

## **Public Achievement Group Tackles Issue of High Cost of Insurance Premiums**

Does paying \$160.00 a month for car insurance out of your own pocket while in high school sound like something that would agitate you? This is a fact of life for Melissa Bohland, St. Bernard's high school senior from St. Paul, Minnesota. "I come from a large family, seven people, five kids and we all pay our own car insurance, and it is amazingly high. Mine is \$160.00 a month and I have to pay for everything myself," said Bohland. In the fall of 2004, Bohland and fellow students in a civics class were asked to pick an unjust issue and do something about it. Rooted in her self-interest, Ms. Bohland spearheaded the idea of taking on the issue of the high cost of car insurance. Although not all of the students had to pay for insurance out of their own pocket, it was their parents who did, and that was a good enough reason to take on the issue. The vehicle for taking action on the issue was Public Achievement.

Coached by University of Minnesota students, the Public Achievement team got to work right away by learning as much as they could about car insurance rates, no fault insurance, Minnesota's insurance laws, and neighboring states' insurance laws. Many hours were spent doing internet searches and reading up on the issue. Mr. Rob Carpentier, Civics teacher, invited two guest speakers to the class to talk about car insurance rates and the no-fault law in Minnesota. One was a representative of the insurance industry and the other was a senator sponsoring a bill to repeal the no-fault insurance law. Armed with data and personal testimonials, the PA group took the issue to the state capitol in downtown St. Paul. The Public Achievement group made two trips to the capitol. On the first visit, they listened in on the Senate Commerce Committee meeting and made a brief one minute presentation explaining who they were and what they were doing in Public Achievement. At the second meeting, Bohland made a well-informed and passionate public presentation about the law and why she and her Public Achievement team wanted it repealed. Cameras from local television stations were there to capture the students work. The story landed on evening television.

The publicity didn't stop there. Later in the month, the television crews were back to cover the issue of no-fault insurance at a press conference held at St. Bernards. The Minnesota legislators wanted to show the public the important role St. Bernard's Public Achievement team played in bringing this important issue to forefront. This illustrates what can happen when Public Achievement groups work on public issues that are important to the larger community. Citizen to citizen connections were made, and joint efforts were taken to repeal the law.

To the disappointment of the Public Achievement team, the repeal bill was shot down at the capitol. Yet this roadblock did not deter the tenacious team from taking further action. Well beyond the assignment in the 12 week civics class, the team continued the public work on their own. They organized a letter writing

campaign at the school and took hundreds of letters to the capitol. Teacher Rob Carpentier said, "I continue to be amazed by the kids and their interest and ability to stay up on the insurance issue. I haven't had these kids in class since November and they still are in contact with state senators and they still go to the Capitol to lobby for their issue." After the class was over, Bohland and other students collected hundreds of letters from Saint Bernards students to take to the capitol. In the letters, these young citizens called on the senators for what they saw as caving to special interests. Carpentier said, "I was and am continually amazed at the kids and their ability to set and meet deadlines and get others fired up about the issue, including adults! The kids accomplished so much, and then when you think that they did it in several weeks, you are left simply astonished." As Bohland stated, "We are going to go back to the capitol because we are not going to give up. It (the law) needs to be changed."

When asked about power and what it means to Bohland, she said, "My perception of power has really changed. Before I started PA, none of the teachers would take any of us seriously, and now that they see what we can do and what we have done, how we actually can go about the system and learn how to get things done. I think they take us more seriously. And, I understand now that there is power in numbers. People can actually do something as long as they are passionate about it. That has been really awesome for me and has helped me grow."

As many groups find with Public Achievement projects, there are challenges along the way. At first, it didn't seem like the young people were listened to. "In the beginning it was hard to get everybody to listen to us because they are these big powerful people and they didn't think that people this young could make a difference and that we really cared about this. But then we stepped in and we really showed them what we were all about and we actually told them a lot of stuff that they hadn't already known. I think they were blown away in the beginning," said Bohland. But the group was accountable to one another and carried the project through, long after the class was over. When asked what Bohland would say to others doing Public Achievement, she said, "Well, I hit a lot of roadblocks with Public Achievement, you just have to keep going. There really is no end result. There are always going to be injustices and things that need to be changed in the world around us today. I think you need to understand that although you hit a roadblock, you need to keep working through it. That has been one of my struggles too, just working through the hard times. Sometimes there are people that don't want the same things that you do and may work against you, and you just need to work around that."

Learning takes place for everyone involved in Public Achievement. Coaches Sarah Tuttle, Charles McDonald and Conor Leonard reflected on the experience of coaching the group as an exciting and invigorating experience. They coached as part of a class called "Democracy and Education" taught by University of Minnesota Professor Jim Farr. McDonald said, "This is the best class at the U. I

didn't know that I would be doing Public Achievement as part of the class. It is practical education at its best." Sarah Tuttle said, "The learning is subtle, but everything is coming together. Working with politics on the local level with small groups helps to understand politics on the broader scale." For his part, Farr praised the work of his student-coaches as among the best he has seen in a decade of working with Public Achievement as professor and coach coordinator. "My coaches turned insurance rates into an instance of democratic action and youth citizenship. They worked exceedingly well as a group, under tight time restrictions dictated by school and congressional schedules. Most of all, they conveyed in their words and actions the power of public work."

According to the Center for Democracy and Citizenship, democracy requires the work of ordinary people investing their time, their best thinking and energy in everyday politics; in the daily task of getting things done of importance and value to them and their communities. The efforts and work by the Public Achievement team at St. Bernards is a prime example of real, public work. With the support of each other, their coaches, the teacher, PA site coordinators, and the school, the team experienced the tangible, real life experience of taking on a tough issue and working hard to make change. Although the law was not repealed, the group did not give up. They discovered the extent of their own power, and came to understand the details of the political process so that next session, they'll know exactly what to do.