



## **U.S. Department of Housing and Urban Development**

### **Office of Native American Programs**

**National Best Practice Webinar (October 5, 2022)**

#### **Featuring:**

**Chickasaw Nation Construction-Related Employment and Training Programs**

#### **Featured Speakers:**

**Stacy Edgar, Chickasaw Nation Employment Access and Kelly Cook, Division of Housing**

Event producer:

Welcome, and thank you for joining today's ONAP National Best Practice Webinar featuring the Chickasaw Nation.

Before we begin, please ensure that you've opened the Webex chat panel by using the associated icon on the bottom right corner of your screen. Please note that all audio connections are muted until the Q and A portion of the call. You may submit written questions throughout the presentation, and these will be addressed during Q and A. To submit a written question, select all panelists from the dropdown menu in the chat panel, enter your question in the message box provided, and send. If you require technical assistance, please send a chat to the event producer.

With that, I'll turn the conference over to Heidi Frechette, Deputy Assistant Secretary.

Heidi Frechette:

Great, thank you so much [inaudible 00:00:45] everyone, I'm Heidi Frechette. I am the Deputy Assistant Secretary for the Office of Native American Programs, and I'm welcome you to the seventh installment of our National Best Practice Webinar series. And this is where we share housing stories from across the country and feature success stories of tribes and their approaches to Indian housing.

So in previous webinars, we featured tribes covering a variety of innovative programs from the San Felipe Pueblo Housing Authorities subdivision that was financed by the Section 184 and Title VI Loan Guarantee Programs to the Blackfeet Tribe series highlighting innovative housing solutions and the work that's being done to address tribal housing needs.

I want to note that all of our webinars are recorded and available on our [hud.gov/code](http://hud.gov/code) talk website, so if you've missed any of them, please feel free to go back. There's some great ones there in the archives.

Next slide, please. So last fall, HUD's Deputy Secretary Todman hosted roundtable listening sessions with tribal leadership from across our six ONAP regions. And during these sessions, tribal leadership discussed different issues and challenges they had in Indian housing.

Please advance the slide one more. So during these sessions, tribes often raise challenges they had in getting responses to RFPs for new construction and the difficulties they were having in hiring local, skilled workers in the construction trade.

It was also during these roundtables that we learned about innovative programs that tribes have implemented in response to these challenges. And so today, we're fortunate to be able to feature one of the programs that we learned about: the Chickasaw Nation construction related employment and training programs.

And I want to start out by giving a heartfelt [inaudible 00:03:06] thank you to Governor Anoatubby and his team for working with us to highlight the great work that they're doing. We're so excited to share the program with others across the country and really learn about how they've developed a variety of paths to well-paid, skilled positions that include day training, reentry programs, and board certified training. Also, certified training that benefits their housing improvement services program so that they can manage all of the maintenance or repair needs in house, which is very exciting to hear.

So as you listen to their presentation, I ask you to please think about any questions you'd like to ask. I think it's always such a benefit to hear about folks who've actually implemented things on the ground and maybe some of the challenges and barriers that we don't even think of that you encounter day to day. We are going to provide some extra time at the end for a discussion to give you an opportunity to weigh in and really tap into the knowledge base of these experts and their experiences, so looking forward to that piece as well.

Next slide, please. Thank you. Our speakers today are Stacy Edgar, the executive officer of the Chickasaw Nation Employment Access Division, and Kelly Cook, the executive officer of the Chickasaw Nation Division of Housing, looking forward to learning about their great work and the money successes they've had as a result of their training and employment programs.

So I'm going to stop talking so you can hear the good stuff from the experts, and I'm going to turn it over to Stacy to give us some background on the programs and how the nation developed them and really to delve into the programs.

So with that, Stacy.

Stacy Edgar: Heidi, thank you very much. As Heidi said, my name's Stacy Edgar. I am the executive officer of the Chickasaw Employment Access Division, and it is my pleasure to be here today. It's an honor to be asked. This is my first webinar, to present at that is, and so I'm excited, but also bear with me. I might stumble a little bit. I actually feel like it's easier to sit in front of a large audience and talk and see people rather than do this, but this is new, and I will do my best.

So Chickasaw Employment Access Division.

Event producer: Make sure to click on the slide. There you go.

Stacy Edgar: Over the Chickasaw Nation. I'm going to let you guys go ahead and read this. The Chickasaw Nation is economically strong, culturally vibrant, and full of energetic people dedicated to the preservation of family, community, and heritage. It includes more than 38,700 tribal members. The Chickasaw Nation treaty territory encompasses 7,648 square miles of South Central Oklahoma and encompasses all four parts of 13 Oklahoma counties. Now, this wasn't my original slide, but I was asked to present that, so I hope I did a good job with it. Also, there is, from the Chickasaw Nation website, our boundaries of the Chickasaw Nation and the counties that we serve.

All right, so I've started here today with an org chart just to familiarize everybody real quick of the Chickasaw Employment Access Division, our structure. I'm going to go over the whole division as far as what all programs we provide, and then I'll probably stay more focused throughout the presentation on worksite development programs and our vocational type programs.

But again, I don't want to walk away from this without everybody seeing that it's a holistic approach. We serve everybody from youth all the way through. We've had participants in their 70s and 80s in our workforce programs. We have college-type programs and manual labor programs. I just wanted to go over everything with you guys real quick, just to let you know that it's a big area, and we encompass a lot.

I have a budgeting special projects manager. I have an executive assistant. I have a director over our adult training area. Our adult training area has large programs under it. The Chickasaw Institute of Technology is located in our adult training area. That's our votech that I'll speak more about later on. Career Development Services, you'll probably hear me refer to that as the CDS program, that's another program that I'm going to hit on a little bit more here in a few minutes. It's really focused around service plans and barrier removal, barriers to employment removal that is.

And our worksite development program, and that is our construction program that a lot of the other programs send their program participants to while they're

working on barriers to employment. Also, we have our pre-employment opportunities. That says employment opportunities, it should say pre-employment opportunities, area, and under that area and that director's supervision is our reentry program.

Probably heard about a lot of reintegration programs. These are people with a department of corrections number, or people coming directly out of prison, trying to help them reintegrate into back into society and helped them become employable. The day training program, I could go on all day about our day training program. Such a unique program, such a wonderful opportunity that we've been given. We're so blessed here at the Chickasaw Nation to offer a program like this where people can come in and basically fill out an application and pass a drug screen and start working the next day making money to help towards whatever they need. And along the way, that program is a launching pad, but we'll talk about that a little bit more.

Our vocational rehabilitation program, that is also in pre-employment opportunities. Partner with the state a lot on that program, and it's pretty self-explanatory. It's our [inaudible 00:10:26] rehab program.

In our career guidance area, we have our school-to-work program. That is our program for students going to college or higher education schools that are nontraditional. And what we do in that program is we help them with everything, setting up their class schedule, also providing them on the job training. So if we had somebody who was going to college to be an accountant, we would place them after school in an accountant's office to work there and get on the job training while they're going to school to become an accountant. It's the best of both worlds. It's such a wonderful program. We have such a high success rate with that.

Also in career guidance, we have our Toksali SMART youth program, which has also been called our summer youth program. It's not just summer anymore though. We have a year-round program. It's basically our 14 to 21 year old students going to school and paying for them an after school job, or, like I said, during the summer to teach them workforce skills.

Our driver's education training program is one of our newer programs, very self-explanatory. We have a driver's education training program. We've helped over 100 students already this year gain their driver's license, and for our Chickasaw citizens, it's free of charge. So it's a very popular program, and the way that we walk our students through it, we've had 100% success rate.

And then our partnership development area, that's our area within our own division here that assists the other program. Our navigation team is where everything gets started. They are the group that grabs our participants right when they're starting their application process. They walk them through what all we offer throughout the whole division, and they help them fill out their applications. They do all of our drug screening. That team, like I said, that that

team stays very busy. They're the launchpad for the division. Anybody that comes into our division and gets services through our division goes through our navigation team to get started.

Our placement opportunities team is our team that creates our on-the-job training partnerships, so this division wouldn't exist without all of our on-the-job training partnerships. We have partners inside and outside the Chickasaw Nation that we send students to get on-the-job training. For our partners, it's a win-win for them. They get the free workforce out of it, and for us, they train our participants on the job, so it's one of the best trainings you can possibly get is on-the-job training. So huge piece right there to the division that is success of this division.

Our advocacy program, again, very unique and very important piece to this division. Once someone is in our division, once a citizen's here with us in any of these training programs, we are advocating for them. We are building their resumes. We are working with them on interviewing skills. We are making sure they have the clothing necessary to go on interviews, professional clothing, interest inventories, all of these things. We do mock interviews. We send out brochures, flyers upon with our participants what fields they're going to be graduating in, what fields they're getting trained in, those type of things.

And our advocacy team does a great job of making sure that hiring managers have all the information on our program participants before they ever even really meet them. And then when they meet them, that we found that there's a sense of comfort there and a lot more employability once that happens.

Finally, our career enhancement program, that's our mental wellness and physical wellness program, also our occupational therapy program. With a lot of our program participants in pre-employment training, especially our programs that involve barriers to employment, we have found that a lot of times our citizens have mental wellness needs and occupational therapy needs. They just haven't learned over the years how to maintain employment. And we trying to teach them that, the do's and don'ts and what's causing the turnover in their lives, so a huge piece right there.

We have therapists on staff and in the division that help out all of the other programs. Again, they're a supportive service to the rest of our division, and it's one of the reasons I feel like we're so successful.

So, again, sorry that took a few minutes, but I just wanted to go over the whole division real quickly so you see that there's a lot going on. We have 148 employees and we serve over 1,000 Chickasaw citizens a year in this division.

But moving forward, I would like to talk about our area of adult training slide. Here is a org chart. I wanted to show you guys this just to familiarize you a little bit with the structure and to point out a common theme.

I've talked a little bit already about, and I'll continue talking about, why I feel like that what we're doing is successful and some of the things in our structure that make it so successful. One is we have 52 career counselors in our division all together. These career counselors are a vital piece to helping our program participants succeed in gaining employment and also overcoming barriers.

Each participant, when they are brought into the division and they're accepted onto one of our programs, they are assigned a career counselor. That career counselor works with them on a service plan. They get started on that immediately, overcoming barriers, getting their driver's license back, making sure fines are paid for. Any learning disorders, we're trying to figure out, any, like I said, vocational rehabilitation issues that come up that we might need to address, these career counselors they're assigned to these participants, and moving forward, that's their job is to make sure that they know everything they can about them to make sure that they're successful in our division.

I just wanted to point that out so you guys could see in this area we have quite a few career counselors. We have foreman, and...

Moving forward, we're going to talk just a minute about the Chickasaw Institute of Technology. That is what I'm mentioned earlier is our votech here at the Chickasaw Nation. The Chickasaw Institute of Technology was implemented in 2016 to provide career training opportunities to Chickasaw citizens. The CIT currently provides career training in the following areas: construction, electrical, HVAC, plumbing, applied business Technology, and medical coding. Chickasaw citizens who are selected for career training receive compensation for 40 hours per week during their chosen program. All programs are taught by CIT instructors in our own CIT facilities.

Like I said, it is our facility, and we teach our students with our teachers here. We pay them by the hour for attending class and also attending on-the-job training with our partners. So if you go into HVAC, electrical, or plumbing, you will get class time hours, and then you also go to work in the field and get hours of on-the-job training with certified plumbers, electricians, and HVAC journeyman.

Our program is state board certified. We did not have to be state board certified, but we wanted to go that extra mile and get that certification. It also shows our students, "Hey, we're committed to being the best that we can be here in this program and provide you the best education and training that we can."

We have no problem with recruitment. These programs fill up very quickly. To get paid to go to class and go to on-the-job training to get hours towards a journeyman's license, that's just one of the greatest deals that I can think of out there right now, so super excited about this program. Super proud of this program moving forward, just can't say enough about our Chickasaw Institute of Technology and Construction.

Couple of things here real quick are probably asking yourself what's applied business technology? That is our training program that we have for executive assistants and administrative assistants.

There is a huge need out there for trained, not people who want to be, but people who are already trained to be executive assistants and administrative assistants. A lot of the training that they receive are is training that will help them get a job and become employable actually within the Chickasaw Nation, knowing specific things that they need to know to go to work in an office of a secretary, an undersecretary, an executive officer, director. It's a very successful class so far, and the students that are coming out of there are having no problem with employability.

All right, moving forward. I'm going to talk for a minute about our Career Development Services. You'll probably hear me refer to this as the CDS program. The Career Development Services, or CDS program, was implemented in 2007 to provide pre-employment training and barrier removal plan for participants who are seeking employment but do not want to commit to a long-term certification program. Barriers may include but are not subject to total inclusion of: no high school diploma, no driver's license, or limited work experience.

We have seen so many different barriers over the years in these programs. Like I said, mental health barriers, physical health barriers, fines, you name it. Anything that's keeping somebody from being employable, we consider that a barrier to employment and we're trying to help them overcome it. Again, that's why we have so many career counselors, and that's why we devote such one-on-one time to making sure that we know the root of helping each individual citizen with their service plan. Everybody's service plan is different. Everybody's got different things going on in their lives, so we try to be very personal with the way that we serve our citizens.

This is a six-month program as well, and this program uses cohorts, which is a very unique way to go about getting our participants through the program. They start each month, each cohort does. I believe this last month we had a very big cohort, which was I think 13 to 14 citizens started on the first of the month. They'll go through the program for the next six months, if it takes them that long, to get employed.

Again, if they gain employment while they're on this program, that's fantastic. That's our goal. But if not, they can stay on this program for maximum of six months and they'll stay on it together, so they'll complete this journey together.

Stacy Edgar:

And they'll stay on it together, so they'll complete this journey together. We've been doing this for about a year now and it's been a very successful way to go through a program like this. Workforce development. Work site development. Our work site development program was implemented in 2019 as a separate program from career development. They actually used to be one in the same and we broke them out into two different programs.

The work site development assists departments within the Chickasaw Nation with various construction and relocation projects. This working relationship continues to grow and support our goals of one tribe, one mission. Participants assigned to the work site development are assigned to career counselors within the CDS and day training program. So basically we have four foreman, we have four work crews and within crew development and within the day training program, if we can't find a work site that fits our participants' needs at the time, they go to our work site development program and they start working on remodels and things like that, construction projects until the barriers are met and overcome that they have that are keeping them from going on to on the job training that possibly has employment.

This is an internal program. We do internal jobs within the Chickasaw Nation. Again, like I said, we've done a lot of remodels and things like that. Our participants learned a lot of skills, but it also opens them up and frees them up to be able to do things like go to GED classes and things like that where we're not pulling them from a work site that possibly has employment at the end of it. It allows us a little more diversity to work with our participants on their barriers while they're on the work site development program.

Area of pre-employment opportunities. Again, just wanted to give you guys an org chart here to let you see the structure of this area and show you that as the other areas do, it has a common theme. We have a lot of career counselors. We have a lot of supportive staff. Like I said, we're very devoted to making sure we have as many people as we can providing the supportive service to our participants, getting to know them, getting to know all the barriers that are keeping them from gaining employment, and we want to overcome all of those in the process. So just wanted you guys to see this.

Moving forward to our re-entry program. This is one of our programs in pre-employment. Like I said earlier, I'm not going to read through this one, this is for our citizens who have department of correction numbers, which means they have at one time been incarcerated in prison or in a county jail for a long period of time, or they are coming out of prison.

We have a lot of participants come out of prison. We have a living facility. It was at one time years ago, a brand new assisted living facility for elders. We purchased that I think around 10 years ago and we did some remodeling on it. It's very nice. Each one of our program participants, we can house up to 21 program participants there. They have their own apartments, their own kitchenettes and those apartments. A lot of the program participants tell us that it's the nicest place that they've ever lived, which we're very proud of that. They do a good job of making sure that the participants, while they're there, our career counselors are having them save money for things like transportation to buy a car with, for a down payment on an apartment, things like that. Like I said, when we get a lot of these program participants that come out of corrections, come out of the prisons and just show up and need assistance, they don't have anything.



A lot of times they have the shirt on their back. So we start from scratch with a lot of them. We provide them a place to live and moving forward we also teach them how to save up some money and we're teaching them skills and a lot of them move on. We've had several move on from that program onto the institute this past year. We took two program participants from the reentry program onto our institute and now they're working on being licensed journeyman in their field. So what a wonderful progression and we're just super proud of this program and what it's doing.

My final slide here is over the day training program. Day trainings very unique. We started the day training program in 2018, so it's relatively new. Our day training participants, like I said, if they can come on to the program, fill out an application, pass a drug screen, they can literally get started the next day. We have so many work sites for them to work at, so many partnerships out there that are saying, "Yes, we will take a day trainer tomorrow if you bring them."

And in our own work site development program, they will take day trainers anytime if they're physically able to work manual labor like that. We've got a lot of options of more sedentary options like answering phones and things like that throughout inside the Chickasaw Nation and outside the Chickasaw Nation with our partners that we can place our day trainers at. I think currently right now at this moment, we have 60 day trainers that we are serving daily. So that 60 Chickasaw citizens who are willing to show up and work for the day and make a day's wage.

This is a 42 day program. It's unique in that it is a tax exempt program. It's a tax free program because it's pre-employment training and not employment of any kind. We provide our participants with a monetary subsidy in the form of a prepaid gift card that they can actually use a pin that's provided to them to get cash off of every day. So we worked out this with one of our partnership banks early on in the program and some other organizations just give a gift card. We went a little bit further. We went a little above and beyond and were able to get them the ability to draw cash off of there in case they need that to make a payment of any kind. They couldn't do that with just a regular gift card. So for a full day they get \$70 for a half a day, they get \$35.

And again, the reason it's a 42 day program is because they work full days for 42 days. That gets them to the \$3,000 limit and once they go over a \$3,000 limit, then they would have to start paying taxes on it and it would no longer become a tax free program. So that program is, like I said, it's been so popular, it's been so successful, at one point back in 2019, there were several days when we had a hundred program participants a day that we were serving daily and the way we're trending right now, we're up to 60. We could see that again and we never know how many people are going to show up and want to work in the day training program. So it's very successful. It's a launching pad to our other programs. While they're on that program, they apply for things like the Institute School to Work program.

They apply for career development. A lot of them go apply for reentry while they're waiting to get into the other programs which take a little bit longer to get on payroll and everything. The day training program, they can get started and they start making money the next day. So it's a blessing and we're super blessed and excited to have that program. It's very successful. I know that there will be question, I hope there will be questions because I would love to answer them moving forward. I'm going to turn it over to Kelly and let her talk a little bit more about her housing programs.

Kelly Cook: Thank you, Stacy. Again, my name's Kelly Cook. I'm the executive officer for the Housing Division of the Chickasaw Nation. We appreciate you all tuning in and giving us an opportunity to highlight some of the programs that we offer within the two divisions that we're very proud of. I'm going to attempt to advance, so fingers crossed.

Speaker 1: And remember to click on the slides before attempting to advance, Kelly.

Kelly Cook: Yeah, I am. And it's not advancing. Oh, there we go. The first slide is an organizational chart that shows the leadership of our housing division. We do have five separate housing areas with the director that oversees the daily operations for their respective area. However, today I was going to specifically discuss our housing improvement services area and our housing development team. First we'll start with the housing improvement services or HIS as we like to call it I love an acronym, so anytime I can use it, I will. This is ours HIS organizational chart. We have three section heads within HIS, a CHIP coordinator and office manager. And those positions assist our director Steven Lanceford with oversight of daily operations and the crew within HIS.

Our HIS team offers variety of services through their office. The first is CHIP Major. That program is a maintenance program that includes repairs, refurbishment, or replacement to the interior of a unit or a housing unit. These units are owned and operated, for this particular program, the units that they work on are owned and operated by the Chickasaw Nation under our home ownership program and worked completed under the CHIP Major ensures that those units continue to be safe and decent and sanitary.

The next is our low rent remodels. We have 605 low rent units located in developments throughout the 13 counties of the Chickasaw Nation territorial area. And each year in our Indian housing plan, we select a development and a number of units within that development. Sometimes we have to spread a remodel of a development over two years depending on the size. In addition to completely remodeling the inside of that unit, they will replace water lines if necessary. We are starting to see some that were put in the sixties and seventies have become obsolete or not serviceable. If the units do not have central heat and air, those are installed into every unit and new metal roofs are installed on all of the low rent units as well as all new siding on the exterior.

Another service they provide is the mutual help reserve and these are home ownership units that are returned back to us either willingly or if they did not meet obligations within their contract and we have to seek possession of those units. Before we go to our waiting list and reassign those home ownership units to another citizen our HIS team goes in and completely remodels the inside of the home to make it as if it was brand new and then it is offered to the next eligible family on the waiting list.

Another really popular program that HIS operates is our HISP maintenance program and that is a maintenance service offered for our homeowners program participants, as I'm sure all of you are aware, sometimes maintenance costs can get pretty high when maintaining your home and they may not necessarily be able to afford those maintenance repairs on their own, especially if it's unexpected.

So they can contact our office to utilize that HIS maintenance program and Steve and his team will work with them to get either the HIS team will go out and make the necessary repairs or if it's outside of their scope they'll contract it out. An example would be aerobic systems. That's something that was very popular in this area. However, the maintenance cost to maintain those is extremely high and we've gotten away from them and using them and however we do have homes that some so that HIS maintenance program, we can just have that repair made and then the homeowner will sign a payback agreement with the housing division to repay that maintenance cost over a period of time.

One of the things we look at when signing that payback agreement for HIS maintenance is making sure that we do not cause undue hardship on the tenant and their family financially. They also have a warehouse that the HIS team maintains. They have supplies and services for four other divisions within the Chickasaw Nation, not just housing. The warehouse is a million dollars in supply stock and that is inventoried daily by the warehouse team. They pretty keep a pretty tight eye on that and the stock varies from office supplies to lumber for remodels, anything outside of ink for printers, our HIS warehouse keeps for us to procure through them.

We also have a CHIP Minor program and chip minor provides rehabilitation needs for Chickasaw citizens and other First Americans homes who reside within the Chickasaw Nation territorial area. And when selected from the waiting list, a family can receive up to \$5,000 worth of rehabilitation work on their home. It must be their primary residence. Rehabilitation request can include new plumbing, flooring cabinets, roofs, remodeled bathrooms, repair, replacement of heating and air units, home lifts. With the drought that we are experiencing in Oklahoma, we're seeing a lot of requests for homes to be lifted.

Another one that kind of goes hand to glove with CHIP Minor is our CHIP Minor emergency and if an applicant on the minor program calls into the housing division and tells us we have an emergent need, our water heater is not working and now it's leaking everywhere, HIS will go out and will replace that hot water

heater and the amount that they use to do that emergent request will be deducted from the grant amount of \$5,000.

So when they are selected from the waiting list, they may not necessarily have the full grant amount, but that doesn't prevent us from taking care of emergency work. For all of the programs that HIS provides service through, an initial inspection is completed by an HIS employee, oftentimes one of the section heads or the coordinator and at that initial inspection they complete a scope of work to make sure that we're not going to bite off more than we can chew and that we get all of the needs addressed in the scope.

And then a final inspection is also completed by the crew section head once all work is completed to ensure that it is meeting the standard that's been set for the HIS team.

And the next couple of slides highlight some of the work that they're doing. These pictures are actually some of the most recent remodel work that they are doing in our low rent units in Hilton, Oklahoma. We have a 22 unit development in Hilton that had only five serviceable units at the time before this remodel started.

And by serviceable I mean they were not rentable, the ceilings had fallen in and there was a lot of plumbing issues. And so HIS began work on this back in October of last year. And to date they have completed seven remodeled units. And I do want to highlight a couple of pictures on this and this will go hand in hand with what Stacy does in his division. Two of the employees that are at our Hilton development doing the remodels are graduates from the Institute of Technology. And they're both wearing their shirts. And that wasn't even planned. They didn't know we were coming for pictures that day and they were both wearing their shirts. So we thought that was really neat. And as you can see in the pictures, they pretty much got the unit and everything is completely redone within the units when they go in and remodel.

We experienced a lot of plumbing issues at Hilton, a lot of shifting and so that was an additional unexpected need that came with these. So there were a little bit behind on time on getting the remodels done because they had to go in and jack hammer all of the floor to get to the plumbing to replace everything. They replaced all lines in the units. So I was really proud of all the work that they did and that's one of the completed units in the far right picture. They're still buckets and stuff, but they were moving everything out to move to a new unit that is a completely remodeled efficiency unit at our Hilton development. They put new appliances in there, we provide the appliances, it's got central heat and air now, brand new cabinets. We really love the flooring. We're getting away from the peel and stick tile. We're really proud of the work that HIS is turning in our developments in our homes.

The second area within housing that I'd like to share with you is our housing development team. And this is the organizational chart for our housing

development team. We have a director, three field superintendents, a lead field superintendent, and an assistant director. We also have a property manager and an assistant that kind of keeps everybody going in the right line.

Housing development has eight employees and when we are unable to secure a general contractor for new construction, our housing development team will force account the new construction project and operate as the general contractor. And when operating as the general contractor, the development team works as far ahead as they can in preparing for the construction project. For property purchase, the team looks for available land within the territorial area of the Chickasaw nation and that's where the property manager, we have someone dedicated to finding and securing property for the home construction, and those are operated directly in housing development so the turnaround time is less. Homes can be built in a subdivision or on their own, depending on the site selected by the applicant. We do have some plots of land available for them to select from or the applicant will have their own land and we can build on their land. They just would have to deed it to us and it would have to be at least an acre. The development team takes care of the-

Kelly Cook:

The development team takes care of the co-op agreements for every site and that includes fire, police, city, and county services depending on where they're building. They draw the site plans and they are the ones that facilitates the work with our procurement team during the bidding process.

One of the recent restructures that us, as the tribe, underwent separated out procurement and made it its own area within commerce. So we work with a different division and we have not seen any kind of lapse in service or quality. That's thanks to our development team. A team from procurement and a team from housing, they open the bids and evaluate, base the lowest bid, cost analysis for each bid, and Indian preference are all reviewed during the bidding process. Our development team meets with the applicant and the applicant selects the color of the brick, fascia, shingles, ceramic floor tile, carpet, their countertop colors, and they also select their landscaping package, which I thought was kind of a neat little add-on.

Once some contractors are selected, our development team will monitor the work of each trade and complete inspections throughout that construction process. So they operate as a true force account when we are unable to secure general contractors and that has been a recent barrier that we have encountered due to Covid. Everybody's got a lot of work and they don't want to take on more and they're also seeing some issues. We're getting feedback that getting people to come to work for them.

So our team's been really tasked with a lot of construction projects lately and they've risen to the challenge and we're very proud of the work that they're turning. On this next slide, this is one of the co-ownership units that was recently completed. It's one of my favorites. I love a gray brick and it is personalized based on the selection of our tenants and we've come a long ways

from where we started and we're very appreciative of those opportunities to be able to provide this service to our citizens.

And here's some interior looks as well. The only thing that has changed is that we have gotten away from the white appliances and now offer black. But the appliances include a stove, refrigerator, and dishwasher in every home. And I think that was ... Nope. That was not my last slide. Yep. It was my last slide. Yay.

Heidi Frechette: Stacy and Kelly, I want to weigh in and thank you so much for your insightful and informative presentations and really sharing with us how you put together such detailed and thoughtful employment training programs. And of course, [Wylynnne?] and thank you so much for the work you do and your commitment to your tribal members. It's just very inspiring and I'm also struck by the holistic approach that you all take in making sure that there are the critical supports there for folks. I love the launching pad idea. I love that idea and really the practical hands-on approach that you take too in really improving people's lives, improving housing, improving communities. It's very inspiring. So thank you for sharing that with us today.

And I have some questions but I know other folks likely have questions as well after hearing your presentations. So for those of you in the audience, please type your questions in the chat box or feel free to raise your hand if you just want to ask a question and not type it in the chat going forward and I don't know if there's any. I see one question asking about if the slides and recording will be available. Yes. The slides, a copy of the slides, will be sent out to all those attending as well as posted on our code talk website and the recording will be available there as well.

So I know there is a lot of good information in the slides and also, you may want to share this webinar in the future with other folks so that'll be available as well. So while we're waiting, I'm going to kick it off and ask a question. I'm going to start with Stacy. I just was wondering if you have any tips for success you'd offer communities who want to start similar programs, programs on intensive construction-based curriculum. Where did you start? What's critical to cover? Any barriers or struggles at first that you want to share?

Stacy Edgar: Yeah. Well, I guess one of the biggest things that's helped us out is our curriculum. We found a good curriculum first. Again, like I said, we're very proud to be state board certified. That was something that my team came to me and said hey, I think we can do this and I said fantastic. Let's do it. It's not required because at the end of the day, in the journeyman field, as long as you're an apprentice and as long as you're working under a journeyman and you get your hours, you can take a test and become an electrician and an HVAC plumber, any of those type of journeyman.

But if you're state board certified and you can use curriculum like we can in the classroom, those classroom hours, I think ours actually either count for one and a half or two times the hours in the field so it's an advantage. Everything that

we're looking for is, like I said earlier, just above and beyond, something we want to do that nobody else is doing, something we want to offer our citizens that ... I mean anybody can go to a VoTech and I'm proud to say that we have funding through other programs within the Chickasaw nation that send people to VoTechs and that's great. But we want them to come to VoTech, our institute of technology, work with us because I think we can just offer our citizens that little bit, like I said, above and beyond what anybody else can.

So to answer your question, I truly believe that make sure that you have a good curriculum, a good base, within our career development services, a good service plan. These service plans are so important. When somebody comes in, we spend a day or two, at the least, with counselors and with therapists making sure that we know everything we can in order to help that person move forward, what they got going on in their home life, what their childcare needs are, physical limitations, mental limitations, those type of things.

Like I said earlier, you'd be surprised at how many people come to us midway through life, 40s, 50s, and don't have a high school diploma, don't have a driver's license. These are things that are on every application that I know of. If you have a valid driver's license, if you have a high school diploma, those are questions that are asked and eventually, we want everybody that comes through our division to be able to say yes, I have both of those. So just those basic needs, making sure that you know, on an individual basis, how to help each person that comes through your program. That's what I feel like makes our program so successful.

Heidi Frechette: Yeah. And thank you for highlighting that because I think that's one other thing that really resonated with me in listening to your presentations is the fact that you have counselors there and you meet the person where they're at. Right? So you look at the whole person and what they may be dealing with and really provide that support and having counselors there. I just think that's probably, like you said, one of the main keys of success so it's great to hear.

Stacy Edgar: Yeah. We like to call it individual intentional career counseling.

Heidi Frechette: I like that. I like it. Equal success. Right? Equal success. Kelly, I was going to ask you really the connection between your program and Stacy's program. I mean it's just so vital, right, that connection that's made. And I'm just wondering, I mean you've shared the benefits. What are some suggestions you have for other housing entities who want to start similar programs? What would the baby steps look like?

Kelly Cook: Well, I think everyone is unique, of course. And so, I think the very first thing that you have to decide is the need and everyone's needs are different and housing is needed across the U.S. What is the particular need for that area or that tribe or that TDAG? And it's a lot of support. We are very fortunate. Our administration supports the programs that we operate daily. The mission at the Chickasaw Nation is to enhance the overall quality of life of the Chickasaw

people and we are given the tools to meet that mission and it comes down to support and support of the vision.

But I think the first step is what is the actual need. There's a lot of need for remodels in our area. Housing itself, there's a need for new units. There's also old units just sitting there that if they're rehabbed, they would be good homes that I would have my family live in. So I think that's the first step is finding out what that particular area or tribe or TDAG need is and it's buy-in also. I feel like is getting whomever or whatever the funding source is, buy-in for your vision, and the services that you want to provide. Housing is a need no matter who you are or what color you are and I think that's an easy sell. It's just, I think sometimes people may not know to ask. You know? I can operate in a silo sometimes and I've been given a different perspective here and there by my supervisor and it just makes me think how can we improve? How can we do better? Things like that. So that's the first step is what is your need and buy-in.

Heidi Frechette: Great. That's great advice. And I think, like you said, thinking outside the box too is so critical. So while I've been asking my questions, other questions have come in. And so, I can just read them from the chat and then I'll ask the others to chime in if I'm missing any.

Linda: I'd be happy to read them if you want.

Heidi Frechette: Oh sure.

Linda: Okay. We also have somebody I think who wants to ask a verbal question so maybe we can take care of that person.

Marvin: Sure. Let's go ahead and pick that question.

Linda: Okay. Thanks Marvin.

Marvin: You're welcome.

Ginger: Hello?

Linda: Yes.

Marvin: Yes.

Ginger: Hi. My name is Ginger Preston and I work for the White Mountain Apache Housing Authority in Arizona. And recently, I was approached by our local community college, which isn't tribally-owned. It's the outside community college that we contract with on our reservation and they want to start a construction integrated technology program similar to yours but it's not in-house like we would do it. They've asked us on some guidance on what is



needed and what would we want for our program, which we have a development force account maintenance, all of that.

We have about 300+ employees in our housing authority and a majority of those are forced account workers. The only thing, I guess, you are able to justify the working hours along with your program to get that credit and be able to, I guess, not lose the hours. But in our situation, I think a lot of our employees would be interested in a program like this and I was glad to see the email come through. There was a few slides in the discussion with your tribe on this program that you have within your housing authority.

And I missed the first part of the presentation but going back to the baby steps that Heidi [Perchette?] was talking about and the need. We do have the need here. I'm just writing everything down. I know I can go back and watch the recording but I like asking as you're all here. As far as funding goes for this program, did you kind of partner with other tribal departments? We have a behavioral health services department. We have a career development and that career development, is that within your housing authority or is that another tribal agency?

Kelly Cook:

Stacy's team operates, they are their own division. They are not part of housing. They are one of our sibling divisions. And so, we kind of work hand-to-glove with the services that they offer in placing citizens within work sites and things like that. And then once they graduate the institute, if we have positions that are open, they're the first ones we go to just because we know the training that they've gone through. We know the rehabilitation that they've gone through. And so, we really take advantage of that sibling type of working environment that we have. And it's like a hand-of-glove approach almost, in my opinion, where they have gotten them ready for the work field and workforce and we have a position in the workforce ready for them.

So sometimes, we can't take on everyone within housing that graduates from them. But boy, if we could, we'd be sitting real good. And you had mentioned the operational, housing operates on the Indian Housing Block Grant that we receive. We have 114 employees within our division. 50 of those is in the HIS team, which is a force account-based area. And then, our development team of eight. So out of that 114 and all of the services that we provide, our programs and our division operates off the Indian Housing Block Grant we receive from HUD. But I'm going to defer to Stacy on his area.

Stacy Edgar:

Our partnerships are just a huge reason that I feel like our division is so successful. Like Kelly said, I mean we're trying to make sure that our citizens are trained in whatever fields, whatever area it is that they want to go to work in. And then, we rely on our partners to provide on-the-job training and ultimately, to pick up our citizens and hire them in the areas that they've been trained in. In the years that I've been here, it's just nothing but success so far. We train them. Of course, they're going to have a great opportunity of getting employed within the Chickasaw Nation being Chickasaw citizens. So we are funded. We do have

some grant funding that we work with several of our programs but the majority of our funding is our tribal funds. So yeah. The revenue funding is basically the majority of what we operate out of.

Ginger: Okay. Thank you.

Linda: And Stacy to that, this is Linda. We did have a question. Someone who was asking what kind of budget does it take on an annual basis to keep this program going?

Stacy Edgar: It depends. So it's based on how many participants that we take. I will share a few numbers with you guys as far as participant numbers. This is some interesting information that I have down here. We have 50 participants, a maximum on our career development program at any given time so 50 citizens that can be on that program. We run an average of around 40 to 45, just turnover from people getting jobs to coming from the day training program onto that program. We have 40 maximum participants on our reentry program. We run around 30, 35. Again, turnover any given time. We got people coming onto the program. We got people getting jobs off of the program so those programs are fluid. They're consistently rotating. Participants coming in to the program and leaving the program is just a cycle. But like I said, if we were at max capacity, we would have 50 on career development, 40 on reentry.

We have 12 program participants in each one of our Chickasaw Institute of Technology programs. So we have 12 in our HVAC program. We have 12 in our electrical program, 12 in our plumbing program, and 12 in our contract construction labor program. That's where we start the year out with. Last year, we ended up graduating 35 so that was fantastic. That was a big success rate. Life happens. People get into the programs like this, they realize it's a big commitment. We lose some within the first couple of weeks. Then unfortunately, we lose a few more throughout the year. Like I said, life happens. Maybe they need to look for a job or a opportunity at that time that pays a little bit more than what we can offer them as a participant.

But the long-term, the benefits to it to become a licensed journeyman, it's worth the sacrifice if it's that time in your life where you can afford to do that, if you don't have a lot of other people depending on you and you can set aside that time of your life and you're at a spot where you know can work for. We pay all of our program participants \$12 an hour. And so, moving forward, that's how many we have on those programs.

Day training, unlimited on how many we could take on that program. I don't know what's going to happen if we get over 100 again. That was a crazy time in our world to see over 100 program participants. But yeah. Those are the type of numbers that we're looking at. Overall, I don't know exactly what it would take because like I said it's situational. It's how many program participants you want to take on to each one of these programs. But we keep in mind that we only run a one to 15 maximum ratio for career counselor to participant.

So on the barrier side, on working on all of the things that go into making our program participants successful outside of the classroom and outside of their on-the-job training with our career counselors, we only take a one to 15 maximum ratio. So we never get above that. We don't ever saddle any of our career counselors with more than 15 program participants at a time.

Linda: Thank you. Thank you. We also did have a couple of questions that look to those outside services a little bit.

Linda: ... to those outside services a little bit, and one was, do you offer supportive housing and how do you address unhoused and homeless people? Another person was asking how you incorporate mental health support into your wraparound.

Stacy Edgar: Kelly, you want me to keep going?

Kelly Cook: Yeah, sure, because I think maybe they're asking about the housing you mentioned that you offer for your participants. I don't want to assume, but I think that's probably what they're referring to.

Stacy Edgar: Yeah, I'm the same. I don't really want to assume, but we do come across it, and obviously, I did go over that in my presentation about our reentry program. We do offer a living facility for those who do not have housing at the time. That is our only living facility that we have though. Our other programs, we don't have a living facility, but we partner with our area office. If our participants do not have housing, if they are truly homeless, then we can work with our area offices, our social services department to make sure that they have emergency housing until we can get them on their feet.

And like I said, with our career counselors working with them, trying to make sure that they're saving enough money along the way, we partner with other programs to make sure that they have a place to live, and then we try to get them into... Along with working with housing... On assisted living, low income housing while they're on our programs. I apologize. Somebody's mowing all of a sudden outside. That's great. Again, our living facility for reentry is our only living facility that we operate, but our partnerships with our other programs provide funding to help us make sure that our participants have a place to stay while they're starting the training and then we help them work on saving for their future.

Linda: And then with respect to mental health support services, do you... I'm sure you do, so do you have some referrals out or do you have clinicians there in the [inaudible 01:11:24]-

Stacy Edgar: Absolutely. Yeah. We have two licensed therapists that are devoted to our division alone, and then we have three counselors that do, what I was calling earlier, occupational therapy, but when it becomes a clinical issue, we do a

referral to our licensed therapist and then our licensed therapists actually work with our family services division and they have the ability to do referrals to... If it's suicide awareness, if it's abuse, anything like that, they have the ability to do referrals to more of the experts in their field. Yeah, we are in the system and they are a great partner with us moving forward, and a lot of our participants that fail a drug screen are offered help through our mental wellness program, inpatient or outpatient, until they're ready for pre-employment.

Like I said, the holistic approach, making sure they're mentally ready, making sure they're physically ready, making sure that they've tackled all of their substance abuse issues, whatever that might be, before we get them into one of our programs is really important, because if you go the other way and you let somebody start that has those issues, then you're eventually going to have to pull them away and get them help anyway. We try to make sure that that's done first and we have the support and everything through our leadership to make sure that we exhaust any avenue that we can to make sure our participants get the services they need before we start them on any of these programs. We want them to be ready to succeed once they start.

Linda: Thank you. We did also have a question, I think I know the answer to this one, but that it was whether your programs were available only to tribal members or to members of other tribes?

Stacy Edgar: Yeah, so-

Kelly Cook: For [inaudible 01:13:39]. Go ahead, Stacy.

Stacy Edgar: Go ahead, Kelly.

Kelly Cook: You first. No, you first, Stacy.

Stacy Edgar: Chickasaw Employment Access speaks for itself. My division is for Chickasaw citizens only.

Kelly Cook: For the housing programs, because we are funded through the Indian Housing Block Grant, we do offer services for all First Americans and non-native as well. However, within our waiting list and within our programs, we do have priority for our citizens. That's what we're here to do, and we do have other First Americans in some of our programs and non-natives as well, but our housing programs aren't just for Chickasaws. We do offer services for others.

Linda: The last question that I have right now was someone said, "Wonderful work. Have you had other tribal communities come to visit to share, to observe your programs and visit?"

Kelly Cook: The housing division has had a couple of TDHEs and other tribes within the area that come and look at our policies and how we operate daily. We haven't in a

while and I think that's probably because of COVID and things like that, but that's always something we're open to asking about.

Stacy Edgar: Yeah, we get requests, especially, we have a thing called our inner tribal that we have all the five civilized tribes meet... What is it, Kelly? Once a quarter?

Kelly Cook: Yes, sir.

Stacy Edgar: Yeah. Once a quarter, so we've got a lot of our other tribes that are constantly picking our brain, we're picking their brain, trying to make sure that we're all providing our best services, so we've had several come down and tour our facilities and just sit down with us and ask lots of questions, and we love that and we love also being able to go to their tribes as well, and we love that open door that we feel like we have with the other five civilized tribes we work with.

Kelly Cook: Yeah, we've had one tribe come and two look specifically at our HIS structure and the services we provide through them through that area, and while our structure didn't translate well for their area and for their need, it helped them identify what would work and base a grant base structure similar to the \$5,000 grant. It may not necessarily work like carbon copied, but there're bits and pieces that may work just depending on your region, your needs and things like that.

Heidi Frechette: Great. Can I jump in if there aren't any more questions? I promise I won't ask tons, but this is just so exciting. I just want to point out in the comments for Kelly and Edgar... I'm sorry Kelly and Stacy, is that people are saying how wonderful this is and thank you so much and how inspiring it is, and I have to echo that too and applauding the Chickasaw Nation for this amazing collaboration and program and really supporting and uplifting and providing a launch pad for your citizens. I want to share that too with you both. I don't know if you can see the chat, but I also wanted to give you a chance before we wrap up here. Are there any success stories that are your favorites that stick out in your mind? Any positive employment rates that you're seeing from your graduates, especially those going through the reentry program? Are you seeing where they're ending up or one particular person that really impacted you or situation that you could remember that you want to share with us?

Stacy Edgar: We do a six month and a one year follow up with all of our program participants, and so, we learn a lot through that. I wouldn't say that there's one, because there's so many. I'd hate to just boil it down to one, but there are a lot of heartwarming stories about... I said it earlier, we've got program participants from our reentry program going in our school-to-work program and our institute of technology. They're going to be professionals. They're not just going to get a job. They're going to get a career out of this, and they even tell us at the end of the day, they're not going to get this opportunity somewhere else.

With the partnerships that we have and all of those people having a felony background, you would think, well, how in the world is somebody with a felony background going to... They could get a license, but how are they going to get a job? You would be surprised. There are a lot of jobs out there in the trades fields that a background is definitely something that they can work around, especially if they get an opportunity like they do with us where we have partnerships with people that get to do on-the-job training. They'll come back later on. We've had people come back and say, "Hey, we don't care about a felony background. We're going to find a place for this person to work for our organization." We've been very blessed with that, and again, for the participants to be self aware of that, for them to come to us and say, "We understand that we would not have this opportunity," that, at the end of the day, man, that fills everybody's hearts with joy and makes it all worth it at the end of the day.

Heidi Frechette: Thank you so much. Kelly, do you have anything to add?

Kelly Cook: Yeah, I think what we define as success between the collaboration that we have with Stacy's group is when we have someone that comes out of the institute or one of their working programs and they learn the trade or learn even further into the trade and they're proud of the work that they produce and they're proud to tell people where they work and what they do, and we've had a couple of the ones come out of institute and we do have a minimum income requirement for our home ownership program that they never thought that they would even be eligible for, but because of the service and the education that they received through Stacy's group, they secured full-time employment through our HIS team and now, they're on our home ownership program.

I think that goes back to Stacy's wraparound approach and not just, "Let's stick them in this spot and get them a check every two weeks." It's a, "How can we make them better? How can we make their life better? How can we raise them up?" It's more of a hand up than a handout. I think that's our perspective of the approach and we're really proud of what Stacy's doing over there with our citizens and that we reap the benefits and the rewards from that because we see it day in and day out within our operations.

Heidi Frechette: Thank you. Lynda, did you have something?

Linda: I was going to mention that Iris reminded me of what was a really special element of your program where folks had the opportunity to do video practice interviews and get that comfort level and get that feeling of what it's like to participate in that and then how you used them. Do you want to speak to that for a moment?

Stacy Edgar: Yeah, that's a part of our advocacy program, and again, some of these things are so cool and unique that you want to say, "Well, this is the reason why," but all of these things together, all of these different aspects, career counselors, advocacy, all of that are the reason why I feel like it's so successful. Just everything that's been put into these programs, but yes, we do mock interviews

and we also work on making sure that everybody's resumes look good. The mock interviews are so cool because we video them and we actually send a mock interview if the participant wants us to, which we always make sure they're comfortable, make sure that they like what we're sending out to a hiring manager. If there's a job they want to apply for, not only the application's submitted, but we'll email their mock interview to the hiring manager and let them watch them interview before they ever even meet them.

I'm here to tell you that I've had so many colleagues over the past years tell me that the mock interview was what got them interested in even wanting to interview that person. Wasn't even looking at their resume. It was the mock interview and they were like, "Well, I want to interview them. They're full of life. They're passionate about it," whatever they see in them in that mock interview. Or I've also had them say, "Hey, I'd love to interview that person, but just by their body language and everything, they probably need to work on this," and that gives us feedback too on what that person needs to start working on some more in their interview process to make them successful with...

Interviewing's hard, especially nowadays where a lot of interviews are done like this right here. They're done via Zoom. We do that as well. We do mock Zoom interviews now, which, who'd have thought we'd be doing something like that three or four years ago, but the mock Zoom interviews are very popular and very successful. All of it put together is the reason why these programs are successful and we have such a high success rate in people getting employment.

Heidi Frechette: Thank you. Where do you see for the future? What do you see for the future? Do you have future plans, other programs, anything you want to share? You don't really have to build on perfection, but if there's anything that you guys are looking forward at.

Stacy Edgar: Always looking to do better, to do more. In our institute, we are definitely always looking to see what the new most popular unflooded markets are out there. We want to steer our participants in the direction of unflooded markets. We want them to be employable, have long careers in whatever they decide to go in. That's one of the biggest things is always looking at trends, seeing what somebody can get a certificate in, they can get a journeymans in and have a long and successful career in. Just paying attention to detail.

Surrounding areas. A lot of our people stay close to home, which is great, that's what we want, but looking also what's... Maybe something that if somebody decided to move. That's the wonderful thing about the trades in my opinion, is that if you wanted to up and move to Colorado, California, anywhere like that, and you're a licensed plumber, you're going to find a job in that area. These things travel with you. That skillset travels all over the United States. This is a lifelong thing that they're gaining with these programs, but yeah, just providing more diversity is probably one of our biggest things moving forward.

Heidi Frechette: Fantastic. Kelly, did you want to add anything?

Kelly Cook: Yeah, one of the things that me and Stacy have discussed before and we're looking at is how we incorporate the institute into what our development does when they're force accounting and constructing homes is getting that hands on experience and continuing that hand-to-glove, on hand construction experience or electrical or plumbing or whatever the trade, and then they're seeing that end result with the family that gets that home and stuff like that. That's something that we hope to eventually be able to finally roll that ball down that hill and get that implemented. That's something we've discussed and we've been looking at how does that work and how can we get the timing and things like that, but that's something I'm excited about.

Heidi Frechette: Sounds fantastic. I'm going to put this on your list. I think you're going to have folks reaching out to you after this webinar too, and as they watch the webinar, to come visit or speak with you or get best practices from you as well. You'll probably be busy with another thing on your plate, but that's what we hope to inspire here. Thank you guys so much. Is there anything we didn't ask? Is there anything you want to add or any closing remarks? I don't see any more questions in the queue.

Stacy Edgar: Thank you again for letting us share. Again, this was a new experience for me. I enjoyed it immensely. Talking about what I'm privileged to do and be around every day and have chosen to do, it's an honor, it's a privilege, and that somebody would want to listen to me is actually pretty shocking, but thank you again so much for asking. We appreciate it.

Kelly Cook: Yeah, I think Stacy summed it up really well and we're very passionate about everyone and needing housing and needing employment and how important housing is, and that we get to work with Stacy and his team to get to that finish line on some of our citizens reaching those goals. That's very important to us and we appreciate the opportunity that you all gave us to be able to highlight.

Heidi Frechette: Well, we appreciate both of you and again, [inaudible 01:28:38] and thank you so much for being here. Your passion shows through in your presentation, your work, but I think also the results as well that you've shared with us. Thanks to everyone today for joining us. We had a great discussion, great attendance, we're very excited. Just look forward to future opportunities like this. This, as I said, will be posted on our website and all folks in attendance today will get the slides as well emailed to them. I have to mention something quickly. Just a reminder that we're going to be announcing some funding opportunities including the tribal hud-vash expansion later this year, so want to throw that out there, and also, as I said, look for [inaudible 01:29:31] talk for the recording of this, but again, thank you both so much and thanks to everyone for attending. Look forward to some more great conversations in the future.

Event producer: That concludes our conference. Thank you for using Event Services. You may now disconnect.