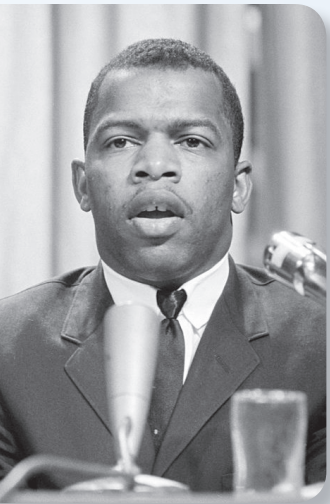


# An American hero on civil rights & structured settlements



**“We do not want our  
freedom gradually.  
We want to be free  
now.”**

**U.S. Rep. John Lewis  
Speaker, 1963 March on Washington**



On August 28, 1963, 250,000 people came to Washington, DC to hear Dr. Martin Luther King, Jr. deliver one of the most famous speeches in American history, “I have a dream.” Also speaking that day was **John Lewis**, Chairman of the Student Nonviolent Coordinating Committee (SNCC).

The son of sharecroppers, Mr. Lewis was one of the nation’s leading advocates for equal rights and non-violence. A Freedom Rider, he was beaten severely by mobs and arrested many times for challenging Jim Crow laws.

On that hot August day, Mr. Lewis explained his cause:

**“Our minds, souls and hearts cannot rest until freedom and justice exist for all people. We will not stop. But we will march with the spirit of love and with the spirit of dignity that we have shown here today.”**

In 1986, the citizens of Georgia’s Fifth Congressional District elected John Lewis to the U.S. Congress. Since then, he has established himself as a voice for racial equality and justice.

In 2010, Mr. Lewis addressed the annual convention of the National Structured Settlements Trade Association (NSSTA). He spoke about civil rights and his longtime commitment to structured settlements.

**Encouraged by the federal tax code since 1983, a structured settlement is a recognized way for accident survivors to tailor future income from a claim settlement to best meet their needs.**

Structured settlement payments are guaranteed and all income is completely exempt from federal and state taxes.

**Cong. Lewis is the only surviving speaker from the March on Washington.** The NSSTA is honored to publish this adaptation of his 2010 speech, as well as new commentary that Mr. Lewis recently provided, in commemoration of the 1963 March and other events from that era that changed this nation forever.



*John Lewis (second from right) with other March on Washington leaders including **Floyd McKissik** (far right), chairman of the Congress of Racial Equality (CORE); **Cleveland Robinson** (seated with glasses), chairman of the Demonstration Committee; and **A. Philip Randolph** (seated beside Robinson), founder of the Brotherhood of Sleeping Car Porters*



## “Dr. King’s speech was a cogent statement about the need for civil rights but its deepest purpose was about much more.”

**O**ur struggle was not a struggle against men and women. It was a struggle against customs, traditions and unjust laws.

During the 1960’s, I was arrested about 40 times, arrested sitting in and for standing in peaceful, non-violent protest. Each time there was a lawyer or a member of the Bar who came to my rescue. The lawyers took the struggle out of the streets and brought it into the courtroom.

Fifty years ago, in 1963, when Martin Luther King, Jr. was about to make his historic speech on the National Mall, I was huddled close to the statue of Abraham Lincoln, tapping on a portable typewriter, making last-minute changes to my own speech. As the newly elected chair of the Student Non-Violent Coordinating Committee, speaking at the March on Washington was one of my first important actions.

Dr. King spoke tenth; I was sixth. **Today, I am the last surviving speaker from the march.**

When I think back on that day and the hundreds of thousands of people who responded to the call to march on Washington, there is no question that many things have changed. Then, Martin Luther King, Jr. was a controversial figure taking risks so that his voice might be heard.

Today, the mere mention of his speech — and its powerful “I have a dream” refrain — evokes hope for the future, stirring memories of the past and mandates for change. But the context in which Dr. King delivered those words was quite different.

In April of 1963, just a few months before the march, he had written his now famous “Letter from Birmingham Jail,” advocating the moral imperative of non-violent protest by faith leaders. In May, the Commissioner of Public Safety in Birmingham, Eugene “Bull” Connor, had used police dogs and fire hoses on children engaged in peaceful protest in the city. And in June, civil rights activist Medgar Evers was killed by a member of the Ku Klux Klan outside of Evers’ home near Jackson, Mississippi.

The March on Washington represented a coalition of labor leaders, civil rights organizations and faith groups united in their call for governments and members of civilized society to defend human dignity, especially at a time when that dignity was under siege.

We have come a long way since then. **If Martin Luther King, Jr. were here today, he would take heart in the fact that the vestiges of legalized segregation are gone.** He would be amazed that a likeness of him had been placed on the National Mall. And he would be gratified that the United States had elected its first African-American president.

Yes, we have come a great distance — but we still have a great distance to go. Dr. King’s speech was a cogent statement about the need for civil rights, but its deepest purpose was about much more. His dream was about more than racial justice, though racism often represents the greatest moral stain on our society. His dream was about building a society based on simple justice that values the dignity and the worth of every human being.

That effort is the true legacy of King’s dream. Were he alive today, it is telling that his message would still be essentially the same.

**Today, Dr. King would still be asking questions that reveal the moral meaning of our policies. And he would still challenge our leaders to answer those questions — and to act on their beliefs.** Dr. King faced frequent threats on his life and the bombing of his home, and he and his family were in constant danger. He had no protection beyond his faith. But he believed in the power of the truth to expose what is wrong in America. He often quoted the notion that “the arc of the moral universe is long, but it bends toward justice.” And the reason it does is because of the central goodness of humankind.

Martin Luther King, Jr. believed that once people heard the truth, their tendency to bend toward what is right would pave the way for goodness to prevail. And it still can.

## Why I support structured settlements

What you continue to do, and what you're involved in every single day is helping to create a more perfect union. **I believe that structured settlements are the right thing to do and a fair tax treatment for people who have fallen on hard times.**

As I was thinking about what to share with you today, I came across the stories of two families in my district in Atlanta who have been deeply affected by the work that you do. In May 2008, a little 10-year-old girl was riding her bike through my district, in the heart of the city. She was with some of her friends.

A neighbor started backing out of her driveway. The neighbor saw the girls and called out to them, asking them to move out of the way. The girls did not hear her so the neighbor got out of her car. She asked the girls to move. But when she did, the car slipped into reverse and accidentally ran over that 10-year-old child.

The young girl survived but her injury required a series of painful surgeries. A structured settlement consultant stepped in and developed settlement payments that created a benefit from this tragedy. Thanks to her structured settlement, her parents have money for the surgeries that this girl needs. They're also saving money for her college tuition.

**Your good work, your effort, your involvement, turned a nightmare that could have ended a child's future into an opportunity to fulfill the American Dream.**

I want to thank you for this. I came here this morning more than anything else to thank you for all that you do for that little girl and to thank you for what you will continue to do for others in her situation.

Another young boy was a high school student in Atlanta. In 2004, he was just about to graduate. He was out driving

with his parents when the car crashed. This boy was thrown from the car and suffered a serious brain injury.

His mother worked as a maid in a downtown Atlanta hotel. She was forced to quit her job to take care of her son.

He required constant care. She had to feed him, bathe him, and every four hours his mother had to turn him.

She is a petite woman about 5' 1" and 100 pounds. The son was 6'6" and weighs 250 pounds. The only medical coverage they had was through Medicaid.

With your help and with your involvement, that family set up a trust that is funded from a structured settlement. That has allowed them both to live in a better apartment with more room. It replaces the mother's income and provides for an attendant to come in and to take care of the son. The mother can leave for a few hours a day, which gives her some relief.

**These two agreements and the involvement of structured settlements have eased the pain and suffering that accompany the worst tragedy a person can experience. They also demonstrate how the tax code can be used to simplify someone's life, to make it more fair and more meaningful.**

So today, again, I want to thank you for all that you do to help the citizens of our great nation. You make their lives a little more bearable, a little more peaceful.

You demonstrate the good that lawyers and others can do to make a difference in our society.

Thank you so much for what you do. **You always have a friend in John Lewis, as long as I'm serving in the Congress and on the Ways and Means Committee.**

These remarks are adapted from Congressman John Lewis' speech to the National Structured Settlements Trade Assn. in 2010.

For more information, please contact  
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