Mackinac Center for Public Policy

Issues and Ideas Forum

"From the Model T to Driverless Cars: How Michigan Can Lead in Transportation Innovation"

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MICHAEL VAN BEEK: Good afternoon, everybody. We're going to start the program now.

My name is Michael Van Beek. I'm the director of research at the Mackinac Center.

Thank you all for coming, and welcome to our crowd of people who are – who's watching this online right now through our livestream. That stream will be recorded and available online on our website at Mackinac.org if you're interested in sharing that or viewing this program again.

We want to thank Auto-Owners Insurance for sponsoring this event. We appreciate their support.

This topic today is "From Model T to Driverless Cars: How Michigan Can Lead in Transportation Innovation." And we have an excellent speaker who will – who will discuss many of the issues related to this.

I wanted to make you aware of a couple of things first before we get started. At the back of the room we have a publications table where you can receive free reports and articles that Mackinac Center staffers have written. We cover a wide variety of issues – education, labor, fiscal, criminal justice reform, environmental policy – and some of those issues are available to read about on the pubs table in the back.

And then, for the question-and-answer session at the end of the presentation, there are cards at your table. And we ask that you – if you have a question, jot it down on the card and one of our staffers will come around and grab that card from you, and then I will – I will ask the question of the speaker from your card.

So for the topic of today, you may not have seen them on the highway yet, but driverless cars are here. The potential benefits of this and related technologies are immense, but they also present unique challenges to regulatory and infrastructure issues for state and local governments.

And here to discuss those challenges and possible solutions is Brent Skorup. Brent is a research fellow in the Technology Policy Program at the Mercatus Center at George Mason University. He currently serves on the Broadband Deployment Advisory Committee, which advises the Federal Communications Commission. He has authored pieces for law reviews, National Affairs, New York Times, Chicago Tribune, Wired, Reuters, Reason, National Review, and many others. His research and commentary has appeared on C-SPAN, NPR, CBS, The Washington Post, Vox, Bloomberg, and BuzzFeed, among others. So join me in welcoming Brent Skorup. (Applause.)

BRENT SKORUP: Thank you, Michael.

And it's great to be here. I'm excited to talk about this subject. And for a lot of you, this – hopefully you'll learn something, but I know a lot of you are deep in the trenches on this. But

it's an exciting topic, and D.C. and many around the world certainly look to Michigan and Detroit for auto policy and transportation policy. And it's great to see all the excitement about this on the Hill and in the states increasingly, and this is really a global race to get driverless cars on the road.

So in – if you're in transportation, you know some of these stats. But about 35,000 Americans die every year from auto crashes. Ninety-four percent of crashes are due to human error, and about a third of those are alcohol-impaired. Actually, the death rate is expected to tick up to about 40,000 this year as people drive more, and millions more injuries. And if you were to look over the century that we've had automobiles and multiply that over a century and then the global death toll, I mean, the numbers are pretty unimaginable. And so that's why there is incredible interest in this from tech companies, from auto companies, from legislators, and from Congress. And driverless cars will one day be safer, much safer, than human drivers, if they aren't already.

So I – the safety benefits – I mean, this is a public health crisis. The safety benefits are pretty obvious. I'm going to raise today a few second-order effects that aren't as obvious.

I'm reminded of this Carl Sagan quote: It's easy to predict mass car ownership, but harder to predict Walmart, which is only possible when you have suburbs and people have all these cars. And, you know, I want to note driverless cars are coming into a(n) America where car ownership is changing. So, in 1996, according to the University of Michigan, about 85 percent of high-school seniors had a driver's license. Today, it's dropped to 72 percent. In the Northeast and urban areas, it's even less, which is surprising.

So what I'd like to do today is, first, introduce this concept of permissionless innovation. I'll describe the current state of driverless-car technology, and raise some future issues that states and localities should be thinking about as driverless cars come on the road.

So permissionless innovation is a term that myself and my colleagues talk a lot about a lot. It was – a few of the default rules are that freedom to experiment should be the default and given the benefit of the doubt; that restrictions and regulation on human ingenuity should be a last resort, not a first resort; and that when corrective action is needed, hopefully we'll rely on existing laws and not rush in with new regulations at first, give existing laws and the ex post process a chance to work itself out.

The opposite of permissionless innovation might be called the precautionary principle, which is this idea you can never be too careful, that regulators and lawmakers need to make sure everything is perfectly safe before it's deployed to the public. The issue with the precautionary principle – and there are several – there's a public choice story, that special interests can get in there and corrupt the regulatory process. I think for driverless cars in particular the technology moves far faster than any legislative body can move, and so it's important to lower barriers when possible but not put up barriers in the heat of the moment.

And so permissionless innovation, this term came from the internet, and so information technology is kind of a great example of permissionless innovation. And I want to emphasize

this was an intentional choice by lawmakers. In 1996, the Republican Congress and Bill Clinton passed a law announcing the policy for the internet, which is that the internet and internet access should be a competitive free market and should be unfettered from federal and state regulations. So the internet, the great services we have today, it was – it was not a natural process. It was – it was Congress saying 20 years ago this should be unregulated, unlike the telephone and cable industry that the internet was part of.

And the Clinton administration reemphasized this a year later. They had this great policy framework for the internet, that the private sector should lead and it should be a market-driven, not a regulated industry, and government should encourage self-regulation and private-sector leadership as much as possible. And this is a great framework for these fast-moving technology industries, not just information technology.

And I found this tweet. I think it's fascinating, just the power of stepping back and letting technologists work their magic. And all these internet-influenced applications and services didn't exist 10 years ago, and many of these things we use daily – you know, 4G LTE, Uber. I mean, certainly 20 years ago Congress had no idea that any of this would come down because of their choice to let the internet develop and not put up obstacles, and to rely on existing laws when it came to fraud and defamation and these other things. The common law and existing law does correct a lot of the problems that people were worried about.

So, and Marc Andreessen, he's a big venture capitalist and the created the Mosaic browser in the '90s, but a few years ago he noted "software is eating the world." So software, information technology is increasingly not just online. It's not just webpages now. You're familiar with the Internet of Things, which is computers will be in our – in our devices, in our refrigerators, in our cars. Software is getting into the physical world and increasingly affecting it, and we'll see some of these fast changes if regulators permit it.

So will driverless cars happen? And, you know, this is a – this is a fast-moving industry, and there's – it's still an open question whether it will happen. I will say GM and Ford and major car companies around the world are spending hundreds of millions of dollars on this annually. I mean, they believe this is happening, will happen quickly. I was talking to Charlie from Ford, and it was exciting to hear what they have planned soon.

It's a global marketplace. Detroit is competing, of course, in a global marketplace, and you're seeing new tech companies enter this space. There's Baidu in China, Tesla, Google, Uber. And it's great to have all this competition. They're all investing, hoping to get these safe, reliable cars to the public as soon as possible.

And Bill Ford noted last week, I mean, the Ford Company certainly believes this is happening. He thinks the hardware will be ready before society is ready.

And, you know, I mentioned how fast this is moving. So 2007 was the first time that driverless cars were driven in an urban environment. DARPA, the federal agency, had a prize contest for universities and tech companies to come in and drive in a simulated urban

environment. That was 2007. That was not that long ago. By 2016, we have cars with limited autonomous abilities that can brake, that can park, and keep you in lane control.

In 2017, Audi is expected to release the most advanced car that I'm familiar with. It will be programmed to drive in stop-and-go traffic without driver intervention, and it's advanced enough that if it detects a problem that it can't handle it'll give 10 seconds of warning for the driver to take over. So these will be on the road this year. But it will not change lanes, and that's the next – the next step for driverless car companies.

This is from what insurers are expecting, what actuaries are starting to expect, that next year cars and trucks will start to drive autonomously on long stretches of highway. 2020/2021, most of the major car companies expect they will have highly autonomous cars that will navigate by themselves without driver intervention for long stretches. And Ford knows in 2021 they expect to sell about 100,000 of these cars per year. By 2025, the hope is there will be fully autonomous cars available for sale to the public. And, you know, that's coming up very rapidly. And it really is amazing, considering this only started in 2007, that car companies are expecting that that soon.

So some of the second-order effects, societal effects that I'm thinking about, that lawmakers are thinking about and localities should be thinking about.

You know, one is just cost savings for consumers. So most people don't own houses, so for most people a car is the most expensive asset they own. And according to multiple studies, cars are parked, unutilized, idle for 95 percent of the time. So if you have shared cars, if you have shared driverless cars, this increases the utilization. People can share and split the cost of a driverless car.

The benefits – this will be liberating for a lot of people: people in rural areas that don't have public transportation; disabled people, blind people, elderly people who can't drive currently. You know, I know I've had friends who have revoked or suspended licenses, and they're put in this tough situation: go to work and drive illegally, or don't drive at all. And with driverless cars, a lot of these – a lot of these issues will free people up to drive.

Parenting. Parenting will be affected. Can you imagine summoning a car to your front door, putting in your child, and sending them to school or soccer practice or band practice, and then your child can summon that car later to pick them up and take them home?

Court systems. So suspended and revoked licenses are a huge burden on court systems today. I know the city of Youngstown, they've said it's the most common thing they deal with. And when driverless cars are eliminating that burden on court systems, they can – they can move on to more pressing legal issues.

So other societal effects. Certainly, the auto industry is very vested in what will happen. There was – you know, take it with a grain of salt; there was one study from the University of Texas that said a single shared driverless car could replace 11 privately-owned vehicles. And so

the auto industry is thinking about this: What happens when there are driverless cars, shared fleets?

Will cars be owned as they are today, or will it be a service? And there are different models you can see. It could be a subscription service, perhaps unlimited rides per week, unlimited rides per month for a certain fee. And, you know, time will tell.

GM is, you know, experimenting with their Maven service, which is a car-sharing service, currently. It's not autonomous, but it's car-sharing. And so they're testing the waters with the shared-car idea.

The magic number is probably about $9,000 a year. That's what AAA estimates is the average cost to own and maintain a car in a year, and so that's what automakers and fleet services will aim for.

So this idea is transportation as a service. You could see changes in just customer loyalty if – it could be more like the airlines, where it's a business-to-business service: car manufacturers sell their manufactured product to a fleet operator and customers interact with the fleet, whether it's Maven or Lyft or Uber, and there's not as much, you know, personal connection with the brand. You'll see – you'll see new entrants in a larger market. You're already seeing that globally. Tech companies are getting involved. And it's an open question, there could be a bifurcated market where you have shared cars – commoditized, high-mileage cars that are shared, and also high-margin personal vehicles for people who don't want to share.

And all of this, all these style issues, raise public policy issues. And I'll talk through some of the federal and state issues in a moment.

But at the federal level, so the federal government has just recently got involved in this. NHTSA, in September, released their driverless car guidance, basically best practices for driverless-car companies. And critically, they made a commitment to aid driverless-car development. They know the safety benefits these technologies offer and committed to exempt driverless cars from legacy regulations that might not make sense, which is encouraging.

I should say, I mean, by and large states have been very accommodating to driverless cars, with the exception of California. And Michigan, in particular, has been very forward-thinking about this.

At the federal level, you'll probably see certification, design and level of automation regulated. Any cybersecurity issues will likely be handled by NHTSA. And the federal government – Congress is looking at doing more studies on these issues, how this affects consumers, the auto industry, and consumer education.

At the state level there is a lot – there's a lot for states to be thinking about. And I'll go through each of these in a moment: zoning and local laws, studies and consumer education, road laws, infrastructure design, and insurance and liability, which is mostly at the state level.

So not many states have driverless-car laws. Michigan is one of five, was one of the earliest. I think in 2013 there was some driverless-car legislation. And in 2016, Michigan allowed fleets to operate and also allowed driverless-car platooning, where cars follow each other very closely, which might have been a hindrance with – might have been hindered by existing laws. But states have been generally accommodating if they do have laws on the books. Tennessee has preempted localities from regulating or prohibiting driverless cars. California is another story, and don't have time to get into them today. But Michigan has been good.

And so, as far as zoning, it's important that municipalities start thinking about this and urban planners start thinking about this, because investment decisions are typically 15 or 30 years out and these cars are coming before that time. So, real estate, this could be a cost savings if planners look at parking requirements. Parking is not cheap. It's about $5,000 a year for the cheapest parking spot and garage. And in urban areas like D.C., it can run up to $40,000 a year, New York City $300,000 a year. So this is a big cost savings if homeowners don't need a garage and can share – can share cars with neighbors, or perhaps cars are in parking lots miles away from where people live and just summoned for rush hour.

Trucking and home delivery. When these are running 24/7, most cities are not designed for door-to-door pickup and drop-off. And so cities should start thinking about, you know, especially at rush hour, if people are being dropped off and picked up at peak times, how that – how that shapes roads and buildings. People will not be parking, going inside doors quite as often. It will be – it will be point to point, pickup and drop-off.

Airport design, certainly parking situations. Airport bodies need to start thinking about driverless cars, and how to manage them when cars are automated and there's no drivers.

You know, one issue I'm going to start studying – so a lot of cities and police budgets rely heavily on speeding tickets and parking fines. And it's an open question what happens – so driverless cars will be programmed not to break the law. They won't – they won't speed. They won't get many parking fines. And what happens to city revenues when this happens in a decade or two? And so cities should start thinking about this. What changes should there be in driver's education classes and in police training as driverless cars start to go on the road?

And just I think the biggest issue – and states – I think Michigan does a good job of this – is just staying in contact with driverless-car companies and tech companies, and seeing what their obstacles are. And Michigan has done some of that already. There will be unforeseen legal problems that will constantly pop up just because legislation is not prepared for this, lawmakers have not thought about this.

And the example in New York is so they had a law, decades-old law, that required drivers to have a hand on the wheel at all times. And driverless-car companies faced the issue there's no driver in our cars, you can't have your hand on the wheel. So this effectively banned driverless cars in New York City until they waived that law. And I think similar things will pop up in Michigan, in other states, and it's important for localities and states to know what they're running into, these unintended problems.

Speed laws. So I'm from Chicago, and on many highways if you're going the speed limit you're a hazard to other drivers on the road. People are going much faster than speed limits. Driverless cars, if it's – say in Michigan, where going the speed limit is a hazard, either those laws should be enforced or speed limits should be raised to a more reasonable level.

The Michigan left. I wasn't familiar with this. Has everyone heard about this? Yeah, it was fascinating. I was – I was doing research for this, and you guys have a unique left turn, where instead of turning left at a light you'll go about a hundred yards down the road and there will be a U-turn where you can make the turn. And apparently this is spreading across the United States. Many states and localities see it as a better way than a left-turn signal. So I think Michigan, you know, on this issue should, you know, be in contact, if they aren't already, with driverless-car companies. Does the Michigan left work for car companies? Or is it trickier for driverless cars? And certainly let other states know, because it seems most prevalent here.

Infrastructure and city planning. It's kind of an open question whether cars will have connectivity and the infrastructure will communicate wirelessly with cars, or if lidar and radar and cameras will read signs kind of like humans read signs, or if there's another way. So, again, I would just encourage cities and states to be in contact with car companies, see – you know, and pressure them to standardize how they – how they interpret signs, whether it's wireless communications or some other manual way, and what the best way of – you know, for driverless-car companies that are going into a construction zone that's new and isn't in their mapping software. So this will pop up.

I won't spend too much time on this. This is – there are some in the room who are aware of this issue. So the federal government has funded and is interested in what's called intelligent transportation system, or ITS, for many years. And there's kind of competing standards right now. It's called DSRC, and some other carriers have their own standard. And it's connectivity between cars, and – between vehicle to vehicle and vehicle to infrastructure. And there's these competing standards. They're both pretty early, and it's an open question whether they'll be adopted or not. You know, my preference is, is that states don't tilt the scale one way or the other. Both of these technologies have a ways to go before mass deployment, and let these devices compete. And certainly, you know, pressure auto companies to come together on a – on a standard.

I should say it's an open question of if cars will have connectivity at all. Charlie was – at Ford was mentioning, you know, the engineers think they can do it without connectivity, but certainly connectivity has added benefits. You can do more complex road mapping when you have connectivity. But it's an issue to be aware of. I'm sure in the upcoming years you'll hear about this issue.

And there's increased federal funding for ITS. I believe it was part of the 2015 FAST Act from Congress. State DOTs can be reimbursed when they're building infrastructure for these connected-car applications.

So I mentioned, in the permissionless innovation framework, to rely on existing law as much as possible, you know, until it's clear what the problems are. And I think, you know, when

I've talked to lawyers, there's a sense that product-liability law is – maps on pretty well with driverless cars, and that there doesn't need to be any big changes yet. I would just, you know, hope lawmakers would be aware this is a big fear for driverless-car companies, tech companies, is how liability will be apportioned. And just to – you know, hopefully these companies will not be sued because – you know, out of existence. That is a fear. It's not likely, but monitor the situation, certainly, and update the law as changes are needed.

And Michigan's already done this a few years ago, or maybe it was recently: protected car companies. If an individual or a tech company altered a vehicle to make it autonomous, the automaker would not be liable for those alterations. And I think – I think assigning liability in that way makes sense and improves predictability for driverless-car companies.

And just one last point, on auto insurance. You know, I expect that insurance will move from individuals to fleet operators or car companies. Insurers are starting to plan for this. It will not be quite the individual market. Insurance companies are thinking about what does it look like when there are shared cars, when there are driverless cars on the road. And again, just – lawmakers should monitor the situation, but insurers are changing – starting to look at changing their business model.

So, you know, with that, I'll wrap up. I've raised a lot of questions. Hopefully I've answered a few as well. And, you know, I think the key takeaway is just states and localities should be in constant contact with driverless-car companies because they are bringing lifesaving technology onto the roads quickly. They will not be perfect, certainly, and you know, hopefully in the heat of the moment, you know, people realize that this has the potential to radically shape, you know, society and improve consumer safety. You know, permissionless innovation worked in information technology, and I hope it becomes the default rule – as it has been so far; as I said, states have been very accommodating to this technology. There's been competition to have driverless-car companies come to your state, come to your city, and I hope that will continue.

And finally, just this is advancing very rapidly, and so a word of caution about legislation in any of these areas. Rely on existing law as much as possible. And, you know, I found this tweet just, you know, how quickly this stuff can change. And as you read that, I'll wrap up and take any questions. (Applause.)

MR. VAN BEEK: Thanks, Brent.

And just a reminder: If you have a question, jot it down on one of these cards here, and we'll have somebody come around and gather those from you.

Since I have the microphone and a card, I will ask you a question or two while we are doing that. I wonder if you could speak at all about the pace at which the driverless cars will penetrate the market. What are – what are people thinking about right now as how quickly consumers will be willing to change the way that they've viewed personal transportation for all of their lives?

MR. SKORUP: Yeah, sure. No, that's a great question. It's the billion-dollar question.

So, you know, certainly autonomous cars will be at the – at the high end of vehicles. It's mostly luxury vehicles that are getting autonomous features. And when these cars come out, it will be more luxury vehicles, and then they'll eventually trickle down.

You know, when will this be widely deployed? I think this will happen slowly at first. And, I mean, this is – you know, no one knows for sure, but I suspect insurance will be a primary driver. I think at some point, when driverless cars are much safer than humans, premiums will just force drivers, you know, to make a cost-benefit decision: Is it worth paying these premiums, or pay much cheaper premiums, or no premiums at all, and share autonomous cars, or purchase an autonomous car? So I don't know when that will be, but I suspect insurance will make human drivers – and I know there's, you know, a lot of – a lot of people, you know, we'll pry their steering wheel from their cold, dead hands, but – and there will certainly always be people like that. But I think people will increasingly be forced to confront, you know, the risk they are, the higher premiums they'll pay for insurance versus the safer autonomous vehicles.

MR. VAN BEEK: Is the – is the idea that this may first kind of roll out into delivery services, you know, those kinds – those kinds of services first, and then – and then hit the consumer market, personal automobiles later?

MR. SKORUP: Yeah, that's a good question. I've always kind of suspected this will be – I think this will hit trucking first, long-distance trucking. There's fewer local issues and construction, and you know, dynamic – you know, people walking across the street. I suspect it will be trucking. And there's also an issue in trucking, if you know this industry: drivers are increasingly getting older and they actually have a labor shortage. It's hard to find truckers. These are difficult jobs. And so I think it'll be trucking, and you'll probably see kind of a shared – where truckers, you know, might be sleeping in the backseat, and when it gets to local delivery they'll take over.

And then consumer market, you know, certainly there are people who want to be ahead of everything and will adopt closely. But I think, as Bill Ford said, society probably isn't quite ready for that. I think people, you know, will want to see how this develops. But it will take time.

MR. VAN BEEK: Here's a question about safety. Most machines don't work reliably, the card says, so how can we safely trust autonomous vehicles?

MR. SKORUP: Yeah, I mean, that's a great question. You know, I should point out humans don't work reliably, and we have, you know, millions of 16-year-olds on the road right now, which is – which is scary. So, you know, the question, you know, we shouldn't expect autonomous cars to be perfect. You know, they never will be.

And, you know, the thing about the deaths and injuries, I mean, it's – if that were a disease, 35,000 people dying from a disease, it would be a huge public health crisis. But it's so common and we're so accustomed to it that, you know, it's not front-page news. It is front-page

news if someone dies in a driverless-car accident, and part of that is – I mean, it's rare now, but you know, hopefully it will be rare in the future.

So, you know, the standard should be are they safer than humans, not are they perfectly reliable. And there will certainly be issues, and I hope legislators won't overreact when that does happen. It will be hard.

MR. VAN BEEK: I have a couple of cards here that ask questions about – express concerns about driverless cars being hacked. So is that – is that something we need to worry about? How can that be prevented? What are the potential ramifications of that kind of thing happening?

MR. SKORUP: Yeah, I mean, this is a key question. Congress is very interested in this, looking at this.

I think – I think much of the cybersecurity concerns are a little overheated at this point. There are ways of securing a network pretty reliably. It's certainly an issue, and you kind of have two schools of thought on whether cars will need connectivity. I think Google has been insistent they don't want any connectivity. It's just they don't want to risk a cyber hack of any kind, or even the perception – just consumers might not be comfortable if they know it's even a possibility. And, you know, even with laptops, there's a lot of misunderstandings about what can happen.

So we'll see. I mean, it's certainly a risk. I think at this point it's overheated. But connectivity has other complexities that I think will be a bigger issue than cybersecurity.

MR. VAN BEEK: You talked in the idea of permissionless innovation about trying as much as possible to rely on existing regulations, existing laws. What are some broad guidelines for new regulations that – you know, Congress or state legislators decide that they need new regulations here. What are some broad guidelines for those kind of new regulations?

MR. SKORUP: So, I mean, I – you know it's hard to say. Like I said, I mean, it's going to be unforeseen problems that pop up.

I think what states and Congress are doing right now is the right approach, which is, you know, often bending over backwards to allow these vehicles, allow companies to experiment. You know, as I said, NHTSA has committed to waiving regulatory rules that don't make sense. Michigan has, you know, brought more predictability to the market and lowered barriers. So I think I would – I would be skeptical of new regulations for a new – for a new issue, but I think regulations that remove barriers or what states are doing currently, and hopefully that will continue. But, yeah, I mean, it's hard to say.

MR. VAN BEEK: I've got – I've got one more question here. If anybody has any more, raise your hand and we'll collect that card from you.

I'm going to make you shift into be –

MR. SKORUP: Can I say one more thing about that?

MR. VAN BEEK: Oh, yeah, go ahead.

MR. SKORUP: So, you know, I think one thing that would be good – and I know Michigan is part of the Smart Belt Coalition. So just I think state coalitions are good, so that, you know, if there's consistency around a region, and certainly nationally would be great. As I mentioned, California is kind of an outlier. They're putting up some barriers to driverless-car companies. But I think if regions can and states can work together to come up with common – you know, common experiments and common regulatory certification, I think that would be a big help to these companies.

MR. VAN BEEK: All right.

Now I'm going to force you to put on your labor economist hat and answer this question.

MR. SKORUP: (Laughs.) Oh, all right.

MR. VAN BEEK: Which is: How will truck drivers find new jobs?

MR. SKORUP: How will truck drivers? Yeah, no, I am not a labor economist, but I'll try to attempt that.

So I think – I think the trucking industry is actually fairly welcoming of this. As I said, they have – they have an aging workforce. And if you look at the timing about when technology will be there, it will be about the time most drivers – the median driver is retiring. So this could be pretty fortunate for the trucking industry. I think they're largely welcoming, is my impression. But, no, I mean, you know, all these issues – there's certainly labor issues, and it's not clear how this will work out.

You know, I would note, you know, when ATMs came on the scene, people predicted, you know, massive bank-clerk layoffs, and actually bank clerks have increased since the rise of ATMs. So it's not always clear which way labor will go when things are automated, but certainly in the near term there's no risk to truck drivers.

MR. VAN BEEK: All right. Great.

Well, I don't have any more questions for you here. So I want to thank you all for coming. Thank you again, Brent, for the presentation. Thank you to Auto-Owners Insurance for sponsoring this event.

Our next event that we're hosting is on June 14, and it's on "Home Sharing" in Michigan, the "Next Property Rights Battle." How free are people going to be to rent out their homes to short-term renters? So that will be on June 14, and I'm not sure where it is.

Jarrett, can you help me out?

JARRETT SKORUP (Marketing and Strategic Outreach Manager, Mackinac Center for Public Policy): The Radisson.

MR. VAN BEEK: Oh, it's at the – it's at the Radisson right down the block here. So hope to see you there.

Thanks again for coming. Have a great day. (Applause.)

(END)