



Fall 2008
Newsletter

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The Journal

National Network of Law School Officers

www.NNLSO.org

Executive Director's Report



It seems just like yesterday that we were in Orlando for our annual meeting. I guess that saying is true — time flies when you are having fun — and who could have more fun than law school administrators? After all we all love the law!!

Prior to the 2008 Annual Meeting, the NNLSO Executive Committee met in an executive meeting to ratify the election results for the 2008-2010 NNLSO Executive Officers and Board Members. The Nominations and Elections Committee comprised of Nicole Waterman, Ben Hoffman, and William Jackson, did a fantastic job in not only soliciting nominations, but also in conducting the election, counting the votes and reporting to the Executive Committee. The N&E report was given by Nicole and ratified by the Executive Committee. The Executive Committee was then joined by the newly elected Board members and the area representatives to continue the preconference executive meeting.

I wish **all** of you had been able to attend the Annual Meeting in Orlando this past March, 2008. NNLSO was well represented at the AACRAO meeting. I know we all left the meeting rejuvenated and excited about what we learned at the different sessions. We learned all about the "Wired Generation"; alternative recruiting methods to obtain a diverse class; application trends in professional school admissions; the love/hate relationship registrars have with the exam process;

and a fantastic session on security. I want to especially thank the NNLSOans that stayed for the early morning last session on Thursday. We had admissions and registrar's roundtables where we discussed a myriad of useful topics for law school administrators. We held our second NNLSO Town Meeting that was attended by approximately 40 law school representatives.

I want to thank Jerri Cunningham for all the efforts she put in to make our sessions, luncheon and social events ones to remember. NNLSO folks are hard working, but we also know how to have a good time. We once again managed to take time out from the vast informative sessions to attend the NNLSO social held at The Crab House. A fun time was had by all.

At the annual business meeting, I was given the opportunity to recognize outgoing and incoming officers, board members, and area representatives. We would not have a NNLSO organization if not for this group. I also want to thank their respective law schools and deans for allowing them to devote their time and energy to make our organization the success it is.

Please allow me to introduce you to the new Board. The Assistant Executive Director, Secretary, and Treasurer positions were up for election. Elected were Jerri Cunningham (Baylor Law School), Assistant Executive Director, Roberto Koch (Hamline Law School), Treasurer, and Conny Parham (University of Mississippi School of Law), Secretary.

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Dean's Corner

By: Stephen Brown
Assistant Dean of Enrollment Services
Fordham University School of Law

In September 2007, the College Cost Reduction and Access Act (CCRAA) was signed (PL 110-84). The initial media coverage dealt with the increase in Pell Grant limits and the reduction of Federal loan interest rates (both for undergraduate students) and the reduction in payments to lenders. There were many other provisions, however, but the ones affecting law students have to do with Income Based Loan Repayment and Loan Forgiveness.

Income-Based Repayment and Federal Loan Forgiveness

Sections 203 and 401 of the Act introduce a new and Income Based Repayment (IBR) and federal loan forgiveness program for federal loans. While separate programs, they can be combined to make a career in government or the nonprofit sector possible for many. Lawyers will use these programs, but I suspect they will be more popular among teachers and social workers – especially those from schools where they could accumulate high debt. IBR and federal loan forgiveness can be incredible benefits to those who choose low paying careers in government or public service, but they can have a huge cost to those who initially choose IBR but earn too much later or choose a career that renders them ineligible for forgiveness. It is an “all or nothing” forgiveness. Beware of things that seem too good to be true. As folks say, “The devil is in the details” and the details are very important here.

Income-Based Repayment

Section 203 of the Act takes effect on July 1, 2009. It will allow borrowers of

Federal Direct, Stafford, Grad PLUS and Federal Consolidation (less any undergrad PLUS) loans to repay their loans on the basis of the income at the time of repayment (Income-Based Repayment or IBR).

The Act essentially sets a cap on loan payments of federal loans (except undergrad PLUS) on the basis of income. The Act creates a new definition of “economic hardship”. Borrowers experiencing economic hardship are eligible for IBR. If the annual payment on a loan amortized on a 10 year basis exceeds 15% of the amount by which the borrower's AGI exceeds 150% of the poverty line applicable to the borrower's family size, the borrower is experiencing economic hardship and eligible for IBR. For married borrowers, if they file their federal taxes as “married-filing separately” only the AGI of the individual borrower counts. This is a major “technical amendment” made by PL 110-153.

Put another way, the formula is :

Annual Maximum federal loan payment = AGI minus the appropriate poverty level times 1.5, times 0.15. Divide that number by 12 to determine maximum monthly payment. Or, $AGI - (\text{poverty level} \times 1.5) \times 0.15 = \text{annual maximum payment}$.

For monthly payment:

$\text{Annual maximum payment} / 12 = \text{maximum monthly payment}$

For Example:

The Federal poverty level for a family of 1 in 2007 is \$10,210.*

150% of that number is \$15,315.

“Since this IBR is only income based, why shouldn't I borrow as much as I can since my payment is the same no matter what I borrow?”

Assume the borrower has a \$50,000 income.
The borrower would have to pay:

50,000-15,315 x .15
34,685 x .15
5,202.75 annually
\$433.56 monthly

On a standard, 10 year repayment schedule, if the borrower borrowed \$100,000 at a weighted average rate of 7.5% (\$61,500 in Stafford and \$38,500 in Grad PLUS), annual payments would be about \$14,244 or \$1,187 per month.

In NYC, a single resident taxpayer grossing \$50,000 annually will net about \$3,000 monthly. After loan payments, the taxpayer has about \$2,570 monthly for living expenses.

The annual cash outlay would be \$9,042 less (14,244-5,202) under the IBR Program than the standard 10 year amortization.

This seems to be a great deal and is the lowest available federal repayment option for this particular borrower. It may not be for every borrower, though. At higher incomes and/or lower debt levels there may be better options.

At the end of 25 years, any outstanding principal and accrued interest is forgiven on all loans except PLUS. The statute excepts PLUS for the 25 year forgiveness but includes Grad PLUS in the public service forgiveness – perhaps an error, perhaps not. The forgiveness is probably a taxable event.

What happens as income increases?

What if the borrower with \$100,000 eligible debt earns more than \$110,275?

The annual payment would revert to \$14,244 (\$1,187 monthly)- the original 10 year amortization amount. The length of time in repayment would depend on the amount of the outstanding principal balance plus any capitalized interest. This capitalized interest would come from negative amortization.

The IBR formula is the first federal loan repayment option that allows for negative amortization. Negative amortization occurs when the monthly payments do not even cover the interest that is outstanding on the loan. In our example above, the interest that accrues annually on \$100,000 at 7.5% is \$7,500. If the total annual payments are \$5,200, the difference, \$2,300 annually would be added to the loan and the borrower now owes \$102,300 at the end of the first year. The Act instructs the Secretary of Education to forgive any unpaid interest on the subsidized federal loans, but the details of how payments will be apportioned have not yet been released. If the borrower above had been paying \$5,200 annually for seven years then earns \$110,275 or more, he or she would have paid \$36,400 while in low income work for seven years, then still owes \$116,100 - the outstanding principal and negatively amortized interest. It will actually take an additional 13 years to pay this off at \$1,187 per month.

One could have at least two takes on this situation – the program allowed for the time in public interest and the borrower can now afford it, or it is now taking twenty years to pay off the debt. We tell our students that we cannot make decisions for them, but have to make sure they know the impact of their decisions. The IBR can be expensive.

Federal Public Service Loan Forgiveness

Section 401 of the Act creates a Federal Public Service Loan Forgiveness Program. This Loan Forgiveness Program applies to Federal Direct Loans, including Federal Direct, Federal Direct Grad PLUS and Federal Direct Consolidation. Students who have borrowed through

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FFELP (Stafford, Grad PLUS, Consolidation) would have to consolidate their FFELP Loans into a Federal Direct Consolidation Loan. Graduates who have already consolidated through the FFELP federal Consolidation Loan may “re-consolidate” into a Direct Consolidation Loan after July 1, 2008.

Eligible public service employment includes work in:

“(i) a full-time job in emergency management, government, military service, public safety, law enforcement, public health, public education (including early childhood education), social work in a public child or family service agency, public interest law services (including prosecution or public defense or legal advocacy in low-income communities at a nonprofit organization), public child care, public service for individuals with disabilities, public service for the elderly, public library sciences, school-based library sciences and other school-based services, or at an organization that is described in section 501(c)(3) of the Internal Revenue Code of 1986 and exempt from taxation under section 501(a) of such Code.”

The Department of Education shall cancel the balance of principal and interest due for any borrower who is employed in a public service job *supra* and has been employed in such a job during the time he or she has made each of 120 payments on the Direct or Direct Consolidated Loan. If the borrower has made 120 payments under a standard repayment, the income-based program described in section 203 *supra*, an income contingent plan under direct consolidation, and has any principal and interest outstanding, that amount is forgiven.

Payments made on eligible loans beginning October 1, 2007 count towards the 120 months. There is a question as to the taxability of this forgiveness.

Again, on the face, this looks great, and

may be for some. The IBR lowers the payments required. After 120 of these payments, made when the borrower is in an eligible job, the entire amount is forgiven. My crystal ball is a bit cloudy, and does not see very well 10 years into the future. My concern is that as in the example above, the graduate with the best intentions may not make 120 payments while in an eligible job. The graduate may stay in the same organization and get raises faster than expected, may change organizations, may get promoted, may leave the workforce, many things can happen. (Since these are federal loans death or permanent disability would result in a cancellation.)

You might think that this is not a problem, given that the student would have borrowed anyway and still would have to pay off the loans. That is true. Already I have been asked, though, “since this IBR is only income based, why shouldn’t I borrow as much as I can since my payment is the same no matter what I borrow?” Another student wanted to borrow more so that she would have forgiveness at a higher income level (she read the \$100,000 debt = \$110k income example *supra*.) If students borrow more than they need, this compounds the problem.

The Income Based Repayment Plan and Federal Public Service Loan Forgiveness are two excellent programs that may make public service easier and more attractive to any number of graduates. There are real costs to the programs, however, and graduates who look to them as a panacea may be mistaken. For borrowers who do not benefit from the forgiveness after 25 years or the public service forgiveness after 10 years, there may be real surprises in the amount needing to be repaid after the IBR eligibility term. Get the facts, polish the crystal ball, and move forward, but carefully. The programs can be amazing. Your students want them to be amazing in a good way!

Executive Director's Report (continued from page 1)

There were three board positions up for election: outgoing were Patsy Crammer (Mercer University School of Law), Kathy Hartman (Vermont Law School) and Stacy Shiroma (University of Nevada Law School). Newly elected Board members are Denise Boessen (University of Missouri-Columbia School of Law), Oral Hope (New York Law School), and Maryam Isles (Chapman University). Appreciation plaques were given to: Chris Butzen, outgoing Treasurer; and to outgoing Board members, Patsy Crammer, Kathy Hartman, and Stacy Shiroma.

July 11, 2008, the Executive Committee met at Chapman University for our summer planning meeting. We began putting the final touches on our sessions for our annual meeting in 2009. NNLSO will once again hold our annual meeting in conjunction with the AACRAO Annual Meeting. **Mark your calendars** now to attend the 95th Annual AACRAO meeting **April 13-16, 2009 at McCormick Place West, Chicago, Illinois.**

While one of the primary goals of the NNLSO Executive Committee is to plan relevant, informative sessions for the Annual Meeting, we also try to determine the best ways in which to meet the needs of our membership. Please let us know what you expect and need from us. How can we assist you in doing your job better? Please contact a member of the Executive Committee or your Area Representative with any suggestions or ideas.

Please consider running for office, presenting a session, serving as a facilitator. **Become involved!** Our organization is only as strong as YOU. We need your involvement. We still need some Regional Representatives – please see “Call for Volunteers” article. This is a good way to become a contributor to the NNLSO organization.

Thanks again for the opportunity to serve as your Executive Director. My email is lpilkenton@stcl.edu if you want to volunteer or discuss any issue. I hope you had a restful, less



NNLSO Board members present at Chapman University School of Law for the Summer 2008 meeting.

stressful summer and had time to take a vacation. Everyone needs a time to reflect, refresh, revitalize.

Lylene Pilkenton, NNLSO Executive Director
Assistant Dean and Registrar
South Texas College of Law

AACRAO 95th Annual Meeting Chicago

Where: McCormick Place West
Chicago, IL

When: April 13-16, 2009

See Sessions being offered by NNLSO on Page 6

NNLSO Sessions at AACRAO 2009

Each year, during the annual conference of AACRAO, NNLSO sponsors an independent conference that includes panels, topical sessions with presentations of interest to law school officers, and workshops designed for professional development. Previous agendas have included topics on FERPA, identifying forged records, state bar certification, admissions concerns, affirmative action, records retention, document imaging, and current trends that affect law schools.

NNLSO is working on the following sessions for the upcoming AACRAO conference in 2009. We hope to see you all there!

Monday, April 13, 2009

1:00 pm – 5:00 pm

National Network of Law School Officers Executive Committee Meeting

Tuesday, April 14, 2009

8:15 a.m. - 9:30 a.m.

National Network of Law School Officers Opening Session

What is NNLSO? How can NNLSO be of assistance to you and your law school? How can you become involved in NNLSO? Do you have security concerns? These are a few of the topics that will be discussed at the NNLSO opening session. Approximately 600 law school administrators are surveyed semi-annually regarding staffing, salaries and areas of responsibility. The results of the January 2009 survey will be presented in this session.

Presenters:

Lylene Pilkenton
Assistant Dean and Registrar
South Texas College of Law

Nicole Waterman
Registrar
UC Davis School of Law

Facilitator:

Roberto Koch
Registrar
Hamline University School of Law

Tuesday, 14, 2009

11:00 am - 12:00 pm

The American Bar Association (ABA)

An in depth look into recent ABA rule changes. How will these changes impact the daily lives of law school administrative staff? What changes are under consideration? How can NNLSO and the ABA join forces?

Presenter:

Camille DeJorna
Associate Consultant on Legal Education
American Bar Association

Facilitator:

Jodie Needham
Director of Academic Services
The John Marshall Law School

Tuesday, April 14, 2009

2:45 pm – 3:45 pm

Security Issues in the Academic Environment & Beyond

Is your school prepared for an emergency? This session will focus on emergency preparedness. Topics discussed will be personal safety, computer backup systems, exam security and records protection.

Presenter: Stan Young
Director of Public Safety
Barry University

Facilitator: Colleen Erker
Assistant Dean for Academic Services & Registrar
Washington University School of Law

Tuesday, April 14, 2009

5:30 – 6:30 p.m.

Roundtable: Hot Topics - Law School Registrars

Law School registrars face issues everyday unique to the profession. Various topics will be discussed.

Facilitator:
Elizabeth Fischer
Director of Administrative Services
Washburn University School of Law

For more information about AACRAO 2009

visit:

<http://www.aacrao.org/chicago/>

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NNLSO Sessions (continued)

Tuesday, April 14, 2009

5:30 – 6:30 p.m.

Roundtable: Hot Topics - Law School Admissions

Law school admissions professionals face issues everyday unique to the profession. Various topics will be discussed.

Facilitator:

Nathan Neely
Assistant Director of Admissions
South Texas College of Law

Tuesday, April 14, 2009

7:00 pm

Location to be determined

National Network of Law School Officers Social

Wednesday, April 15, 2009

8:30 am - 9:45 am

Issuing Digitally Signed Certified PDF Transcripts: A Case Study

Increasingly, potential employers from the private sector and government agencies are requiring job applicants to submit copies of their transcripts electronically. This session will present a brief survey of existing technologies for delivery of electronic transcripts, and specifically discuss Hamline University School of Law successful integration of secure online transcript ordering, PDF transcript generation, certification, digital signature, and secure automatic delivery.

Presenter:

Roberto Koch
Registrar
Hamline University School of Law

Facilitator:

Ben Hoffman
Director of Admissions & Records
University of North Dakota School of Law

Wednesday, April 15, 2009

10:30 am - 11:30 am

The ADA – How Law Schools Try to Level the Playing Field

The presenter at this workshop will give an overview of current ADA regulations and the methods law schools use to “level the playing field” for students facing a variety of issues. She will speak about documentation, working with medical and other experts, follow-up with individual students, working with bar examiners, and other more special situations. A panel of law school officers will discuss how and who handles ADA documentation and implementation at their law school.

Presenter:

Lynette Petty
Associate Professor of Law
Washburn University School of Law

Facilitator:

Elizabeth Fischer
Director of Administrative Services
Washburn University School of Law

Wednesday, April 15, 2009

11:30 pm - 1:00 pm

National Network of Law School Officers Luncheon and Business Meeting

NNLSO business meeting; vote on amendment to By-Laws; recognize out-going NNLSO officers; introduction of incoming NNLSO officers

Presenter:

Lylene Pilkenton
Assistant Dean and Registrar
South Texas College of Law

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*NNLSO Member William Jackson, Registrar,
University of Washington School of Law*

National Network of Law School Officers

To further the growth of NNLSO and to foster networking and information sharing, a website and electronic discussion list are available.

The NNLSO website is <http://nnlso.org>. Paid members of NNLSO may obtain the password to restricted areas of the website by contacting the [Secretary/Treasurer](#).

The NNLSO [electronic discussion lists](#) are hosted by the Washburn University School of Law.

National Network of Law School Officers email list: nnlso@lists.washlaw.edu

We're on the Web!

Visit us at:
www.nnlso.org

NNLSO Sessions (continued)

Wednesday, April 15, 2009

1:00 pm - TBA

The Importance of Providing a High Quality of Customer Service by the Registrar's Office

A high quality of customer service provided by the Registrar's Office is critical for a number of reasons. Students, staff, faculty and others have come to expect such delivery. Today, students and their parents especially have high expectations of the quality of service they receive in general given the fact that they have been faced with skyrocketing tuition rates over the past several years. Faculty, staff, graduates, and others interact with the Registrar's Office throughout each semester and have also come to expect quality service. They expect efficient handling of their inquiries and most importantly a positive experience. Providing high quality customer service by the Registrar's Office is paramount to meeting the expectations of its constituents and also for the successful functioning of the department.

Presenter:
Ray Grant
Assistant Registrar
New York Law School

Facilitator:
Oral Hope
Assistant Dean and Registrar
New York Law School

Wednesday, April 15, 2009

3:45 pm - 4:45 pm

Let's Get Organized; Helping School Administrators Get a Grip on Chaos

Law School and all other academic professionals are constantly juggling! Many of us believe we could be better at our jobs if we were better organized. Do you need help getting organized? We're here to help; it's time you got organized! This session will offer tips on better organizing your office space so you can be more effective at your job.

Presenter:
Jerri Cunningham
Registrar
Baylor Law School

Facilitator:
Pam Forcum
Registrar
Texas Tech University School of Law

Thursday, April 16, 2009

8:00 am – 9:00 am or 1:15 – 2:15

Facebook and Beyond: A look at the social and legal issues of communication trends at our schools

Social networking sites like Facebook and MySpace have become a fact of law school life. This session will look at trends in how our students are using these sites and other technology such as Twitter, Second Life, and Digg. What should our role be in this new communication mix and what are the evolving legal issues?

Presenters:
Julia Yaffee
Senior Assistant Dean
Santa Clara Law School

Hollis Kulwin
Senior Assistant Dean for Student Affairs
UC Davis Law School

Call for NNLSO Volunteers

The NNLSO Executive Committee met at Chapman Law School for our summer planning meeting. One of the major items of business was to discuss and decide on the regional areas we would observe. In 2001 when NNLSO implemented the concept of regional representatives, the EC adopted the five regions approved by the ABA. Many things have changed since 2001. The ABA now recognizes ten regions. The NNLSO EC decided to use the ten region breakdown as our guide. We also appointed one of our Board members, Denise Boessen, University of Missouri-Columbia School of Law, to serve as the EC liaison to the regional representatives. We feel this will allow for better communication and better service to the membership.

Have you ever thought about becoming more active in the NNLSO association? I am here to tell you how you can become more involved. NNLSO is in need of area representatives. Currently we recognize ten regions: Northwest, Far West, Mountain West, Midwest, South Central, Great Lakes, New England, Northeast, Midsouth, and Southeast. Each region will have one or two representatives, depending on number of law schools and states included.

If you are interested in serving, have your school's support, and can attend the annual meeting and at least one planning meeting, please let me know. Many of us are under budget cuts, implementing new data systems, or overworked so why would we want to take on something else? I can sum it up in two words – **Professional Growth**. I have been a member of NNLSO since its inception but I can tell you my life has become richer since I became involved with the NNLSO EC in 2001 – **as a regional representative** from the then Plains Region. Please consider volunteering. Talk it over with your Dean, Associate Dean, or other supervisor to see if you can become involved. You will not regret your decision to volunteer. I guarantee you will develop lasting friendships and help evolve NNLSO into a stronger, more useful organization.

Listed below are the ten regions with the current Regional Representative and positions we need to fill.

- △ **Northwest** - Oregon, Washington – 6 law schools - **NNLSO needs one volunteer.**
- △ **Far West*** - California, Hawaii, Nevada – 22 law schools - Courtney Hennigan, UC Davis, is the only representative for this region.
- △ **Mountain West** – Idaho, Montana, Wyoming, Utah, Colorado, Arizona, New Mexico – 10 law schools - **NNLSO needs one volunteer.**
- △ **Midwest** - North Dakota, South Dakota, Nebraska, Iowa, Kansas, Missouri – 12 Law Schools – Felisha McCaster, Saint Louis University, is the representative for this region.
- △ **South Central** - Oklahoma, Arkansas, Texas, Louisiana - Pam Forcum, Texas Tech, is the representative for this region.
- △ **Great Lakes** – Minnesota, Wisconsin, Michigan, Illinois, Indiana, Ohio – 34 Law Schools – Charlene Carpenter, University of Cincinnati, is the only representative for this region- **NNLSO needs one more volunteer.**
- △ **New England** – Vermont, New Hampshire, Maine, Massachusetts, Rhode Island, Connecticut – 14 Law Schools - Terese Chenier, Western New England, is the representative for this region.
- △ **Northeast** - New Jersey, New York, Pennsylvania, - 25 Law Schools – Joann Fitzsimmons, Albany Law School, and Maureen Carver, Villanova.
- △ **Mid South** - Delaware, Maryland, Washington, DC, West Virginia, Virginia, Kentucky, Tennessee, North Carolina – 29 Law Schools – **We do not have anyone representing this region. We need two volunteers.**
- △ **Southeast** - Mississippi, Alabama, Georgia, South Carolina, Florida, Puerto Rico – 25 Law Schools - **We do not have anyone representing this region. We need two volunteers.**

*One thought on the Far West region is to have Northern CA plus Nevada be represented by one person and Southern CA plus Hawaii be represented by another person.

Please let me know if you can serve.

Lylene Pilkenton, NNLSO Executive Director
Assistant Dean and Registrar
South Texas College of Law

Executive Officers and Governing Board 2008-2009

Executive Officers

Executive Director

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*NNLSO Board Meeting
Summer 2008*

*Chapman University
School of Law*