)(43:12)(53:4) (55:18)(64:4)(66:5) (91:11)(91:25)(95:13) longer (34:17)(40:7) (67:23)(70:15)(95:22) long to (5:6)(7:5)(7:6) (7:9)(8:15)(20:1)(40:21) (45:22)(48:24)(51:12) (53:25)(61:1)(68:13) (77:18)(94:22)(95:21) (108:22)(116:5)(120:17) (126:7)(127:18)(129:17) (138:7)(139:9)(139:19) (139:23)(140:10)(140:19)</pre>	(129:2)(129:6) lower (27:3)(124:10) low-income (101:23) (102:5)(103:9) luncheon (17:1)	<pre>mark (55:20) marker (129:18) market (25:16) marketing (28:10) marriage (83:21) maryland (16:20)(118:20) (126:6)(134:21) massachusetts (106:20) massive (50:15)(95:24) materials (72:20) maternal (6:12) matter (29:5)(29:14) (31:12)(52:20)(71:8) (111:22)(114:3)(143:21) matters (31:21)(32:18) (50:23)(54:25)(55:3) (55:8)(55:10)(55:13) (55:14)(55:18)(102:5) (102:15)(102:19)(102:25) (124:13)(126:1)(126:2) (128:24) max (3:5)(5:14)(14:6) (14:14)(142:24) may (4:22)(21:9)(22:1) (34:20)(36:3)(41:9)(56:8) (69:10)(70:8)(72:14) (74:21)(87:22)(96:16) (97:4)(111:8)(111:12) (111:24)(120:17)(120:19) (120:23)(121:9)(121:11) (124:21)(126:13)(126:14) (127:25) maybe (6:18)(20:16) (21:20)(38:21)(52:4) (56:25)(60:5)(64:15)</pre>

maze

159 negligent

maze			negligent
(124:23)(129:9)(138:25)	michelle (3:16)(94:15)	(68:11)(68:19)(77:4)	must (69:12)(69:22)
$(124 \cdot 23)(123 \cdot 3)(138 \cdot 23)$ $(140 \cdot 1)(140 \cdot 14)$	(94:24)	(78:3)(81:22)(86:16)	myers (3:6)(14:19)
maze (101:13)(104:17)	middle (96:5)	(86:18)(88:25)(92:13)	(14:20)(15:1)(23:2)(23:9)
mccamey (53:6)	midpenn (16:13)(16:18)	(95:18)(96:4)(96:16)	myriad (21:6)(26:21)
mckeesport (63:5)	(16:19)(16:23)(17:4)	(104:8)(104:9)(104:12)	myself (24:14)(59:8)
(143:14)(143:15)	(17:23)(63:17)(134:13)	(104:22)(107:21)(108:4)	(60:5)
mean (20:15)(33:16)	might (6:17)(6:19)	(108:19)(109:6)(109:10)	
(36:10)(39:3)(40:1)	(12:10)(27:9)(30:22)	(109:11)(111:13)(112:3)	N
(40:24)(50:15)(55:4)	(38:6)(38:15)(39:4)	(113:11)(113:22)(115:21)	name (29:16)(85:3)
(56:15)(69:9)(92:19)	(40:15)(41:11)(46:3)	(117:22)(118:15)(120:8)	(94:24)(121:7)
(109:15)(111:14)(113:22)	(56:20)(56:21)(70:16)	(121:21)(122:10)(123:16)	narrow (116:2)
(124:5)(128:5)(141:14)	(71:21)(71:23)(79:9)	(125:11)(126:17)(126:19)	natalia (143:4)
meaningful (42:14)(43:6)	(109:10)(121:15)(125:9)	(127:7)(128:13)(128:22)	nathan (122:13)
(102:7)(103:4)(113:5)	(125:15)(127:4)(142:5)	(135:22)(137:10)(137:11)	nation (133:5)
(114:25)(120:7)(128:2)	milkes (3:22)(130:12)	(141:7)(141:10)(141:22)	national (100:19)
means (18:12)(53:9)	(132:14)(132:15)	(143:17)	(102:16)(104:1)
(55:22)(68:8)(78:23)	mill (43:1)	morning (12:11)(13:6)	nationally (103:25)
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<pre>roughly (16:17)(97:17) round (107:19) route (52:7) rubber (34:9) rudiak (143:4) ruinous (88:16) rule (38:16)(38:25) (39:1)(53:9)(56:24) (110:10)(139:8) rules (33:7)(35:2)(35:5) (38:13)(38:14)(54:3) (93:2)(111:20) rulings (35:11) run (93:6)(139:6) running (8:17)(111:1) (127:8)</pre>	<pre>(112:2)(112:15)(113:13) (113:22)(114:4)(114:10) school (9:21)(12:19) (13:21)(41:21)(42:4) (42:12)(42:16)(45:17) (46:12)(46:17)(47:18) (52:24)(100:6)(142:24) schooling (60:23) schools (43:25)(44:21) (47:12)(49:3)(102:21) (116:19)(139:3)(139:13) (140:11)(140:13)(140:14) school's (45:20) schultz (143:1) science (108:3) score (113:6)</pre>	(39:8) (39:12) (39:14) (39:15) (39:20) (40:15) (40:19) (41:7) (41:9) (41:15) (41:19) (41:22) (41:23) (41:24) (42:16) (42:22) (44:24) (45:14) (45:16) (46:10) (46:25) (47:5) (47:15) (47:16) (47:24) (48:3) (48:6) (54:15) (54:21) (55:3) (57:19) (57:20) (57:23) (58:2) (58:7) (59:1) (60:1) (60:15) (61:6) (61:19) (61:21) (61:24) (61:25) (62:5) (64:11) (64:23) (65:1) (69:8) (71:13)	<pre>services (6:22)(7:13) (7:25)(8:12)(11:11)(16:7) (16:9)(16:13)(16:23) (17:4)(17:14)(17:19) (17:20)(17:23)(17:24) (18:2)(18:15)(19:22) (19:25)(20:18)(21:6) (22:19)(22:24)(25:13) (26:24)(27:1)(27:7) (27:12)(30:13)(32:2) (32:6)(32:8)(32:11) (37:22)(42:8)(42:9) (43:16)(43:22)(44:19) (45:3)(47:9)(49:3)(49:13) (52:25)(53:2)(53:22) (53:24)(55:12)(56:12) (57:6)(62:8)(62:10)</pre>
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<pre>roughly (16:17)(97:17) round (107:19) route (52:7) rubber (34:9) rudiak (143:4) ruinous (88:16) rule (38:16)(38:25) (39:1)(53:9)(56:24) (110:10)(139:8) rules (33:7)(35:2)(35:5) (38:13)(38:14)(54:3) (93:2)(111:20) rulings (35:11) run (93:6)(139:6) running (8:17)(111:1) (127:8) rural (15:24)(15:25) (121:19)(121:22)(133:10) </pre> Safe (50:22)(81:16) (82:16)(86:10)(87:7) (87:10)(90:19)(92:18)	<pre>(112:2)(112:15)(113:13) (113:22)(114:4)(114:10) school (9:21)(12:19) (13:21)(41:21)(42:4) (42:12)(42:16)(45:17) (46:12)(46:17)(47:18) (52:24)(100:6)(142:24) schooling (60:23) schools (43:25)(44:21) (47:12)(49:3)(102:21) (116:19)(139:3)(139:13) (140:11)(140:13)(140:14) school's (45:20) schultz (143:1) science (108:3) score (113:6) screaming (71:19) screen (20:19) screening (20:24) seat (62:3) second (8:15)(10:8) (11:6)(52:21)(55:17) (66:9)(66:16)(66:20)</pre>	(39:8) (39:12) (39:14) $(39:15) (39:20) (40:15)$ $(40:19) (41:7) (41:9)$ $(41:15) (41:19) (41:22)$ $(41:23) (41:24) (42:16)$ $(42:22) (44:24) (42:16)$ $(42:22) (44:24) (42:16)$ $(45:16) (46:10) (46:25)$ $(47:5) (47:15) (47:16)$ $(47:24) (48:3) (48:6)$ $(54:15) (54:21) (55:3)$ $(57:19) (57:20) (57:23)$ $(58:2) (58:7) (59:1) (60:1)$ $(60:15) (61:6) (61:19)$ $(61:21) (61:24) (61:25)$ $(62:5) (64:11) (64:23)$ $(65:1) (69:8) (71:13)$ $(72:25) (74:1) (74:3) (74:9)$ $(74:12) (76:24) (77:12)$ $(77:17) (77:22) (77:24)$ $(78:11) (81:1) (84:18)$ $(84:21) (85:2) (88:23)$	<pre>services (6:22)(7:13) (7:25)(8:12)(11:11)(16:7) (16:9)(16:13)(16:23) (17:4)(17:14)(17:19) (17:20)(17:23)(17:24) (18:2)(18:15)(19:22) (19:25)(20:18)(21:6) (22:19)(22:24)(25:13) (26:24)(27:1)(27:7) (27:12)(30:13)(32:2) (32:6)(32:8)(32:11) (37:22)(42:8)(42:9) (43:16)(43:22)(44:19) (45:3)(47:9)(49:3)(49:13) (52:25)(53:2)(53:22) (53:24)(55:12)(56:12) (57:6)(62:8)(62:10) (62:20)(62:21)(62:22) (63:13)(63:17)(65:11) (66:13)(67:1)(67:21) (68:9)(69:6)(78:8)(81:7) (83:2)(84:8)(84:11) (84:13)(85:21)(85:22)</pre>
<pre>roughly (16:17)(97:17) round (107:19) route (52:7) rubber (34:9) rudiak (143:4) ruinous (88:16) rule (38:16)(38:25) (39:1)(53:9)(56:24) (110:10)(139:8) rules (33:7)(35:2)(35:5) (38:13)(38:14)(54:3) (93:2)(111:20) rulings (35:11) run (93:6)(139:6) running (8:17)(111:1) (127:8) rural (15:24)(15:25) (121:19)(121:22)(133:10) </pre> Safe (50:22)(81:16) (82:16)(86:10)(87:7) (87:10)(90:19)(92:18) (93:7)	<pre>(112:2)(112:15)(113:13) (113:22)(114:4)(114:10) school (9:21)(12:19) (13:21)(41:21)(42:4) (42:12)(42:16)(45:17) (46:12)(46:17)(47:18) (52:24)(100:6)(142:24) schooling (60:23) schools (43:25)(44:21) (47:12)(49:3)(102:21) (116:19)(139:3)(139:13) (140:11)(140:13)(140:14) school's (45:20) schultz (143:1) science (108:3) score (113:6) screaming (71:19) screen (20:19) screen (20:19) screening (20:24) seat (62:3) second (8:15)(10:8) (11:6)(52:21)(55:17) (66:9)(66:16)(66:20) (75:15)(107:15)(116:9)</pre>	(39:8) (39:12) (39:14) $(39:15) (39:20) (40:15)$ $(40:19) (41:7) (41:9)$ $(41:15) (41:19) (41:22)$ $(41:23) (41:24) (42:16)$ $(42:22) (44:24) (42:16)$ $(42:22) (44:24) (42:16)$ $(45:16) (46:10) (46:25)$ $(47:5) (47:15) (47:16)$ $(47:24) (48:3) (48:6)$ $(54:15) (54:21) (55:3)$ $(57:19) (57:20) (57:23)$ $(58:2) (58:7) (59:1) (60:1)$ $(60:15) (61:6) (61:19)$ $(61:21) (61:24) (61:25)$ $(62:5) (64:11) (64:23)$ $(65:1) (69:8) (71:13)$ $(72:25) (74:1) (74:3) (74:9)$ $(74:12) (74:18) (75:2)$ $(75:12) (76:24) (77:12)$ $(77:17) (77:22) (77:24)$ $(78:11) (81:1) (84:18)$ $(84:21) (85:2) (88:23)$ $(91:14) (91:15) (92:6)$	<pre>services (6:22)(7:13) (7:25)(8:12)(11:11)(16:7) (16:9)(16:13)(16:23) (17:4)(17:14)(17:19) (17:20)(17:23)(17:24) (18:2)(18:15)(19:22) (19:25)(20:18)(21:6) (22:19)(22:24)(25:13) (26:24)(27:1)(27:7) (27:12)(30:13)(32:2) (32:6)(32:8)(32:11) (37:22)(42:8)(42:9) (43:16)(43:22)(44:19) (45:3)(47:9)(49:3)(49:13) (52:25)(53:2)(53:22) (53:24)(55:12)(56:12) (57:6)(62:8)(62:10) (62:20)(62:21)(62:22) (52:24)(63:8)(63:9) (63:13)(63:17)(65:11) (66:13)(67:1)(67:21) (68:9)(69:6)(78:8)(81:7) (83:2)(84:8)(84:11) (84:13)(85:21)(85:22) (86:5)(87:5)(87:8)(87:13)</pre>
roughly (16:17)(97:17) round (107:19) route (52:7) rubber (34:9) rudiak (143:4) ruinous (88:16) rule (38:16)(38:25) (39:1)(53:9)(56:24) (110:10)(139:8) rules (33:7)(35:2)(35:5) (38:13)(38:14)(54:3) (93:2)(111:20) rulings (35:11) run (93:6)(139:6) running (8:17)(111:1) (127:8) rural (15:24)(15:25) (121:19)(121:22)(133:10) <u>S</u> safe (50:22)(81:16) (82:16)(86:10)(87:7) (87:10)(90:19)(92:18)	<pre>(112:2)(112:15)(113:13) (113:22)(114:4)(114:10) school (9:21)(12:19) (13:21)(41:21)(42:4) (42:12)(42:16)(45:17) (46:12)(46:17)(47:18) (52:24)(100:6)(142:24) schooling (60:23) schools (43:25)(44:21) (47:12)(49:3)(102:21) (116:19)(139:3)(139:13) (140:11)(140:13)(140:14) school's (45:20) schultz (143:1) science (108:3) score (113:6) screaming (71:19) screen (20:19) screening (20:24) seat (62:3) second (8:15)(10:8) (11:6)(52:21)(55:17) (66:9)(66:16)(66:20)</pre>	(39:8) (39:12) (39:14) $(39:15) (39:20) (40:15)$ $(40:19) (41:7) (41:9)$ $(41:15) (41:19) (41:22)$ $(41:23) (41:24) (42:16)$ $(42:22) (44:24) (42:16)$ $(42:22) (44:24) (42:16)$ $(45:16) (46:10) (46:25)$ $(47:5) (47:15) (47:16)$ $(47:24) (48:3) (48:6)$ $(54:15) (54:21) (55:3)$ $(57:19) (57:20) (57:23)$ $(58:2) (58:7) (59:1) (60:1)$ $(60:15) (61:6) (61:19)$ $(61:21) (61:24) (61:25)$ $(62:5) (64:11) (64:23)$ $(65:1) (69:8) (71:13)$ $(72:25) (74:1) (74:3) (74:9)$ $(74:12) (76:24) (77:12)$ $(77:17) (77:22) (77:24)$ $(78:11) (81:1) (84:18)$ $(84:21) (85:2) (88:23)$	<pre>services (6:22)(7:13) (7:25)(8:12)(11:11)(16:7) (16:9)(16:13)(16:23) (17:4)(17:14)(17:19) (17:20)(17:23)(17:24) (18:2)(18:15)(19:22) (19:25)(20:18)(21:6) (22:19)(22:24)(25:13) (26:24)(27:1)(27:7) (27:12)(30:13)(32:2) (32:6)(32:8)(32:11) (37:22)(42:8)(42:9) (43:16)(43:22)(44:19) (45:3)(47:9)(49:3)(49:13) (52:25)(53:2)(53:22) (53:24)(55:12)(56:12) (57:6)(62:8)(62:10) (62:20)(62:21)(62:22) (63:13)(63:17)(65:11) (66:13)(67:1)(67:21) (68:9)(69:6)(78:8)(81:7) (83:2)(84:8)(84:11) (84:13)(85:21)(85:22)</pre>

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<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) somewhat (107:24)(123:12)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixtp-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3) soon (10:24)(61:15)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shine (37:2)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixth (140:19) skiy-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3) soon (10:24)(61:15) (68:18)(80:5)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22)</pre>
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<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shift (3:13)(64:24) (81:7)(89:22) shirl 's (80:13) shoes (9:20)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5) snare (35:5) social (6:25)(58:16) (59:9)(84:8)(87:5)(99:4) (108:3)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3) soon (10:24)(61:15) (68:18)(80:5) sooner (18:17) sorry (41:5)(57:22) (61:6)(126:11)(130:18) (132:5)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5) start (24:11)(24:20) (27:25)(48:13)(53:24) (78:18)(79:19) started (5:5)(8:23) (102:16)(107:6)(109:13)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shine (37:2) shine (37:2) shine (37:2) shirl (3:13)(64:24) (81:7)(89:22) shirl's (80:13) shoes (9:20) short (58:11)(95:8)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5) snare (35:5) social (6:25)(58:16) (59:9)(84:8)(87:5)(99:4) (108:3) societal (71:8)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) someway (61:11) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3) soon (10:24)(61:15) (68:18)(80:5) sooner (18:17) sorry (41:5)(57:22) (61:6)(126:11)(130:18) (132:5) sort (14:24)(15:19)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5) start (24:11)(24:20) (27:25)(48:13)(53:24) (78:18)(79:19) started (5:5)(8:23) (102:16)(107:6)(109:13) starting (78:5)(92:9)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shine (37:2) shine (37:2) shine (37:2) shirl (3:13)(64:24) (81:7)(89:22) shirl's (80:13) shoes (9:20) short (58:11)(95:8) (125:8)(132:4)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skiype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5) snare (35:5) social (6:25)(58:16) (59:9)(84:8)(87:5)(99:4) (108:3) societal (71:8) society (4:19)(71:7)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3) soon (10:24)(61:15) (68:18)(80:5) sooner (18:17) sorry (41:5)(57:22) (61:6)(126:11)(130:18) (132:5) sort (14:24)(15:19) (41:3)(47:19)(48:20)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5) start (24:11)(24:20) (27:25)(48:13)(53:24) (78:18)(79:19) started (5:5)(8:23) (102:16)(107:6)(109:13) starting (78:5)(92:9) state (12:19)(16:21)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shine (37:2) shirl (3:13)(64:24) (81:7)(89:22) shirl's (80:13) shoes (9:20) short (58:11)(95:8) (125:8)(132:4) shortage (43:23)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skiye-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5) snare (35:5) social (6:25)(58:16) (59:9)(84:8)(87:5)(99:4) (108:3) societal (71:8) societal (71:7) (73:16)(78:10)(89:15)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) someway (61:11) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3) soon (10:24)(61:15) (68:18)(80:5) sooner (18:17) sorry (41:5)(57:22) (61:6)(126:11)(130:18) (132:5) sort (14:24)(15:19) (41:3)(47:19)(48:20) (79:16)(82:17)(115:14)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5) start (24:11)(24:20) (27:25)(48:13)(53:24) (78:18)(79:19) started (5:5)(8:23) (102:16)(107:6)(109:13) starting (78:5)(92:9) state (12:19)(16:21) (21:4)(21:5)(21:10)(27:2)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shine (37:2) shirl (3:13)(64:24) (81:7)(89:22) shirl's (80:13) shoes (9:20) short (58:11)(95:8) (125:8)(132:4) shortage (43:23) shorthand (116:13)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5) snare (35:5) social (6:25)(58:16) (59:9)(84:8)(87:5)(99:4) (108:3) societal (71:8) societal (71:7) (73:16)(78:10)(89:15) (95:7)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3) soon (10:24)(61:15) (68:18)(80:5) sooner (18:17) sorry (41:5)(57:22) (61:6)(126:11)(130:18) (132:5) sort (14:24)(15:19) (41:3)(47:19)(48:20) (79:16)(82:17)(115:14) (115:25)(117:2)(119:1)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5) start (24:11)(24:20) (27:25)(48:13)(53:24) (78:18)(79:19) started (5:5)(8:23) (102:16)(107:6)(109:13) starting (78:5)(92:9) state (12:19)(16:21) (21:4)(21:5)(21:10)(27:2) (28:17)(31:13)(32:13)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shine (37:2) shine (32:2) shine (37:2) shine (37</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5) snare (35:5) social (6:25)(58:16) (59:9)(84:8)(87:5)(99:4) (108:3) societal (71:8) societal (71:7) (73:16)(78:10)(89:15) (95:7) society's (120:16)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) somewhat (107:24)(123:12) sonya (3:11)(58:3) soon (10:24)(61:15) (68:18)(80:5) sooner (18:17) sorry (41:5)(57:22) (61:6)(126:11)(130:18) (132:5) sort (14:24)(15:19) (41:3)(47:19)(48:20) (79:16)(82:17)(115:14) (115:25)(117:2)(119:1) (121:12)(121:13)(123:15)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5) start (24:11)(24:20) (27:25)(48:13)(53:24) (78:18)(79:19) started (5:5)(8:23) (102:16)(107:6)(109:13) starting (78:5)(92:9) state (12:19)(16:21) (21:4)(21:5)(21:10)(27:2) (28:17)(31:13)(32:13) (44:21)(49:25)(62:15)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shine (37:2) shirl (3:13)(64:24) (81:7)(89:22) shirl's (80:13) shoes (9:20) short (58:11)(95:8) (125:8)(132:4) shortage (43:23) shorthand (116:13) should (6:13)(7:14) (9:20)(9:25)(10:1)(22:17)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5) snare (35:5) social (6:25)(58:16) (59:9)(84:8)(87:5)(99:4) (108:3) societal (71:8) societal (71:8) society (4:19)(71:7) (73:16)(78:10)(89:15) (95:7) society's (120:16) soft (9:20)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) someway (61:11) someway (61:11) someway (61:11) someway (61:11) someway (61:15) (68:18)(80:5) soon (10:24)(61:15) (68:18)(80:5) sooner (18:17) sorry (41:5)(57:22) (61:6)(126:11)(130:18) (132:5) sort (14:24)(15:19) (41:3)(47:19)(48:20) (79:16)(82:17)(115:14) (115:25)(117:2)(119:1) (121:12)(121:13)(123:15) (135:2)(140:6)(140:13)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5) start (24:11)(24:20) (27:25)(48:13)(53:24) (78:18)(79:19) started (5:5)(8:23) (102:16)(107:6)(109:13) starting (78:5)(92:9) state (12:19)(16:21) (21:4)(21:5)(21:10)(27:2) (28:17)(31:13)(32:13) (44:21)(49:25)(62:15) (68:2)(78:20)(79:24)</pre>
<pre>shared (81:10) sharing (37:16) shattered (100:24) she (11:7)(16:15)(56:20) (59:13)(61:11)(61:17) (67:8)(67:14)(67:15) (67:16)(67:25)(68:22) (81:10) shelter (32:20)(53:1) (64:24)(65:4)(65:7) (65:13)(65:14)(66:15) (73:6)(92:22) sheltering (106:5) sheriff (55:4) shifting (55:12) shirl (3:13)(64:24) (81:7)(89:22) shirl's (80:13) shoes (9:20) short (58:11)(95:8) (125:8)(132:4) shortage (43:23) shorthand (116:13) should (6:13)(7:14) (9:20)(9:25)(10:1)(22:17) (36:11)(39:21)(54:9) (55:24)(71:4)(102:25) (127:20)(128:1)(134:21)</pre>	<pre>situations (68:12) (72:18)(75:1)(92:5)(93:1) (94:5)(97:12)(126:3) (141:2) six (52:13)(56:16) (97:17)(99:24)(124:10) sixth (140:19) sixty-four (132:10) skirt (9:19) skype-based (121:19) slapped (67:15) small (20:17)(132:8) smarter (53:25) smith (54:1) smiths (54:5) snare (35:5) social (6:25)(58:16) (59:9)(84:8)(87:5)(99:4) (108:3) societal (71:8) society (4:19)(71:7) (73:16)(78:10)(89:15) (95:7) society's (120:16) soft (9:20) sold (34:7) sole (133:23) solid (121:5)</pre>	(37:22)(38:3)(38:12) (38:21)(39:4)(40:12) (45:19)(56:21)(60:24) (68:18)(75:5)(79:14) (91:1)(91:5)(92:8)(92:9) (93:7)(103:17)(110:2) (141:6) sometimes (6:6)(21:16) (54:8)(72:23)(73:14) (77:9)(84:2)(114:1) someway (61:11) someway (61:11) someway (61:11) someway (61:11) somevay (61:15) (68:18)(80:5) soon (10:24)(61:15) (68:18)(80:5) sooner (18:17) sorry (41:5)(57:22) (61:6)(126:11)(130:18) (132:5) sort (14:24)(15:19) (41:3)(47:19)(48:20) (79:16)(82:17)(115:14) (115:25)(117:2)(119:1) (121:12)(121:13)(123:15) (135:2)(140:6)(140:13) so-to-speak (22:13) (34:10) soul (45:10)	<pre>stages (128:11) stake (86:3)(86:11) stakeholders (105:1) (116:22)(119:7)(137:17) (138:1)(138:7) stalking (72:7) stamps (96:7) stand (60:6)(67:18) (68:25)(69:2) standard (30:8) standardizing (109:4) standing (48:25)(67:24) (82:22)(143:3) standpoint (40:22) stands (19:5) start (24:11)(24:20) (27:25)(48:13)(53:24) (78:18)(79:19) started (5:5)(8:23) (102:16)(107:6)(109:13) starting (78:5)(92:9) state (12:19)(16:21) (21:4)(21:5)(21:10)(27:2) (28:17)(31:13)(32:13) (44:21)(49:25)(62:15) (68:2)(78:20)(79:24) (80:19)(100:21)(101:11) (103:11)(104:9)(106:21)</pre>
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<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14)</pre>	suggestion (135:12) suicide (7:24)	T table (45:1)(109:19)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2)
stone (11:9) stop (5:19)(24:25)(44:7)	suggestion (135:12)	T	(41:14)(46:23)(50:15) (103:7)(126:4)
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18)</pre>	T table (45:1)(109:19) (131:9)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16)
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24)
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18)</pre>	T table (45:1)(109:19) (131:9)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16)
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackling (117:5)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10)
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5) summit (120:8)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackling (117:5) tactics (71:15)(89:10)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2)
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5) summit (120:8) superb (142:12)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackling (117:5)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2) testifier (31:6)(37:19)
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5) summit (120:8) superb (142:12)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackling (117:5) tactics (71:15)(89:10) take (6:7)(6:17)(8:4)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2) testifier (31:6)(37:19)
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15) strained (127:4)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5) summit (120:8) superb (142:12) superficial (117:2)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackling (117:5) tactics (71:15)(89:10) take (6:7)(6:17)(8:4) (12:13)(12:25)(24:23)	<pre>(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2) testifier (31:6)(37:19) testify (15:6)(41:25)</pre>
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15) straights (127:4) stranded (101:16)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5) summit (120:8) superb (142:12) superficial (117:2) supervising (46:20)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackling (117:5) tactics (71:15)(89:10) take (6:7)(6:17)(8:4) (12:13)(12:25)(24:23) (25:3)(25:7)(25:19)	(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2) testifier (31:6)(37:19) testify (15:6)(41:25) (45:4)
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<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15) straided (101:16) stranded (101:16) stranger (91:2) strangers (96:6) strategic (49:19)(49:23) strategy (86:20) strategy (86:20) street (24:7)(42:18) (60:19)(106:6) streets (82:7)(106:7) streets (75:19)(100:1)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5) summit (120:8) superb (142:12) superficial (117:2) supervising (46:20) supplying (132:10) support (15:11)(15:17) (21:8)(26:13)(26:23) (51:1)(60:23)(63:4) (63:21)(64:1)(64:6)(67:3) (67:5)(67:19)(68:8) (70:13)(70:14)(77:7) (81:2)(81:3)(81:13)(83:1)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackle (6:7)(6:17)(8:4) (12:13)(12:25)(24:23) (25:3)(25:7)(25:19) (25:20)(35:24)(40:7) (42:2)(42:6)(55:5)(55:17) (57:4)(59:1)(61:17) (68:24)(72:13)(72:15) (72:19)(73:10)(73:25) (80:16)(83:4)(95:21) (103:3)(110:13)(113:16) (134:18)(140:24)	<pre>(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2) testifier (31:6)(37:19) testify (15:6)(41:25) (45:4) testimony (4:25)(15:16) (20:5)(29:1)(62:4)(74:22) (80:13)(88:25)(94:23) (115:4)(130:19)(131:15) (132:5)(132:14)(142:1) (142:7)(142:19)(143:16) testing (129:14) tether (122:22)</pre>
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<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15) strained (127:4) stranded (101:16) stranger (91:2) strangers (96:6) strategic (49:19)(49:23) strategy (86:20) strategy (86:20) street (24:7)(42:18) (60:19)(106:6) streets (82:7)(106:7) streets (82:7)(106:7) streets (75:19)(100:1) strict (111:20) strict (111:20) stricter (76:4) strong (35:12)(50:21) (76:7)(86:10)(97:3) (118:19)(129:22)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5) summit (120:8) superb (142:12) superficial (117:2) supervising (46:20) supplying (132:10) support (15:11)(15:17) (21:8)(26:13)(26:23) (51:1)(60:23)(63:4) (63:21)(64:1)(64:6)(67:3) (67:5)(67:19)(68:8) (70:13)(70:14)(77:7) (81:2)(81:3)(81:13)(83:1) (99:11)(111:15)(117:16) (138:13)(138:14)(141:14) (141:15) supported (64:3) supporting (118:24)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackling (117:5) tactics (71:15)(89:10) take (6:7)(6:17)(8:4) (12:13)(12:25)(24:23) (25:3)(25:7)(25:19) (25:20)(35:24)(40:7) (42:2)(42:6)(55:5)(55:17) (57:4)(59:1)(61:17) (68:24)(72:13)(72:15) (72:19)(73:10)(73:25) (80:16)(83:4)(95:21) (103:3)(110:13)(113:16) (134:18)(140:24) taken (18:18)(53:17) (107:5)(117:12)(128:12) (128:21)(131:3)(144:7) takes (41:14)(70:24) (88:10)	<pre>(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2) testifier (31:6)(37:19) testify (15:6)(41:25) (45:4) testimony (4:25)(15:16) (20:5)(29:1)(62:4)(74:22) (80:13)(88:25)(94:23) (115:4)(130:19)(131:15) (132:5)(132:14)(142:1) (142:7)(142:19)(143:16) testing (129:14) tether (122:22) texas (106:17)(106:18) (122:9)(123:11) text (72:5) than (17:12)(20:10) (22:4)(30:2)(57:1)(63:18)</pre>
<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15) strained (127:4) stranded (101:16) stranger (91:2) strangers (96:6) strategic (49:19)(49:23) strategy (86:20) street (24:7)(42:18) (60:19)(106:6) streets (82:7)(106:7) streets (82:7)(106:7) strict (111:20) strict (111:20) stricter (76:4) strong (35:12)(50:21) (76:7)(86:10)(97:3) (118:19)(129:22) strongly (51:3)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summary (34:5) summit (120:8) superb (142:12) superficial (117:2) supervising (46:20) support (15:11)(15:17) (21:8)(26:13)(26:23) (51:1)(60:23)(63:4) (63:21)(64:1)(64:6)(67:3) (57:5)(67:19)(68:8) (70:13)(70:14)(77:7) (81:2)(81:3)(81:13)(83:1) (99:11)(111:15)(117:16) (138:13)(138:14)(141:14) (141:15) supported (64:3) supporting (118:24) (134:5)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) tackling (117:5) tactics (71:15)(89:10) take (6:7)(6:17)(8:4) (12:13)(12:25)(24:23) (25:3)(25:7)(25:19) (25:20)(35:24)(40:7) (42:2)(42:6)(55:5)(55:17) (57:4)(59:1)(61:17) (68:24)(72:13)(72:15) (72:19)(73:10)(73:25) (80:16)(83:4)(95:21) (103:3)(110:13)(113:16) (134:18)(140:24) taken (18:18)(53:17) (107:5)(117:12)(128:12) (128:21)(131:3)(144:7) takes (41:14)(70:24) (88:10) taking (55:25)(56:17)	<pre>(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2) testifier (31:6)(37:19) testify (15:6)(41:25) (45:4) testimony (4:25)(15:16) (20:5)(29:1)(62:4)(74:22) (80:13)(88:25)(94:23) (115:4)(130:19)(131:15) (132:5)(132:14)(142:1) (142:7)(142:19)(143:16) testing (129:14) tether (122:22) texas (106:17)(106:18) (122:9)(123:11) text (72:5) than (17:12)(20:10) (22:4)(30:2)(57:1)(63:18) (71:20)(77:3)(81:22)</pre>
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<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15) strained (127:4) stranded (101:16) stranger (91:2) strangers (96:6) strategic (49:19)(49:23) strategy (86:20) street (24:7)(42:18) (60:19)(106:6) streets (82:7)(106:7) streets (82:7)(106:7) strict (111:20) strict (111:20) strict (111:20) strict (111:20) strict (76:4) strong (35:12)(50:21) (76:7)(86:10)(97:3) (118:19)(129:22) structure (123:9)(138:2) structures (47:14)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summarize (13:1) summary (34:5) superb (142:12) superficial (117:2) supervising (46:20) supplying (132:10) support (15:11)(15:17) (21:8)(26:13)(26:23) (51:1)(60:23)(63:4) (63:21)(64:1)(64:6)(67:3) (57:5)(67:19)(68:8) (70:13)(70:14)(77:7) (81:2)(81:3)(81:13)(83:1) (99:11)(111:15)(117:16) (138:13)(138:14)(141:14) (141:15) supported (64:3) supporting (118:24) (134:5) supportive (64:5) supports (56:13)(87:11)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) take (6:7)(6:17)(8:4) (12:13)(12:25)(24:23) (25:3)(25:7)(25:19) (25:20)(35:24)(40:7) (42:2)(42:6)(55:5)(55:17) (57:4)(59:1)(61:17) (68:24)(72:13)(72:15) (72:19)(73:10)(73:25) (80:16)(83:4)(95:21) (103:3)(110:13)(113:16) (134:18)(140:24) taken (18:18)(53:17) (107:5)(117:12)(128:12) (128:21)(131:3)(144:7) takes (41:14)(70:24) (88:10) taking (55:25)(56:17) (56:19)(57:23)(125:8) (138:11)	<pre>(41:14)(46:23)(50:15) (103:7)(126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19)(15:10) (16:15)(29:2)(132:2) testifier (31:6)(37:19) testify (15:6)(41:25) (45:4) testimony (4:25)(15:16) (20:5)(29:1)(62:4)(74:22) (80:13)(88:25)(94:23) (115:4)(130:19)(131:15) (132:5)(132:14)(142:1) (142:7)(142:19)(143:16) testing (129:14) tether (122:22) texas (106:17)(106:18) (122:9)(123:11) text (72:5) than (17:12)(20:10) (22:4)(30:2)(57:1)(63:18) (71:20)(77:3)(81:22) (95:18)(96:3)(96:4) (96:16)(98:3)(103:7)</pre>
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<pre>stone (11:9) stop (5:19)(24:25)(44:7) (51:8)(66:21)(73:14) (73:23) stories (17:18)(17:21) (131:11) story (18:1)(58:5) straights (96:15) strained (127:4) stranded (101:16) stranger (91:2) strangers (96:6) strategic (49:19)(49:23) strategy (86:20) street (24:7)(42:18) (60:19)(106:6) streets (82:7)(106:7) streets (82:7)(106:7) strict (111:20) strict (111:20) strict (111:20) strict (111:20) strict (76:4) strong (35:12)(50:21) (76:7)(86:10)(97:3) (118:19)(129:22) structure (123:9)(138:2) structures (47:14)</pre>	<pre>suggestion (135:12) suicide (7:24) suited (9:18) summarize (13:1) summarize (13:1) summary (34:5) superb (142:12) superficial (117:2) supervising (46:20) supplying (132:10) support (15:11)(15:17) (21:8)(26:13)(26:23) (51:1)(60:23)(63:4) (63:21)(64:1)(64:6)(67:3) (57:5)(67:19)(68:8) (70:13)(70:14)(77:7) (81:2)(81:3)(81:13)(83:1) (99:11)(111:15)(117:16) (138:13)(138:14)(141:14) (141:15) supported (64:3) supporting (118:24) (134:5) supportive (64:5) supports (56:13)(87:11)</pre>	T table (45:1)(109:19) (131:9) tackle (120:11) take (6:7)(6:17)(8:4) (12:13)(12:25)(24:23) (25:3)(25:7)(25:19) (25:20)(35:24)(40:7) (42:2)(42:6)(55:5)(55:17) (57:4)(59:1)(61:17) (68:24)(72:13)(72:15) (72:19)(73:10)(73:25) (80:16)(83:4)(95:21) (103:3)(110:13)(113:16) (134:18)(140:24) taken (18:18)(53:17) (107:5)(117:12)(128:12) (128:21)(131:3)(144:7) takes (41:14)(70:24) (88:10) taking (55:25)(56:17) (56:19)(57:23)(125:8) (138:11)	<pre>(41:14) (46:23) (50:15) (103:7) (126:4) terrible (11:2) terrorized (67:16) test (129:24) testified (7:19) (15:10) (16:15) (29:2) (132:2) testifier (31:6) (37:19) testify (15:6) (41:25) (45:4) testimony (4:25) (15:16) (20:5) (29:1) (62:4) (74:22) (80:13) (88:25) (94:23) (115:4) (130:19) (131:15) (132:5) (132:14) (142:1) (142:7) (142:19) (143:16) testing (129:14) tether (122:22) texas (106:17) (106:18) (122:9) (123:11) text (72:5) than (17:12) (20:10) (22:4) (30:2) (57:1) (63:18) (71:20) (77:3) (81:22) (95:18) (96:3) (96:4) (96:16) (98:3) (103:7)</pre>

thank

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thank			times
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thank (4:12)(5:9)(5:13)	thereby (35:6)	(48:21)(50:19)(51:2)	(99:7)(109:5)(113:9)
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(31:7)(31:9)(37:11)	(49:15)(53:3)(53:12)	(124:23)(139:11)	(141:17)
(37:18)(37:19)(39:12)	(66:23)(67:23)(68:14)	think (5:4)(6:1)(7:10)	though (4:22)(44:23)
(39:13)(41:15)(41:17)	(71:3)(72:20)(72:21)	(11:10)(14:3)(15:13)	(45:24)(83:9)(112:12)
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<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18)
<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8)
<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8) (118:18)(119:11)(120:6)
cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9) crain (25:16)(26:20)	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8) (118:18)(119:11)(120:6) (129:24)(130:13)(130:23)
totally (72:6) touched (88:24)(89:12) (111:12) toward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) towards (107:20)(113:23) town (43:1) township (76:20) traditionally (6:9) train (25:16)(26:20) (30:14)	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1)	$(55:3)(56:1)(56:9)(56:21) \\ (58:6)(58:8)(58:19) \\ (58:21)(59:3)(62:2)(62:6) \\ (63:3)(63:19)(64:5) \\ (64:22)(65:2)(76:17) \\ (77:3)(86:6)(90:17) \\ (91:11)(92:3)(94:4) \\ (94:19)(100:12)(103:20) \\ (110:25)(111:20)(114:18) \\ (114:23)(117:5)(118:8) \\ (118:18)(119:11)(120:6) \\ (129:24)(130:13)(130:23) \\ (131:19)(137:9)(137:23) \\ \end{cases}$
<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9) crain (25:16)(26:20) (30:14)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22) two-thirds (133:10)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1) (33:20)(33:24)(35:1)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8) (118:18)(119:11)(120:6) (129:24)(130:13)(130:23)
<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9) crain (25:16)(26:20) (30:14) craining (25:14)(25:25)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1)	$(55:3)(56:1)(56:9)(56:21) \\ (58:6)(58:8)(58:19) \\ (58:21)(59:3)(62:2)(62:6) \\ (63:3)(63:19)(64:5) \\ (64:22)(65:2)(76:17) \\ (77:3)(86:6)(90:17) \\ (91:11)(92:3)(94:4) \\ (94:19)(100:12)(103:20) \\ (110:25)(111:20)(114:18) \\ (114:23)(117:5)(118:8) \\ (118:18)(119:11)(120:6) \\ (129:24)(130:13)(130:23) \\ (131:19)(137:9)(137:23) \\ \end{cases}$
<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9) crain (25:16)(26:20) (30:14) craining (25:14)(25:25) (26:9)(26:23)(31:24)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22) two-thirds (133:10)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1) (33:20)(33:24)(35:1)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8) (118:18)(119:11)(120:6) (129:24)(130:13)(130:23) (131:19)(137:9)(137:23) (138:16)(138:21)(141:8)
<pre>cotally (72:6) couched (88:24)(89:12) 111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9) crain (25:16)(26:20) (30:14) craining (25:14)(25:25) (26:9)(26:23)(31:24) (35:4)(46:14)(52:14)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22) two-thirds (133:10) type (30:6)(30:10)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1) (33:20)(33:24)(35:1) (35:5)(35:23)(40:5)	$(55:3)(56:1)(56:9)(56:21) \\ (58:6)(58:8)(58:19) \\ (58:21)(59:3)(62:2)(62:6) \\ (63:3)(63:19)(64:5) \\ (64:22)(65:2)(76:17) \\ (77:3)(86:6)(90:17) \\ (91:11)(92:3)(94:4) \\ (94:19)(100:12)(103:20) \\ (110:25)(111:20)(114:18) \\ (114:23)(117:5)(118:8) \\ (118:18)(119:11)(120:6) \\ (129:24)(130:13)(130:23) \\ (138:16)(138:21)(141:8) \\ (141:18)(142:13) \\ \end{array}$
<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9) crain (25:16)(26:20) (30:14) craining (25:14)(25:25) (26:9)(26:23)(31:24) (35:4)(46:14)(52:14) (120:22)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22) two-thirds (133:10) type (30:6)(30:10) (30:18)(30:24)(58:22)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1) (33:20)(33:24)(35:1) (35:5)(35:23)(40:5) (104:21)(131:21)(134:17)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8) (118:18)(119:11)(120:6) (129:24)(130:13)(130:23) (138:16)(138:21)(141:8) (141:18)(142:13) veteran (24:19)
<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9) craditionally (6:9) crain (25:16)(26:20) (30:14) craining (25:14)(25:25) (26:9)(26:23)(31:24) (35:4)(46:14)(52:14) (120:22) cransactional (25:3)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22) two-thirds (133:10) type (30:6)(30:10) (30:18)(30:24)(58:22) (73:10)(92:2)(126:23) types (25:9)(64:13)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1) (33:20)(33:24)(35:1) (35:5)(35:23)(40:5) (104:21)(131:21)(134:17) unserved (16:12) unsolved (89:8)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8) (118:18)(119:11)(120:6) (129:24)(130:13)(130:23) (131:19)(137:9)(137:23) (138:16)(138:21)(141:8) (141:18)(142:13) veterans (43:14)(44:2) veterans' (24:8)
<pre>cotally (72:6) couched (88:24)(89:12) (111:12) coward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) cowards (107:20)(113:23) cown (43:1) cownship (76:20) craditionally (6:9) craditionally (6:9) crain (25:16)(26:20) (30:14) craining (25:14)(25:25) (26:9)(26:23)(31:24) (35:4)(46:14)(52:14) (120:22) cransactional (25:3) cranscript (1:14)(1:16)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22) two-thirds (133:10) type (30:6)(30:10) (30:18)(30:24)(58:22) (73:10)(92:2)(126:23) types (25:9)(64:13) (64:14)(64:16)(71:13)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1) (33:20)(33:24)(35:1) (35:5)(35:23)(40:5) (104:21)(131:21)(134:17) unserved (16:12) unsolved (89:8) untenable (49:7)(52:6)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8) (118:18)(119:11)(120:6) (129:24)(130:13)(130:23) (131:19)(137:9)(137:23) (138:16)(138:21)(141:8) (141:18)(142:13) veterans (43:14)(44:2) veterans' (24:8) vexing (117:5)
<pre>totally (72:6) touched (88:24)(89:12) (111:12) toward (19:10)(115:16) (116:1)(116:8)(116:23) (119:14) towards (107:20)(113:23) town (43:1) town (43:1) township (76:20) traditionally (6:9) train (25:16)(26:20) (30:14) training (25:14)(25:25) (26:9)(26:23)(31:24) (35:4)(46:14)(52:14) (120:22) transactional (25:3) transcript (1:14)(1:16) (144:11)</pre>	<pre>twenty (12:11)(95:14) (118:8) twice (108:20) two (4:23)(13:15)(15:21) (17:8)(40:3)(43:11) (48:11)(49:18)(52:1) (52:8)(54:24)(57:12) (63:14)(69:16)(69:24) (74:25)(82:5)(97:14) (98:15)(98:22)(99:6) (116:4)(123:12)(133:2) (136:2)(136:17)(136:22) (137:18)(137:22) two-thirds (133:10) type (30:6)(30:10) (30:18)(30:24)(58:22) (73:10)(92:2)(126:23) types (25:9)(64:13) (64:14)(64:16)(71:13) (102:15)</pre>	universal (52:8) university (42:4)(100:6) (142:24) university's (41:21) unjust (36:25) unlearned (34:23) unless (4:25)(9:24) (40:13)(72:6)(102:12) unlucky (49:5) unnecessary (11:15) unprecedented (43:20) unrepresented (33:1) (33:20)(33:24)(35:1) (35:5)(35:23)(40:5) (104:21)(131:21)(134:17) unserved (16:12) unselved (89:8) untenable (49:7)(52:6) until (12:5)(51:24)	(55:3)(56:1)(56:9)(56:21) (58:6)(58:8)(58:19) (58:21)(59:3)(62:2)(62:6) (63:3)(63:19)(64:5) (64:22)(65:2)(76:17) (77:3)(86:6)(90:17) (91:11)(92:3)(94:4) (94:19)(100:12)(103:20) (110:25)(111:20)(114:18) (114:23)(117:5)(118:8) (118:18)(119:11)(120:6) (129:24)(130:13)(130:23) (131:19)(137:9)(137:23) (138:16)(138:21)(141:8) (141:18)(142:13) veterans (43:14)(44:2) veterans' (24:8) vexing (117:5) viability (123:10)
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victims

where

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(28:9)(28:13)(29:13)	(132:1)(132:7)(133:4)	(101:21)(109:18)(118:9)	(141:12)(141:14)(141:19)
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(57:20)(57:22)(57:23)	(130:18)(130:25)(132:16)		
(58:1)(58:4)(58:6)(58:11)	(134:12)(141:3)(141:25)		
(58:23)(59:2)(59:10) (59:15)(59:17)(59:20)	(142:8)(142:9)(142:14) (142:16)(142:17)		
(59:21)(60:3)(60:6)(60:8)	you'd (39:3)(83:10)		
(60:15)(60:17)(60:24)	(125:17)(125:19)		