

**Testimony of Nancy Savage
On Behalf of the Federal Bureau of Investigation Agents Association
Before the Subcommittees on Civil Service and Agency Organization and
Criminal Justice, Drug Policy and Human Resources,
Committee on Government Reform
United States House of Representatives
Personnel Issues Impairing the Effectiveness of Federal Law Enforcement
July 23, 2003**

Chairwoman Davis, Chairman Souder, Ranking Members Davis and Cummings, members of the Subcommittees, thank you for this opportunity to appear before you today to testify about personnel issues that affect the readiness of federal law enforcement, in particular the Federal Bureau of Investigation (FBI).

Let me begin by offering special thanks to both Chairwoman Davis and Ranking Member Davis for your hard work and leadership in support of H.R. 1676, the Federal Law Enforcement Officers Pay Equity and Reform Act. Your bipartisan leadership, and that of other members of your committees, such as Representatives Mica, Sanchez and Van Hollen, who have joined you on this important bill, is critical to this effort. We truly appreciate all that you have done and are doing for the men and women who safeguard our homes, streets, communities and country.

Allow me to also recognize and thank Congressman Mike Rogers who has led this effort to ensure the continued excellence and effectiveness of the FBI and other federal law enforcement agencies. Congressman Rogers is himself a former FBI Agent and served in a high cost of living area. He understands first hand the challenges law enforcement faces as it confronts modern-day threats ranging from terrorism to kidnappings to corporate fraud. Congressman Rogers, the FBI Agents Association (FBIAA) greatly appreciates not only your service but also your longstanding leadership and efforts on behalf of federal law enforcement.

My name is Nancy Savage. I am a Special Agent in the FBI assigned to the Portland, Oregon Division. I have worked for the FBI for twenty-six years, six as a Personnel Specialist and twenty as a Special Agent. My assignments have included five years as a drug squad supervisor and two years as an FBI Headquarters Unit Chief in the Criminal Intelligence Program. I am the president of the FBI Agents Association, a non-governmental, professional association with a membership of nearly 9,000 current and more than 2,000 retired agents nationwide. I want to make it clear that I am testifying today on behalf of the FBI Agents Association, not as an official representative of the FBI.

Before discussing the personnel challenges the FBI and other federal law enforcement face, it is important to underscore the strength and dedication of our agents. FBI agents are patriots by nature. They don't take the job for wealth or fame. They join the Bureau to make a difference, to protect this nation and its people, and to defend our Constitution.

Let me also stress that the personnel challenges discussed in this testimony are the product of longstanding, systemic flaws that are, pursuant to existing laws and rules, largely beyond the

province of the current FBI Director and his predecessors. Fixing these very serious problems will require an act of Congress.

I. THE NATION NEEDS A STRONG AND CAPABLE FBI

Since the terrorist attacks of September 11, 2001, our agents have been on a constant state of alert. As President Bush has repeatedly said, we are at war against terrorism. The men and women of the federal law enforcement are deployed day-in and day-out on the frontlines of this struggle. Our agents typically work ten-plus hour days in a constant effort to prevent future attacks and bring terrorists to justice.

At the same time, the FBI continues to carry out its other mandated law enforcement responsibilities. The men and women of the FBI continue to investigate white-collar criminals who have swindled hardworking people of their life-savings, retirements, and American dreams. FBI agents across the nation are searching for abducted children. Other agents are cracking down on organized crime, fighting drug cartels, safeguarding civil rights, clamping down on violent gangs and hate groups, and guarding against cyber crimes and identity theft—the list is longer.

And, as a matter of pride and professionalism, despite the challenges we face, these agents will continue to rise to the occasion because they truly believe in what they do.

Having said that, we face dramatically escalating threats and increasingly dangerous criminals. Today's criminals are increasingly sophisticated. White-collar criminals now use multiple layers of foreign and domestic corporate structures to illegally avoid taxes. Corporate criminals use intricate, inter-locking partnership schemes to defraud shareholders. Similarly, modern terrorist organizations deploy advanced skills and complex structures to thwart us. They work across borders with other terrorist and criminal organizations through various forms of alliances to broaden their reach, train their ranks, obtain weapons and raise money, such as through drug trafficking.

Defeating these 21st Century threats requires more than just stalwart dedication and unabashed patriotism. To combat threats like these, the FBI and other federal law enforcement require highly trained individuals with special skills, advanced degrees and, above all else, experience. To foil terrorist plots we need agents fluent in languages and dialects. To unravel complex corporate crimes we require people with advanced forensic accounting skills. To combat cyber-crime we have to deploy highly skilled information technology experts. In today's world, these skills are in high demand from both the public and private sectors.

In addition to having the right specialized skills, defeating these threats requires the FBI and other federal law enforcement to remain in a constant state of alert and at peak performance. We simply cannot let our guard down.

II. Pay and Personnel System Problems Threaten FBI Effectiveness

At the same time we are asking ever more of the FBI, our agents and the Bureau as a whole face increasing personnel system problems. If these problems are left unaddressed they will very likely threaten the ability of the Bureau to perform its mission. We know also that our colleagues in other federal law enforcement agencies are concerned about the same challenges.

A. We Face an Immediate Crisis in High-Cost-of-Living Areas

In cities, such as the metropolitan areas of Los Angeles, New York, San Francisco, Boston, Chicago, Detroit and the District of Columbia, agents' compensation simply has not kept up with the cost of living. As a result, our agents are increasingly forced to choose between providing for their families and protecting the nation. While this may seem unfathomable, in certain areas, we actually have FBI agents who are forced to use housing assistance programs due to financial constraints.

Take, for example, the situation in San Francisco. The starting base salary for an FBI agent in San Francisco is \$45,163, which with overtime can reach a maximum of about \$56,000. Supporting a family on a salary of \$56,000 is extremely difficult in the Bay area. In May 2002, the median cost of a single-family home in this area set a record at \$439,000. According to the San Francisco Mayor's Office of Housing, the maximum a family with an annual income of \$56,000 can afford to spend on a house is \$203,000. In other words, an FBI agent assigned to the Bay area can afford less than half of what the median house costs in this region. Not only is home ownership out of reach for many FBI families, but agents also report that their low incomes can make it difficult to merely qualify for rental apartments. Making ends meet becomes a constant struggle. Many newly hired Agents are incurring large credit card debt with no hope of changing this pattern.

Unable to afford housing, confronted by growing debts and faced with the demands of safeguarding our homeland, FBI agents are working over ten-hour days only to face commutes that often exceed two hours or more each way. The strain on families is incredible.

While the problems in San Francisco are particularly pronounced, they are far from unique. In response to a recent FBIAA survey about cost of living one agent assigned to New York said "I have taken out several loans in the form of re-financing my [car], credit card debt, moved into the ghetto and in spite of this, I still spend more than I make." Another New York agent, who has a law degree and speaks Spanish, responded, "I have had to sell off most of my belongings and borrow from my family. The bottom line is that presently I am forced to move from room to room often being homeless for days or weeks at a time." Still other agents in the New York area tell of selling cars, borrowing money on home equity loans, cashing in life insurance policies, moving in with family, and withdrawing money saved in a spouse's retirement account just to limit their debts, as opposed to making ends meet.

One Washington, D.C. agent responded that simply buying a new refrigerator was a stretch. A new agent with a law degree who was assigned to Los Angeles, uprooting his family and causing his wife to have to leave a stock analyst job, said:

[F]inancial issues are putting stress on my marriage and my wife and I are struggling. . . . We have had to sell one of our cars. The money was meant for a down payment on a house but instead it has gone to pay bills. We buy multiple newspapers in order to clip coupons to save on groceries and most expenses from our wedding are still on our credit cards being charged outrageous interest rates. All the money given to us as wedding gifts is being used to pay bills. Since joining the Bureau our income has been cut in half, our housing costs have almost doubled (\$750 a month to \$1,300 a month) with less space and our grocery bills have increased \$30 plus coupons a week. I finally achieved a goal of mine by becoming a Special Agent but the financial cost and stress being placed on a new marriage is beginning to be overwhelming.

For all but the most dedicated, these burdens would have long ago been well beyond overwhelming.

These financial strains also make it increasingly difficult to find experienced agents to fill critical slots in these metropolitan areas. Only a handful of veteran agents volunteer to work in these metropolitan areas because they know of the fiscal hardships such an assignment will entail. The end result is we have a hard time getting our best agents to stay in assignments in high threat areas like Washington, D.C., New York, Chicago, Seattle, Los Angeles and San Francisco. And, when we try to make people take these posts, we lose many of our more experienced hands to early retirement.

As the dysfunction of the current locality pay configuration increases, federal law enforcement leadership will move into a crisis state with agents increasingly seeking assignment to low cost/high locality pay areas—avoiding critical large cities and headquarters assignment where they are urgently needed.

All this takes a toll not only on agents and their families, but also on our national security. This isn't just about equitable pay—it is about a high quality law enforcement work force. As dedicated as FBI agents are, this nation simply cannot expect individuals who are working ten-plus hour days, with two-plus hour commutes at both ends of the work day, over long periods of time, with no real end in sight, to be at peak readiness. We don't expect that from even a combat-deployed military unit; we shouldn't expect it here.

B. High-Paying Private Sector Jobs are Eroding the FBI's Human Capital

Growing private sector demand for the skills and experience of FBI agents also exacerbates the FBI's human capital erosion. In the wake of the 9-11 attacks, companies have hired FBI agents away from the Bureau to beef up their corporate security. According to a recent survey by GIGA

Information Group, financial services industry chief security officers reporting to a company's chief information officer can expect to make upwards of \$270,000 per year plus a 15 to 25 percent bonus. This same firm reported that financial services industry chief security officers reporting to chief financial officers or chief operating officers can earn up to \$400,000 per year. FBI wages pale in comparison to what the private sector is offering. With families facing economic hardships, it is not surprising that many of our agents are finding it impossible not to jump at more lucrative opportunities. As one agent said during our recent survey, "I have a specialized skill that is highly sought after both in the private industry and the Bureau: computer network investigations/forensics and security. I have received offers of more than twice my salary to leave for the private sector. Many of my colleagues with commensurate skills and experience have taken those offers." He stays because he wants to serve his country, but for how long? If we don't act soon, we risk losing him and many others like him. Our agents don't require \$400,000 salaries, but they do need a salary that reflects their skills, market value, and the value our citizens place on their services.

C. Current Locality Pay Configuration and Pay Caps Deter Many Well-Qualified Agents From Entering the Management Ranks

Another major issue we face is the management disincentive created by the poorly configured locality pay combined with the pay cap. Most agents join the Bureau to work cases, bust criminals, fight terrorists and protect the nation. This, in and of itself, creates a natural disinclination toward management. This problem is only compounded by the current pay cap, which limits the availability pay that senior personnel can earn. Because of the pay cap, senior agents that move into management often find that their pay is capped, making nothing more with increased responsibilities.

Locality pay configurations also discourage management moves, which require one or more tours of duty in the Washington, D.C. area. For example, in 1995, I was posted to a management position at FBI headquarters. Despite the fact that this post came with a promotion, I moved from a lower cost area to a higher cost area and my pay fell by approximately \$100 per paycheck. My housing costs tripled. The effect of this is to greatly diminish the pool of candidates that are willing to move into management posts. We have many exceptional leaders who continue as a sense of civic duty and caring for this great nation. However, for the long-term, this country cannot afford a personnel system that has such overwhelming disincentives to the effective staffing of FBI leadership posts.

D. Broader Systemic Issues Undercut Long-Term Effectiveness of Federal Law Enforcement

In 1993, the Office of Personnel Management issued its *Report to Congress: A Plan to Establish a New Pay and Job Evaluation System for Federal Law Enforcement Officers* (The OPM Report). This report was prepared by OPM at the direction of Congress, which had charged OPM with analyzing the impact of compensation and personnel issues on federal law enforcement. The OPM Report built upon the earlier work of the National Advisory Commission on Law Enforcement (NACLE). The OPM and NACLE efforts began under the first Bush administration and completed and released by the Clinton administration; the process

was bipartisan. Together the OPM and NACLE processes were broad-based and comprehensive and reflected the views of the federal law enforcement community, outside experts, the experts at OPM and two administrations spanning party lines.

In its report OPM recommended to the Congress that the Congress should establish a federal law enforcement specific pay system. OPM's recommendation was based on the following findings:

- ✍✍ "[T]he current GS classification system lacks credibility in the law enforcement community."
- ✍✍ The GS system's evaluation criteria did not "reflect the unique requirements of law enforcement work"
- ✍✍ "The physical requirements and hazards of [law enforcement] jobs and the requirements for instantaneous, life-and-death decision-making and the use of deadly force are not adequately recognized under a system designed primarily for office work."
- ✍✍ The GS system doesn't properly take into account the special skills, certifications and advanced training required of law enforcement.
- ✍✍ Retention problems exist with respect to certain federal law enforcement occupations and in certain regions of the nation.

These conclusions are more on target now than they were even when the OPM Report was issued. The problems caused by trying to fit law enforcement into a personnel system designed for office workers remain unaddressed. Since the OPM Report, the locality pay increases that the Congress provided to federal law enforcement have been steadily eroded by inflation. Adjusted for inflation, many of today's federal law enforcement officers and agents make less now than their similarly situated counterparts did at the time of the OPM Report.

More specific to the FBI, the manner in which locality rates are calculated for agents is wildly out of step with reality. OPM calculates these rates on the basis of the labor market for comparable nonfederal and private sector jobs. In determining wage rates for FBI agents, OPM uses deputy sheriffs as the comparable nonfederal job category. However, FBI agents as a rule require four-year college degrees, often possess more advanced degrees, and enter the Bureau at older ages, typically after a prior career with significant professional experience. In other words, the OPM's wage comparison greatly undervalues our agents.

Moreover, at the time of the OPM report, OPM found that federal law enforcement wages were on par with or better than the typical state and local law enforcement wage rate. Even assuming the validity of the comparison—comparing an FBI agent to a local police officer is to a great extent comparing apples to oranges—salaries in the state and local law enforcement ranks increasingly eclipse the compensation paid to FBI agents. In virtually all of the FBI led joint task forces on terrorism, fugitives, violent crime, where FBI agents work side by side with their state and local law enforcement officers in California and New York, the FBI agents are the lowest paid law enforcement officers assigned. Not only is their overall salary the lowest, FBI agents

pay their own benefits, which are generally provided to state and local law enforcement officers. The FBI has overall responsibility for the investigations and the results of the task forces, yet our employees are the lowest paid employees assigned them. To compound this, unlike our counterparts, we do not earn real overtime pay, are precluded from holding any additional employment to supplement our income, and cannot serve in the military reserves.

These systemic flaws create real world problems. For example, because the GS system doesn't adequately take into account the special skills and certifications required by law enforcement, federal law enforcement offers its officers and agents inadequate incentives to obtain 21st Century crime and terror fighting skills. Moreover, for those officers and agents who have these skills, the system does not offer them the recognition and compensation required to ensure they will stay in federal law enforcement. Almost all newly hired FBI agents take a significant pay cut when they come to work for the FBI, based on the high level of education and skills that they must have to be competitive for the position. To put it bluntly, the system makes it needlessly hard for us to recruit and retain the highly skilled individuals we need for today's missions.

In short, as OPM, the NACLE, and two administrations recognized, the current GS system is ill suited to federal law enforcement; in essence, the GS system now forces the badge-shaped peg of law enforcement into a square hole.

E. Unless Carefully Executed, the Creation of a New Homeland Security Law Enforcement Personnel System Could Cause an Exodus From the FBI's Ranks

When Congress created the Department of Homeland Security (DHS), it directed and authorized the agency to develop its own homeland security personnel system. In essence, the members of Congress recognized the need for H.R. 1676; the Congress created a separate pay system for DHS because you recognized that the GS system does not work for the Department's missions and functions, which are similar to those of the FBI and other federal law enforcement. We concur with the goals of this initiative.

Unless great care is taken, there is the potential that the development of a new, effectively preferential system covering other law enforcement jobs will cause an exodus of FBI agents to these other agencies. We have already seen a similar dynamic with the creation of the Transportation Security Agency (TSA). Because TSA was provided additional latitude and flexibility in its hiring and personnel matters, that agency was able to offer compensation and other benefits well beyond that which the FBI can under the GS system. Because of this, some agents have already left to go over to TSA. If this occurs on a broader scale from the DHS process, the result will be a net loss for the nation.

To prevent this from occurring we believe that three steps are necessary: first, the Congress, as you are doing today, must keep close watch over this process; second, those individuals developing the DHS system must be directed by the administration to prevent such an event; and, third, the Congress should pass H.R. 1676 to ensure parity in recruitment and retention across federal law enforcement.

To this end, we have reached out to the OPM and DHS team that is working on the new system. They have told us they are aware of this risk, which is an important first step. We have offered our assistance as they move ahead. However, we have not yet moved beyond our early consultation. We look forward to working with them in their important effort.

III. H.R. 1676 IS CRITICAL TO MAINTAINING THE EFFECTIVENESS OF THE FBI AND OTHER FEDERAL LAW ENFORCEMENT

Because these Subcommittees are aware of the workings of this bill—it is a product of your leadership—I will not go into the details of the proposed legislation, but instead will focus on a few critical points.

A. Combining a Short-Term Fix with a Long-Term Systemic Solution

As discussed above, the personnel and readiness issues now confronting the FBI are a combination of a short-term crisis in high-cost cities and broader, systemic national problems. To this end, H.R. 1676 offers both a short-term fix and a long-term solution. This combination is critical if we are to succeed in addressing the issues federal law enforcement faces here. A short-term fix alone, for example, in the form of a locality pay raise, would soon erode. In just a few years time, the representatives of federal law enforcement would be back before you asking for your help again. Moreover, while a locality pay raise will be of great importance in those areas hardest hit right now, it will not fix the wider issues that undermine the ability of federal law enforcement to recruit, retain, promote and nurture the best and brightest.

At the same time, the need for Congressional action is urgent. As the responses of our agents to the FBI's recent survey reflect, in the high-cost cities we face a real and substantial crisis. We recognize that crafting a law enforcement specific pay system will not happen over night; we are prepared to work toward that end. However, the current pay crisis in areas like Washington, D.C., San Francisco, New York, Chicago, Los Angeles, Detroit, San Diego and Seattle, needs to be addressed now before it is allowed to compromise the effectiveness of our homeland defense frontline units: federal law enforcement. Addressing the pay crisis in these important metropolitan areas buys us the time to work for a long-term systemic solution.

H.R. 1676 offers both the short-term fix and the long-term solution. To address the near-term pay problems in high cost cities, the bill would adjust locality pay rates in these areas to make them more accurately reflect the real cost of living. For the long-term, the bill would direct OPM to revisit its 1993 study and determine if those findings remain valid—we know from experience they are. Once OPM has made this finding, H.R. 1676 would direct the administration to begin developing a law enforcement specific pay system through a pilot project in one of the covered agencies. In other words, this time, the intention of Congress to fix these problems would be acted upon, not just studied.

The federal government must recognize that federal law enforcement is a national work force and set salaries that are equitable from locality to locality. We must stem the exodus of experienced agents from large high cost of living areas and maintain their expertise and

experience in these areas, while paying them a competitive salary to do so. And, at the same time, we need to address for the long-term the larger personnel and readiness challenges we face. H.R. 1676 will immeasurably help federal law enforcement achieve both these goals.

B. Acting with Fiscal Responsibility and Personnel Management Effectiveness

The FBIAA is fully aware of the budgetary concerns of the members of this Congress. When we worked with your staff members to craft H.R. 1676, we were careful to ensure that the bill reflected those concerns. This bill isn't a wholesale pay raise hidden in the form of a locality pay adjustment for every locality nationwide. Certainly, the FBIAA would welcome a raise for federal law enforcement as a whole—our members would welcome better pay for their hard work as much as anyone else. However, we recognize that current fiscal concerns may make such an approach untenable. We also recognize that if every locality were given a pay raise without consideration of true cost of living, this move would further compound the personnel management problems. Unless something is done to repair the flawed wage comparison system, agents will continue to attempt to move to localities that offer on relative terms better pay.

Rather, we feel that it is so vital to address the current crisis and solve the systemic personnel issues federal law enforcement faces that we wanted to be sure that such solutions did not get caught up in budgetary wrangling. To this end, we targeted with laser focus locality pay increases only to those areas where we actually face a real crisis. H.R. 1676 is a budget conscious answer to the readiness concerns of federal law enforcement.

C. Taking a New Approach to Calculating Locality Pay

Simply put, the present method of calculating locality pay for FBI agents is not working. As described above, the labor market comparison using deputy sheriffs as the benchmark fails to recognize that these two job categories totally differ except that they share the honor of both being from the law enforcement community. The comparison doesn't consider that, as a whole, FBI agents have more education, work different types of more complex cases, and enter their careers with more experience and age under their belts. Moreover, because it simplistically views FBI agents as just gumshoes who carry guns, this methodology fails to take into account special skills. For example, the wages of an FBI agent with an advanced computer degree, who works computer forensics cases for the FBI, is seen as just another cop; his or her pay is weighed against a deputy sheriff, not an IT professional. In effect, any special skills are erased in this process.

Additionally, given the manner in which agents are hired and assigned the current wage-based-locality pay system is ill suited to the FBI. Unlike even other aspects of the federal government, federal law enforcement, especially the FBI, does not hire on a local basis. We hire on a national basis and only during the end of a sixteen-week training program, do agents learn where they are to be assigned. We hire agents in Omaha and then assign them to San Francisco. Since we do not hire within a geographic area, wage-based-locality pay is absolutely meaningless for special agents. Agents are reassigned nationally based on the current crime-fighting needs of the nation. We simply cannot continue this local-wage-based system for federal law enforcement, but must pay wages that are comparable based on a true cost of living.

The constant theme of the FBI/DOJ survey for agents assigned to high cost of living areas is that Agents are merely maintaining their employment despite tremendous financial hardship with the plan to leave their assigned field office as soon as possible in an effort to move to a lower cost of living area with a greater percentage of wage based locality pay. This nation cannot afford for an already inexperienced FBI work force to seek to migrate continually to smaller, lower cost of living areas simply to avoid financial ruination. The competition for key management jobs in these high cost areas is significantly diminished with important positions left vacant for extended periods of time. Again, a generalized locality increase based on local wage rates only exacerbates current staffing problems and does nothing to reform a personnel system that does not meet the specialized requirements of sworn law enforcement officers.

H.R. 1676 takes an innovative locality pay approach: it actually looks at the real cost of living to determine what the cost of living, or locality, adjustment should be in each metropolitan area. H.R. 1676 relies upon the cost of living analysis of the U.S. Chamber of Commerce's research arm to determine what cities require adjustments and to set the level of each adjustment. The U.S. Chamber of Commerce cost of living index is highly regarded and widely used by the private sector, the President's Council of Economic Advisors and the United States Census Bureau. This index captures and analyzes the cost of living across the nation based on real costs for consumer goods and services ranging from health care to groceries to housing. If this formula were to be put into place, it would go a long way towards establishing pay equity across the country and encouraging sound personnel management practices.

D. Offering the Opportunity to Make a Real Difference

The broader reform element of H.R. 1676 offers the Congress, the administration and the federal law enforcement community the opportunity to craft a personnel system for federal law enforcement that will ensure that these crime and terror fighting agencies have the human capital necessary to most effectively discharge their important missions. Such a system promises the ability to:

- ☞ Factor tangible success and performance into advancement;
- ☞ Provide incentives to help us recruit and retain the special skills (such as, computer forensics, cyber-security, linguistics, and bioterrorism) needed to counter 21st Century threats.
- ☞ Encourage the most qualified people to enter into management and provide leadership to our law enforcement agencies.
- ☞ Staff all of our offices effectively with seasoned Special Agents.

These are more than laudable goals; if federal law enforcement is to remain capable of defeating terrorists, bringing child kidnappers to justice, unraveling corporate crimes, dismantling drug cartels and defending civil rights, they are necessities.

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Our nation is at war. In this war, unlike other wars, our actual nation, its cities infrastructure, and heartland, are the frontlines. The men and women who man these lines are, for the most part, the officers and agents of federal law enforcement. At the same time, we are asking these same men and women to protect against cyber crime, break drug cartels, guard our civil rights, bring corporate criminals to justice, return child kidnap victims to their families, guard our borders—the responsibilities are many and all are vital to our national security and domestic tranquility.

In this threat environment, we need the agents who safeguard us to be at the top of their game—a tough assignment for an agent whose typical day runs over 14 hours and who is worried that his or her family faces financial hardship. We have agents running up debts, selling their belongings, mortgaging their homes and dipping into their retirement accounts. As you all know well, there is great honor in public service. It is simply wrong to force the men and women who defend us to choose between their sense of duty and patriotism and their obligation to their families.

We owe the people who protect our national security far better. And, we owe the American public the confidence that H.R. 1676 would provide: over the long-term our federal law enforcement remains capable and effective in defending the American people from terrorists and protecting them from criminals.

Thank you for the opportunity to appear before you today.