Ethan Allen Institute

Newsletter - March 2015 (Printer Edition)

School Choice Now!

The solution to fixing our education finance system and the high property taxes it spawns lies in expanding Vermont's 150-year-old tradition of school choice from the ninety plus towns where it now exists to all K-12 students and their families.

It is, of course, the one option the majority of our legislature is not pursuing. Members of the House Education Committee are openly hostile to the concept. (Here's some interesting Audio from the Committee room from Rep. Sarah Buxton (D-Royalton).

EAI president Rob Roper has been traveling the state with a presentation outlining the history of "tuitioning" and the many benefits of school choice both in terms of lowering costs to the taxpayer as well as increasing opportunities and outcomes for students. You can see VIDEO of the event that took place in Vergennes.

If you would like to bring this presentation to your neighborhood, please send an email to rob@ethanallen.org.

EAI will also be launching a radio campaign in support of expanded school choice in the first week of March.

Carbon Tax Debates

In response to our successful Carbon Tax radio campaign and survey, EAI received a couple of invitations to debate the issue with VPIRG. The Randolph Rotary club hosted Rob Roper vs. Ben Walsh, Energy & Climate Program Director for VPIRG, on February 5, and the St. Johnsbury Republican Committee hosted John McClaughry and John Goodrich vs. Ben Walsh and Jon Erikson of the Gund Institute on February 16th.

You can see video of Roper v. Walsh HERE.

John McClaughry's excellent opening statement can be found HERE.

After hearing both sides, the audience of the St. Johnsbury event voted 20-4 against tax, the objective of which is to curb global warming. The outcome was likely influenced by the -10º temperature outside.

Double Your Donation To EAI!

For those who haven't yet made your 2015 contribution to EAI (or those who want to have a greater impact), a generous supporter has offered to match the next $2500 we raise. Thanks for your help!

Make a contribution to EAI today.
P.O. Box 543
Montpelier, VT 05601

P.S. EAI is a 501c(3) nonprofit, educational organization that neither solicits nor accepts government funding. Contributions are TAX DEDUCTIBLE for businesses and individuals.

Commentary: Electric Rates

By John McClaughry

The 2015 Legislature, and of course, Gov. Peter Shumlin, are hard at work contriving yet another way to make Vermonters pay more for their electricity. The vehicle is H.40, spearheaded by Rep. Tony Klein and just now emerging from the House Natural Resources and Energy Committee. It's the bill to – finally – impose upon Vermont electric utilities a Renewable Portfolio Standard (RPS).

Why are they doing this? To achieve the state's renewable energy goal of 90 percent renewable-sourced energy by 2050.

Where did that goal come from? It was proclaimed by Gov. Shumlin in 2011. It became the centerpiece of his Comprehensive Energy Plan that same year, and has been implicitly accepted by the Legislature.

Did any legislator ever vote on the record to impose this challenging goal? No, but a majority of the Legislature is intent on driving up electricity prices to reach it. Why do we need to meet this rather drastic goal? Because Vermont must do its part to defeat the menace of "climate change."

How does the governor expect to make us meet his "90% by 2050" goal and thereby deal a blow to "climate change"? Here's where it gets complicated – and expensive.

Let's focus for now just on electricity. Rational people who are dependent on electricity – that would be everybody — are willing to absorb somewhat higher electric rates caused by Clean Air Act requirements for pollution control (from fossil fuel plants, especially coal). They are not so keen on paying premium prices for the same electricity imposed by a government hooked on the increasingly dubious "humans cause catastrophic climate change" theory. This is increasingly so when NASA scientists report that satellite-measured global temperatures have been level for the past 17 years, even though carbon dioxide emissions have steadily increased.

Simply sending taxpayer dollars to subsidize wind, solar and landfill electricity generators will not sell politically. (For years Vermont ducked this problem by extorting money from Entergy Vermont Yankee to cover the "clean energy" checks, but that cash flow is now gone.)

The Believers need to find some way to keep subsidies flowing to their pet renewable-industrial complex without alarming the ordinary electricity consumer. The solution: the Renewable Portfolio Standard, now relabeled RESET (Renewable Energy Standard and Energy Transformation.)

Its central provision would force Vermont utilities to get 55 percent of their electricity sales from qualified renewables by 2017, and 75 percent by 2032. They are at about 40 percent now, most of it from cheap Quebec hydro. If the utilities fail, they'll be hit with "alternative compliance payments" (aka tax), the proceeds of which will refill Gov. Shumlin's favorite receptacle, the Clean Energy Development Fund.

The RESET bill repeals the SPEED program. This program, launched in 2005, requires the utilities to meet their load growth by increasing their purchases of renewable energy. These purchases earn them renewable energy credits, or RECs.

According to Vermont Law School energy expert Kevin Jones, Vermont is the only state in the nation whose utilities sell RECs and also count the same renewable energy toward their SPEED requirements. Lyndon State science professor Ben Luce calls this "basically a blatant fraud."

This double counting has been a lucrative arrangement for Vermont utilities – they pocketed $46 million in 2013. But in May 2014 the Florida-based Next Era Energy Marketing, a large trader in RECs, blew the whistle. It announced that it would no longer trade in Vermont RECs because of this dishonest double counting.

The Shumlin administration realized that if the sale of RECs were curtailed, Vermont's ratepayers would be forced to pay higher rates – probably 6 percent higher — in addition to the already high rates driven up by state-mandated high prices to make renewable energy projects economically viable. Hence the urgency to pass RESET, which would allow utilities to sell RECs that they don't need to meet their RESET goals. Something like this almost passed in 2012. The RPS provisions were scrapped at the last minute in the House, after the Public Service Board estimated that that RPS would cost Vermont ratepayers $311 million-$435 million over the next 30 years.

If you believe that human-caused greenhouse gas emissions are causing catastrophic climate change, and if you believe banning fossil fuel combustion would somehow stabilize or reverse "climate change," and if you believe that forcing Vermont electric ratepayers to pay premium prices would depress fossil fuel combustion enough to make a detectable contribution to that global goal, and if you believe that state must require utilities to buy the high priced renewable electricity at far above market prices to get enough to meet the "90% by 2050" goal – then the RESET bill is for you.

If you don't believe any one of these propositions, then it's not.

- *John McClaughry is vice president of the Ethan Allen Institute*

Commentary: School Choice Improves the Value of Your Home

By Rob Roper

There are plenty of reasons for parents and kids to love school choice in the 90 plus Vermont towns that already have it, and there are plenty of solid educational and social arguments for expanding the program to all Vermont towns. But why should folks without kids care? Property values.

A recent study by Susanne E. Cannon (DePaul University), Bartley R. Danielsen (North Carolina State University) and David M. Harrison (Texas Tech University), *School Vouchers and Home Prices*, shows that living in one of Vermont's tuitioning towns substantially increases the value of your home. Given that a house is the largest investment most people will make in their lifetimes and the fact that in 2014 Vermont was the only state in the union to see home values decline (http://vtdigger.org/2014/08/31/states-housing-market-lags/), expanding school choice is an attractive policy.

The logic is intuitive. Many people choose where to live based on the educational opportunity their zip code offers. Towns with a good school attract more demand, which increases prices. Therefore, it makes sense that towns with access to more good schools – in fact, pretty much any good school along with the ability pick the one that's right for you – is considerably more valuable.

How much more valuable? As much as $24,181 (or a 16.1% increase) more valuable for an 2000 square foot home with three bedrooms and two baths. As the authors break down their findings:

> *… the presence of school choice alternatives within a 20 minute commute increases property values by approximately $10,879 (or 6.9%), while the more restrictive presence of higher achieving schools within this same drive time catchment area is associated with a substantively higher $24,181 (16.1%) increase in housing prices. Similar results are found with respect to our 30 minute commuting distances…. Alternative schooling options within 30 minutes enhance property values by $7,618 (or 6.3%), while the presence of higher achieving schools within this same region increase values by $12,805 (or 8.5%).*

Another way of looking at that is to say that when we assign students to poorly performing schools with no way to escape, we are effectively depressing real estate values in those school districts on average by more than $24,000.

One other valuable piece of information the study documents is the availability of choices. An argument critics of school choice in rural Vermont use is that there are too few schools to make choice meaningful. You may have "choice" but your still stuck with one school within driving distance. This is overwhelmingly not the case.

> *The typical Vermont residence which turned over during our sample period was also located within a 20 minute (one-way) commute of two to three schools, and a 30 minute (one-way) commute of over five schools.*

To put this in more concrete terms, the head of an independent school in southern Vermont where tuitioning is wide-spread, recently testified before the House Education Committee. She described how parents in southern Vermont can choose between the Mountain School at Winhall, the Long Trail School, Maple Street School, Manchester Elementary & Middle School and Dorset Middle School.

Having so many choices empowers parents and kids. Students with choice tend to be more invested in their education because they have made an active choice about where they want to be. Parents also play a more active role in their child's education. As an example, this headmaster testified that at her school the percentage of parents who participate in teacher conferences is 100%. Choice increases the value of their education.

It also increases the value of their houses. The authors of the study note, "with each additional viable school choice/voucher alternative increasing property values by nearly $4,380 (or slightly over 3.0%)." This argues for a policy not of consolidating schools and making them more similar (the current goals being pursued by Montpelier), but rather expanding opportunities and making them more diverse.

We all want Vermont's education policies and the opportunities we offer students and families to be unique and positive enough to attract and keep families here. This is especially important for a system that has lost over 20,000 students since the passage of Act 60 in 1997. School choice has proven its value in very real terms. It's time we shared this value with all Vermonters.

- Rob Roper is president of the Ethan Allen Institute.

Commentary: Reality Check for the Do-Everything State

By John McClaughry

The House and Senate Appropriations Committees are struggling valiantly to report a balanced General Fund budget for Fiscal Year 2016. The presently estimated shortfall is about $130 million, eight percent of the proposed General Fund budget. This is a result of the chronic tendency of legislatures to find ever more things to spend money on, and state revenues currently coming in well under the projections of funds available.

Raise taxes? It was eight years ago that the present governor declared, repeatedly, that "Vermont has no remaining tax capacity". This year Gov. Shumlin's proposal for a 0.7% payroll tax is getting a "less than lukewarm" reception in House Ways and Means. Even some of the legislature's most liberal members are gun shy about levying any significant tax increases.

With no ability to print money to cover looming deficits, no realistic prospect of "stimulus" payments from Washington, and little or no prospect for increasing the tax burden, it is now crunch time in Montpelier.

The appropriators are always tempted to raid funds and revenue flows to get to the goal of a balanced budget. The most tempting targets are the annual contributions to the state employees' and teachers' retirement funds. But these two funds are now $3.2 billion out of actuarial balance – the result of years of legislative underfunding.

Raiding another tempting target – the $300 million earmarked for transfer to the Education Fund – clearly means higher school property taxes. But the legislature and governor have raised the two school property tax rates four years in a row, and taxpayers are howling about it.

So the appropriations committees are now in "shave here, squeeze there, postpone here" mode. That calls forth urgent lobbying pressure from every interest dependent on taxpayer funding, chanting: "not us, not now". Among the loudest is the state employee's union, which has already told Gov. Shumlin that it won't accept any reductions in pay or benefits.

The likely result of all this is a shakily “balanced” budget, where the statutes still require state agencies and their galaxy of nonprofit satellites to run the same programs and enforce the same laws, but with less money.

There is always some prospect of doing that by “streamlining” agency operations, but those “low hanging fruit” opportunities have shrunk. One can’t help but sympathize with state employees who are told they must do as much but with less.

What should – but never does – happen is for the governor and legislature to address the underlying question: “which functions and services of state government must be maintained and effectively performed?” Some easy answers are: payment of interest on the state’s debt, maintaining a legislature and an independent judiciary, holding biennial elections, preventing the spread of infectious diseases, and bringing lawbreakers to justice.

This question implies that some limits must be put on what state government sees itself as responsible for achieving.

Gov. Shumlin has installed a “Results Based Accountability System” under a very capable Chief Performance Officer. But it is not that officer’s job to decide what the sprawling agencies of government are supposed to do. She will press them to adopt strategic plans and choose measurable indicators (“metrics”) for needed outcomes. That’s to the good.

But a perusal of the Act that created her position (Act 186 of 2014) shows the limitless breadth of desired outcomes. The state must see to it that “Vermonters are healthy. Vermont’s environment is clean and sustainable. Vermont’s families are safe, nurturing, stable, and supported. Children succeed in school. Youths choose healthy behaviors,” and on and on.

Every imaginable interest seems to have pushed its concerns into this law’s long list of outcomes and metrics. Can the Chief Performance Officer produce these results? Of course not. She can only press the agencies to organize and work effectively to get the required results. Unlimited outcomes require unlimited resources.

Legislators should use this budget crisis to initiate a full scale Performance Review, conducted by public spirited appointees independent of the interests at stake. It would propose that the legislature adopt a short list of essential core functions, and jettison the present long list of open-ended and unattainable outcomes. We simply can’t raise enough tax dollars to assure that all “youths choose healthy behaviors”.

The Vermont Democratic Platform of 2004 boldly pledged a “top-to-bottom ‘performance review’ of the functions of state government… to find creative, smart new ways to make government run more efficiently on the resources we have.” (The Democratic candidate didn’t win the election, so they promptly shelved the idea.)

That kind of review, courageously performed over three to five years, is the only hope for reducing state government to a level that Vermonters can actually pay for without crippling their economy, endangering the state’s bond rating, driving out the most productive people, and absorbing Vermont’s once-free citizens into the embrace of an increasingly less solvent do-everything State.

- *John McClaughry, a former member of the House and Senate, is vice president of the Ethan Allen Institute*

Events

March 10: *School Choice in Vermont: How to Lower Property Taxes and Improve Student Outcomes*, by EAI president Rob Roper. WHERE. Ilsley Library, Middlebury, VT. 7:00 pm.

March 13: *School Choice in Vermont: How to Lower Property Taxes and Improve Student Outcomes*, by EAI president Rob Roper. WHERE. Bristol, Vermont. Details forthcoming.

March 21. *Vermont on the Mend: With Patient Driven Health Care*. A full day forum on where healthcare reform should go in Vermont after the failure of the single payer experiment. 8:30 am - 4:00 pm at the Holiday Inn in South Burlington. Save the Date! More Details to follow.

March 26. *School Choice in Vermont: How to Lower Property Taxes and Improve Student Outcomes*, by EAI president Rob Roper. WHERE.Damon Hall, Hartland, 6:30-9pm.

Roll Calls

HOUSE VOTES FOR $2.8 MILLION IN FEE INCREASES. H.184 - An Act Relating to Executive Branch Fees, PASSED in the State House of Representatives on February 12, 2015, by a vote of 88-57.

HOUSE REJECTS 3% CAP ON FEE INCREASES. H.184 - An Act Relating to Executive Branch Fees, Dame Amendment, FAILED in the State House of Representatives on February 13, 2015, by a vote of 50-96.

News & Views

Another Revenue Downgrade. The State downgraded revenue expectations for FY 2015 by another $10 million, and by $18.6 million for FY2016. The personal income tax continued to underperform, this time coming up $6 million short for the first month of the year. Miscellaneous taxes also came in $2 million under expectations.

Tax Burden Grows. UVM economics Prof. Art Woolf has shown that "The last four years have seen [combined state and local] tax shares [of Adjusted Gross income] higher than they have ever been between 1980 and 2008. That two percentage point average of 16.8% and the 2012 level of 18.8% translates into $350 million in additional tax dollars – about $2,000 for a family of four…Even that higher level of taxes does not appear to be enough to nay for all of the spending that Vermonters want…"" (BFP 2/19/15)

Gallup Survey Shows Vermont Among Worst for Job Creation. Gallup reports that Vermont ranks amongst the ten worst states for job creation. The Annual Ranking of State Job Markets for 2014 (released February 11, 2015) “is derived from full- and part-time workers’ reports of whether their employer is hiring and expanding the size of its workforce, not making changes, or letting people go and reducing its workforce.” (Source: Gallup)

Vermont Cost of Living: The Wall Street Journal (2/20/15) reports that the Vermont cost of living, calculated over a wide range of goods, services and shelter, is 0.9% above the national average - 7th among the continental 48 states. On the other hand, we have a very high tax burden.

On a 0.7% Payroll Tax. “They're turning to me and saying, ‘Can the board guarantee [business’ premiums will go down if we implement the tax]?’ And again I will say no, that if that's the only reason they would do this, then they shouldn't do it. You cannot, in such a complicated part of our economy, guarantee something like that.” Al Gobeille, chairman of the Green Mountain Care Board.

Why A Payroll Tax to Fix the Medicaid Cost Shift Doesn’t. “So if we believe that the chronic underfunding of state government has shifted more onto businesses, and businesses have been paying more in commercial rates [than they should be paying]. If we just make employers pay that through a payroll tax, you actually haven’t fixed the cost shift, you’re still making them pay an amount more than is their fair share.” Betsy Bishop, president of the Vermont Chamber of Commerce

Business Reeling Under Mandates: “While the [governor’s proposed] payroll tax would have the biggest direct impact on companies, other changes under consideration this year would also be onerous, the [business] groups say. Grocers and restaurants are liable for a larger share of the implementation of the GMO labeling bill than expected. Proposed mandatory paid leave rules would eliminate the flexibility construction companies need to meet to high-pressure deadlines. A development fee could be imposed to help pay for Lake Champlain cleanup. New hotel fees are under consideration. The Legislature is also considering a sugar-sweetened beverage tax that could impact retailers.

That list of taxes, fees and regulatory changes is on top of a laundry list of mandates they are still adjusting to, business groups say. In the past five years, the Legislature has set higher unemployment rates, required all small companies to buy health insurance for employees on the state’s exchange (Vermont was the only state to do so), placed a bag tax on retailers, raised the minimum wage twice and raised the employer assessment to $564 per year per full-time employee.

Not to mention Vermont’s high property tax burden and electricity rates that already make doing business in the state hard enough, they say. (VTDigger.org 2/23/15)

Good News/Bad News from the Jobs Front. February started with good news that Cabot Hosiery (Darn Tough Socks) is expanding its facilities in Northfield and will be adding between 250 and 300 new jobs over the next five years. Two weeks later, Plasan Carbon Composites announced it was moving its remaining facilities out of Bennington to Michigan, along with 60 plus jobs. The news comes exactly a year after Plasan moved over 140 jobs to Michigan with the promise, “Plasan is still committed to the Bennington area, to the armor business.” (Bennington Banner, 2/20/14) Well, maybe not so much.

Destroying Vermont to (Not) Save the Planet. “The claims Green Mountain Power makes for Lowell’s carbon avoidance are inflated. They claim that the wind turbine complex avoids 74,000 tons of carbon a year. That may sound like a lot, but it’s equivalent to the amount of carbon emitted by New York City traffic in less than half a day. The turbines are projected to last 20 years.… The amount of carbon (Lowell would avoid) is less than two weeks of carbon produced by New York City traffic. We traded an intact ecosystem, a vital wildlife habitat, for less than two weeks of New York City carbon emissions. It’s not a good trade.” - *Mark Whitworth, Energize Vermont (Source: Vermont Watchdog, 2/6/15)*

Public Utility for Health Care? "Having sunk the financing side of single payer health care reform by ignoring political reality, the Shumlin administration planners are now making the same mistake in dealing with the Green Mountain Care Board, the only part of the reform apparatus that actually is working well. The mistake is the proposal to turn the board into a public utility regulator, like the Public Service Board... Anyone who believes you can deal with the health care system with the rigidly legal structure of a public service board is simply not thinking clearly..". - Longtime single-payer advocate Hamilton Davis (A Vermont Journal 1/30/15).

One Size Doesn’t Fit All. “Our low-income students and students with disabilities do struggle to follow the rules more than their non-disabled peers. *The problem is the [public] school is only set up for one group of children to succeed*. The kids who aren’t set up for success misbehave more often.” David Manning, principal of Johnson Elementary School (Source, VTDigger, 2/24/15)

GunSense NonSense. “Members of the Chiefs Association were contacted by Gun Sense Vermont, and statistics were thrown out. When we examined these statistics, they do not have a factual basis. … No one could answer the questions of what a bill like S.31 would actually do to domestic violence deaths in Vermont.” Timothy Bombardier, Barre City’s chief of police (Source: Vermont Watchdog)

Head of Gallup Discovers Media/Politicians Shade the Truth (Well, better late than never). “I hear all the time that ‘unemployment is greatly reduced, but the people aren’t feeling it.’ When the media, talking heads, the White House and Wall Street start reporting the truth — the percent of Americans in good jobs; jobs that are full time and real – then we will quit wondering why Americans aren’t ‘feeling’ something that doesn’t remotely reflect the reality in their lives. And we will also quit wondering what hollowed out the middle class.” - *Jim Clifton, the Chairman and CEO at Gallup*

Increasing Minimum Wage Decreases Purchasing Power. Stanford economist Thomas Macurdy reported on his study of the economic effects of the 1996 minimum wage increase on low-wage workers and low income consumers. (WSJ 2/23/15): "More poor families were losers than winners from the 1996 hike in the minimum wage. Nearly one in five low-income families benefited, but all low-income families paid for the increase through higher prices."

Left Can't Win a Fair Fight (Or Even An Unfair Fight!): For public policies that split into "left" vs. "right" variants (many do not), the reality is that much more philanthropic money has been deployed leftward than rightward. Detailed quantification summarized in The New Leviathan, for instance, showed that in 2010, 122 major foundations with total assets of $105 billion provided $8.8 billion of funding for liberal causes, while 82 foundations with total assets of $10 billion provided $0.8 billion for conservative causes. In other words: there is ten times as much money going into public-policy philanthropy that aims left as aims right." - Karl Zinsmeister (Philanthropy, December 2014)

Book of the Month

The Great Railroad Revolution
The History of Trains in America
By Christian Wolmar
Public Affairs, 2013 (448 pgs.)

I confess that I did not pick up *The Great Railroad Revolution* with any though that it would end up as an EAI book of the month recommendation. It is a bit afield from the regular fare. I also have to qualify in my recommending the book to readers that it is truly fascinating – if you really like trains. Or, in my case, that period of American history in which the railroads played such a significant part (though I also think trains are pretty cool).

However, so many parallels exist between then and now, and so many lessons can or should be learned from this particular part of history, I feel compelled to make note.

First and foremost is just how corrupt government subsidization of an industry can be. It was the budding railroad companies that invented the "lobbyist" after all. The level of graft, cronyism, and outright theft that went into building this piece of national infrastructure is staggering.

Did some beneficial things come of it? Sure. But we have to ask if this was really the best way of accomplishing the goal. One can't help but think of what's happening in the "Green" industry today where financial reward doesn't come from building a viable project, relevant to consumers, but rather obtaining a government check. Solyndra, anyone?

Contrarily, there is the lesson of the Great Northern Railroad, the only transcontinental line that did not receive government aid. It grew organically – more slowly, for sure, but in ways and directions that made sense for customers rather than politicians. It's founder, James Hill commented that the Great Northern was built "without any government aid, even the right of way, through hundreds of miles of public lands, being paid for in cash." Because of this market-based (rather than political) financial foundation, the Great Northern it was one of the few genuinely profitable railroads, and one of the only transcontinental railroads to avoid bankruptcy in the Panic of 1893.

And finally, the lesson of government regulation and how it can kill an industry. In the early to mid 20th Century, government had implemented what is described as "a repressive policy of rate regulation" on the railroads, severely damaging their profitability. This, in turn, deterred investors at a time when capital was needed to compete with the automobile, and hampered railroads ability to innovate and evolve. Or, as one historian put it, "American railroads, quite literally, never got over the shock which archaic Progressivism's cruel repudiation of their leadership produced." I write this as the FCC just ruled to regulate the internet like a utility.

The *Great Railroad Revolution* is not a light book. It's not for anyone looking to satisfy a gentle curiosity about the topic (for that I would recommend *Nothing Like It In the World*, by Stephen Ambrose). But it is thorough, and I thought thoroughly enjoyable.

http://www.amazon.com/The-Great-Railroad-Revolution-History/dp/1610393473

- *Review by Rob Roper, president of the Ethan Allen Institute.*

The Final Word

March Survey: Is the time right to expand school choice.

Families in over 90 Vermont towns enjoy full school choice today.

They can send their children to places like St. Johnsbury Academy or Burr & Burton…. South Burlington High School or Stowe…. Any public or approved, non-religious independent school, in state or out, that best fits the needs of their child.

And these families are enjoying such great educational opportunities – more choices, better outcomes, even higher home values – for LESS COST TO THE VERMONT TAXPAYER on average than students in non choice districts.

Isn't it time to give all Vermont kids the same opportunity to attend the school that's right for them? Especially if we can give Vermont property taxpayers a break at the same time?

Please weigh in with your thoughts on the March EAI online survey.

Results of the February Survey:

Should Vermont enact a 0.7% payroll?
Total Responses: 129

Yes. 0% (0)
No. 99.22% (128)
Don't Know. 0.88% (1)

92 respondents left comments. You can read them HERE.