

PLANNING FOR EMPLOYMENT WITH STUDENTS WITH DISABILITIES

TRANSCRIPTION OF THE ONLINE WEBINAR HOSTED ON APRIL 21, 2009 BY THE UTAH PARENT CENTER

**Presented by: Carol Ruddell,
Work Ability Utah**

This is Linda Smith with the Parent Center, and I'm a Parent Consultant here. Welcome to the webinar. We have Carol Ruddell here today with Work Ability Utah. Before we get started, can everybody hear me, and are you all connected? If you are, do you want to, on your left-hand bottom side, there is an area where you can type in your questions and e-mail. Do you want to type a 'y' for yes if you can hear me real quickly so I can make sure you're all there? Okay, Mara typed in yes. Thanks Mara. How about the rest of you? I know Rob has already answered. Good, we heard from Constance. Okay, I'm going to go ahead.

The first thing I want to talk about real quickly, is this is our first webinar, and it's on transition. We will have 3 webinars. Hopefully all of you have received emails about the transition to adult life webinars. If not, you can get on our Utah Parent Center website to check on the webinars. They're all free and the next one will be May 5th, and it will be about what students with disabilities need to know about going to college. And that will be Steven Lewis from Salt Lake Community College, Disability Resource Center. Following that one, webinar 3 will be what parents and you should know about transition on May 19th. And that will be Susan Loving from the Utah State Office of Education, who is a transition specialist and she will discuss what students need to know about transition. Also, you will soon be receiving an email about another webinar that we're going to have on parents as partners in the IEP process and early dispute resolution. One will be on assessment and what students with disabilities need to know to participate in school assessments. That will be Wendy Carver, from the Utah State

Office of Education, followed May 21st with "Everything You've Always Wanted to Ask About the IEP," with Glenna Gallo from the Utah State Office of Education. And then on May 27th, Positive Behavior Supports and the IEP process and how to deal with behavior problems, and how you can help prevent discipline problems at school and at home.

I'm going to quickly introduce Carol. Carol Ruddell is currently the Project Director of Work Ability Utah. Work Ability Utah is a Medicaid-infrastructured grant from the Centers for Medicaid and Medicare Services. The goal of the project is to create a comprehensive system of work incentives and supports that will increase employment for individuals with significant disabilities. The project is created as a comprehensive consumer response system of work supports that will increase employment outcomes for individuals with disabilities in Utah. The Utah Department of Health, Division of Health Care Financing is the recipient of this grant. She works with the Department of Health, and also collaborates with the Utah State Office of Rehabilitation, the Department of Workforce Services, the State Office of Education, and the Division of Services for People with Disabilities Unemployment. Prior to joining Work Ability Utah in October 2005, Carol was a teacher for 22 years, working primarily with the deaf and blind students in 3 states. For 12 years, she worked as the transition specialist for Utah Schools for the Deaf and the Blind, where she coordinated with agencies, local businesses, and community resources to serve transition-aged youth in school districts across the state. I will put in a plug, and she will have a slide on this; all of you should take time to go the Work Ability Utah website, which is www.workabilityutah.org They have several different groups, including going to work, which is information and support about going to work; hiring your workforce, which talks about the Americans with Disabilities Act and employment; healthcare and medical assistance; social security and work incentives; and then transition. It's an excellent website, and I must admit that I go to it almost daily

and use the resources and the links. It is an excellent resource that all of us need to be aware of when accessing services for our students who are in transition, and those individuals that are now accessing adult services. I'm going to turn the time over to Carol now to go through her presentation. You are welcome to at the end of this period, you're welcome to ask your questions, there will be a question and answer period. Also at the end of this presentation, there will be an evaluation form that we hope you'll take the time to fill out. I'll turn the time over now to Carol.

Thanks Linda, I appreciate that introduction. Just as an FYI, I'd love to say my website's all up and running and perfect, but I will say that if you go to the "Transition" tab at the top, it isn't complete; we're still trying to finalize that. As you all are very aware, I'm sure is that, transition's a pretty complicated subject, and unfortunately, trying to get it all into one website has been quite a bit more challenging than we thought it would. At the bottom right of your screen, you see a checkmark and an 'X'. If you're a parent, would you give me a checkmark right now? Okay, that looks good. Now how many folks are teachers? If you'd give me a checkmark right now. Okay, well that's great. We've got one teacher, thanks Bridget. I know sometimes it's a little more complicated trying to figure out how to do the webinars, but thank you guys for replying. I'm curious as to who else is represented, if you'd type over on the bottom left at the bottom, if you'd just type the things that you are, that you do. If your career is not a parent or a teacher, I'd appreciate that. Parent advocate – thanks Constance. Any vocational rehabilitation counselors, support coordinators from DSPD? I'm just trying to...I want to tailor this to meet y'all's needs.

Okay, well I'm going to move forward then and just give you a little bit of, I have a lot of information in this particular webinar. I'm going to start out by saying that any of the brochures for any of the programs and services that we do

discuss today, just email me and I'd be happy to send them to you. Your other option, of course, is to contact that agency directly, they'll be happy to give you that information. (Got a group of students with you Bridget, that is great!!! Are they all high school students? "Yes." Wow, fantastic, do you mind telling me what high school you're at? "DaVinci Academy". Wonderful, well thank you guys for joining us today! That expands our numbers considerably to know we have a bunch of students as well with us, that's great. Quite frankly, the information you get today is going to be really important.)

The first thing I'd like to comment on is that when you think about transition, it's not a magic moment. I think that oftentimes we think that because the law says, "Oh, gee, at a certain point we have to do transition", then that suddenly becomes the magic point at which we do it. Well, it doesn't work that way. I'm still transitioning on many things. I'm refinancing my home, and I'm learning to reread all of that vocabulary and all right now is driving me nuts, so that's a transition for me. All of our lives, we're preparing for transition. I can remember my mom having a chore list, she started a savings account early, etc. Those are all things that get us in the idea of moving forward and taking responsibilities. Keeping appointments: I don't know how many of you guys make your own doctor's appointments for that, but you know is that's something you should do for yourself because that's important: to be able to make appointments, keep them; participating in sports and games teaches you a lot about responsibility and being a team member. I can tell you right now, most jobs nowadays are all about working in teams and collaborating to succeed to meet a goal. So, the things that we think of as kids, are very important as adults. Anyway, the bottom line is your outcome is for sure going to be independence. It's not going to be dependence. The more we can be independent, the better.

What I want to do is start out with a typical student, and I'm just going to call her Ashley. It's very difficult to generalize in one webinar across many disabilities. It's just impossible. Many of the services and programs that are out there are all levels of disabilities. Folks who have minimal needs, just need minor supports vs. folks who need more intensive needs. I'm just going to talk about Ashley: she's the third child in a family. Dad's an electrician and works in new construction, which is a good thing right now, it's the remodeling construction that's having a harder time. Mom stays at home and takes care of the family.

And again, all of childhood prepares you for adulthood, there's no question about that. But, I'm going to start when Ashley's a little bit older and in high school. She's 16, and that's a magic number (I hate magic numbers, they shift all the time, one in the school system, where if you're in special education you do have the issue of suddenly dealing with transition – it's supposed to be in place by the 16th birthday). Hopefully if you have an IEP for your students or for yourself, then you're looking at being able to say, "Gee, this is what I want out of my life, this is where I want to go, these are the kinds of things I want to do"; and develop a plan with those around you who support that plan to achieve those goals. But, at 16, there's several things that I think are really important to think about. They are health care, career planning, and tutoring, internships, or summer experiences.

Now, just to start with healthcare: Healthy living is really important, and there's no question in my mind if someone... I was one of those people who started smoking at 16, luckily I quit it at 24, but that wasn't a very healthy living choice for me. (Linda's sitting here shaking her head at me because she can't believe I smoked at one time). We all make choices, but our choices always have consequences, so hopefully we're making good choices about our healthy lifestyles that we choose.

Being able to move from a pediatrician to an adult provider is really important as well. Oftentimes, students are used to going to a pediatrician, if they have multiple disabilities that involve health care needs, then moving to an internist as an adult is a critical move. There's no question pediatricians may know how to deal with the childhood implications of a disability, but they don't know how to deal with a 35-year-old patient; so some of those factors come into play; so certainly, you want to consider moving to an adult provider, rather than a pediatrician.

Some other things that come up with health care is what type of insurance is available. Certainly if you're on private or family health insurance, that's a plus. If you're not, and perhaps you're on Medicaid in the state, that has its own application process, as does CHIP. CHIP is the Children's Health Insurance Program in our state, and it allows health care coverage for uninsured children ages 0-18, through 18 actually. That's a program that is continuously open in Utah. It does have a small premium payment, and it does have small co-pays, but it's a continuously open program, which is wonderful. We aren't limited; the State continues to fund it, as do the Feds – so that's a really nice one. But that's just some health care issues you want to start thinking about at 16, and certainly as you begin the IEP transition process. There are other health care programs available. As an example, you can apply online for many of those health care programs in the state, at www.utahclicks.org. That is a multi-agency funded site to allow folks to apply for medical services online. You can also visit your local DWS (or Department of Workforce Services) office because those are the folks that actually process an eligibility...process an application. You can do it online if you're more comfortable in that position, or you can just go to the local DWS Office.

There are other sources for health care. As an example, in Utah, we are very fortunate to have a 2-1-1 system. 2-1-1 is information referral; it's a statewide resource, with the exception of Utah County. Now, if you call the 2-1-1, and you happen to live in Utah County, that's okay, they'll give you the information for Utah County, but the way our current system is funded in Utah is that Utah County actually has its own system. Anyway, these guys know everything. I've done some cross trainings with them recently, and if you need assistance (you have an elderly mother who needs assistance with mowing her lawn in the summer, or shoveling her sidewalks in the winter) you call 2-1-1. They actually hook-up volunteers to do that with local folks. They also have information on free medical clinics, if you're looking at healthcare; different types or prescription assistance programs, there's no question that prescriptions can be inordinately expensive. And many of the programs limit how many prescriptions a person can have in a month, so this is another way for people to get prescription assistance. They also have information on personal care resources: facilities, employment, housing, everything you can imagine. If you have a question, you call 2-1-1. There's no other statewide resource like them and they really do have it all. I used to use them on a regular basis, then I got kind of away from it, now I'm back to I call them when I don't have the answers anymore even on health care stuff. So, it's just a great resource, 2-1-1.

Now, when you talk about career planning and thinking ahead, we do have the State Office of Rehabilitation and one of their divisions is Vocational Rehabilitation. They offer a variety of services, beginning at age 16. Now, I put on here specifically participation in the IEP is one of their options. They offer counseling services, they offer assistance with assistive technology, training and education, job placement. They are a resource, an amazingly great resource. As a teacher, and even as a transition specialist, when I worked in the schools, it was really difficult for me to always know what was happening out there in the business world. I mean how many of us, as

parents or as teachers can say, "Gee, I know what market is hiring right now in Utah." And quite frankly, our little example of Ashley is going to have the highest market position that's open in Utah right now – still being advertised, both on Craig's list, ksl.com, the newspaper, you name it. But if you don't know what job openings are out there or you don't know what industries are closing, then I think it's important that you have a VR counselor involved.

In terms of participation in the IEP, they're going to bring a lot of information. But probably the most important thing is they have to be invited to the IEP. Students, under IDEA, and parents' rights under IDEA, must give permission, parents must give permission. The school district under IDEA is required to invite them, but basically they can't be invited without permission. I encourage you as parents, as students, if you're 18, think about inviting this VR counselor to your meeting. Now, I'll be honest with you: none of us are in a position to say, "Oh, you have a meeting tomorrow? Well, of course I can change my schedule and come." We know that's not realistic, so the more notice you can give them about an upcoming meeting, the better. They can give you a lot of great information about jobs, about the types of trainings that are out there, etc., and it's just a really great resource, but parents, I'll just warn you. You have to actually sign a piece of paper that goes in your child's file that says the VR counselor can come to the meeting. That's just one resource as an adult talking about this point. But there are other agencies. Anytime you want anyone at an IEP meeting, you do have to give written permission.

Summer training, internships, tutoring – believe it or not, our Department of Workforce Services has programs for summer internships for students, and oftentimes, we forget that. Now I can almost hear you all asking, although I don't see anyone asking in the little chat section at the bottom, but, "Do they take all students with all disabilities?" I would love to say yes. I don't know how much they've been tried, to be honest

with you. Too often, we think it's too hard for kids to have jobs, when in reality, summer internships, a summer WIA (Workforce Investment Act Program), is excellent, excellent opportunities for students to get some job experience during the summer. What is really happening in a workplace? What gets people fired from jobs is not their ability to type 60 words a minute, or not; what gets them fired in a job is their ability to get along with their coworkers and work as a team, and understanding the culture of that workplace is so critically important. So, summer programs, by far, are great resources. You get in to this one just by going to your local Workforce Services Office, literally. And that would be at www.jobs.utah.gov. Yes, Wendy's asking if that's available throughout the state. Yes, ma'am, it is, absolutely. Go into your local Workforce Services Office, and I apologize, I don't have their website up here, but it is www.jobs.utah.gov, all over the State. And this year, we can thank our lovely ARA (American Recovery and ..., I'm going to forget what the name is), the stimulus package that we all know and love, that we funded with our blood, sweat, tears and taxes. They actually have extra money this summer; in the past, they've only gone to age 22, this program now goes up to age 24. So, it's a really great opportunity. So, new money this year for that program.

Now I want to talk a minute about some "hot spots" at age 18. I don't tend to, remember I talk about transition as a process, but in reality, I want you to remember that there are some points along the way that you have to pay attention to. This is regardless of disability, okay? Age of majority and transfer of rights – I'm sorry to tell you folks, when your child turns 18, they are in charge – unless you have gone to the court system and asked for guardianship from a judge and you've been awarded that, the student makes the decisions at 18. Now as a former teacher, I can tell you that the parents didn't like when one of their children were hanging out with a crowd that was not exactly the best models and friends, and basically the parents didn't have guardianship and could not control

what that child did. And, quite frankly, that child got in trouble and actually landed in juvenile, in one of our lovely juvenile services. So, that's something to think about – like I said, it doesn't happen at age 18, I mean, it doesn't happen at a point for transition – it's all along the way. But you will be asked at an IEP meeting or before, to actually sign a transfer of rights paper at age of majority so that at age 18, you're an adult in the eyes of the law.

The second point that's important to remember is selective service. If you are male, when you are 18, you **MUST** register for selective service, regardless of disability or not – that is the law. So, individuals who have multiple disabilities and are not making decisions for themselves, perhaps the guardians are, they still must register for selective service. That is noted on the slide there – it is www.sss.gov, which sounds a little strange, but anyway...selective service system is the name of it, and it can be done online, that's not a big deal. Registering to vote, that's certainly an option, certainly encourage everyone to exercise the privilege that we have in our lovely democracy here – not every country has that opportunity, so it's certainly something you want to do, if that is appropriate at age 18. The other “hot spot” at 18 is social security. If you have a child that's been on social security, under 18, they must reapply at age 18 – not an option. They have to meet new criteria, they have to meet the adult standard for social security disability, and not the childhood standards, so you have to do that at age 18. So, those are kind of the “hot spots” – just points to remember. As I said, transition's a process, but we do have those funky little points along the way to pay attention to.

Okay, at 19, Ashley's going to graduate from high school, and she wants to be a Certified Nurse's Assistant. That would be one of the still-remaining jobs in Utah that is hot. CNA's make anywhere from \$9-\$12/hour. It's not an extensive training program, it's usually a couple of months; but it's a great entry-level job to then seek more training because, quite frankly,

some of our major hospitals in our area, as an example, include job advancement and career mobility within their hiring practices. So they may actually pay for someone to go become a Licensed Practical Nurse while they're working as a CNA, or even pay for someone to become an RN. So, looking for career mobility is important, and depending on your company, a Certified Nursing Assistant may be where you start; may be where you stay; and so be it. But the reality is most jobs do require some kind of training. We're going to talk about that training. That's the very first one you'll notice that I've got here. Career training; fun (you've got to have fun!); applying to college if that's appropriate; college disability services; financial assistance; Social Security; daily living; Medicaid. We'll talk a little bit about all of those.

So, what do we need? Now, in reality, I talk about services and goals and dreams; but those actually overlap with what we call the names of those State agencies that can help. We'll talk a little bit about vocational rehabilitation now, as opposed to being part of that IEP process early, and learning what's out there in terms of that counseling piece. And we'll talk about what they can do; we'll talk about the Division of Services for People with Disabilities.

Bridget's asking, "How many jobs are in the area of autobody?" Right now that's not a big area because people have deductibles they don't want to pay, and they're putting off getting their cars fixed – bottom line. It's one of those things that...are there jobs for autobody? Sure, but you're going to have to look into further. You're welcome.

Division of Services for People with Disabilities, and we'll talk about colleges or training programs – why it's important to apply early for those. I'm not going to talk a whole lot about financial aid, but just know that it exists; independent living, etc.

And our hot topic right now is transportation, that's a huge one. Let me just ask a quick question. If you're on the Wasatch Front, and you use Utah Transit Authority (UTA), on the bottom right would you put a checkmark? If you don't put a checkmark, I'm going to assume you're somewhere where UTA is not. So maybe about half of y'all are in UTA. That's a hot one right now, and when I get to transportation I'll explain a little more.

Okay, so we're back to Vocational Rehabilitation. One of the reasons it was important to include them early in the IEP process is because you want to look at what kind of training and education they may be able to have the system pay for.

Bridget, you asked about zoology, daycare, taxidermy, and engineering. Wow, I think your students have a variety of interests there – that is cool. Daycare is still big. I do not know about zoology, taxidermy, engineering. Engineering I think it will always be big, but if it's construction engineering and mechanical engineering right now, that might be tough because the...You know, Utah is fortunate right now with the construction guys. We have 72 construction items going on just in downtown Salt Lake City. I got those numbers, just so you know, from the Chamber of Commerce. It's really exciting, but we're also very fortunate that we have 76 acres in the downtown Salt Lake that are being rebuilt; that is not true in most states, most cities. You can certainly go, if you're interested in what careers there are, Linda just reminded me to go to the Workforce Services website, www.jobs.utah.gov. They have information on the job markets. That might be a good research opportunity for you guys there at DaVinci; go check it out – your career interests, okay?

Okay, so we've got training and education being offered by the Division of Vocational Rehabilitation; now you do have to be eligible for that service, which means you have to apply, and they have to look at your goals and your dreams, and

what job interests you have. And then they're going to look at... if you've qualified, they're going to look at some training and education to support that goal. Now I have on here a variety of types of trainings that are offered, and I want to explain a little bit about each one. Depending on your career interests, and I'll pick on your list there Bridget from your class...post secondary training, whether it be like a Community College or technical school, colleges or universities, that would certainly probably be zoology and engineering. Autobody is probably going to require a good training program, maybe 6 months to a year, some of them are longer. Daycare, again, could be a CNA or, it's not called daycare, the training at Salt Lake Community College; forgive me, I'm just blanking on the name of that one. Anyway, you do want to apply for those programs, and there's a good chance then that if you qualify, Rehabilitation may pay for some of that and support some of the costs associated with that. Stacie says, "early childhood education." Thank you, early childhood education, thank you Stacie. Basically, they may pay for some of that educational training, or you may be held responsible to pay for some of it, it just depends. But there are very few jobs out there that don't require some type of training, whether that training falls under the next 3 categories, that's a possibility; but you do want to consider the training that's needed.

Now, "On the Job Training": I wrote shared initial cost, but in reality under Vocational Rehabilitation, what that does is they will actually write out a plan with a business, and then pay for the training costs that are above the normal training costs for that position. An example would be: I don't know if y'all have been into a warehouse lately – it's fully automated, it runs on barcodes. And you've got a pick list of this Albertson's needs the following food. You punch it in the computer, you make a pick list that's barcoded, you run it through the system, and that stuff actually sorts, comes down a conveyor belt, packaged up and ready to be shipped to the next store. As a consequence, you can be trained in how to do that. That type

of production, you can be trained at the different Applied Technology Centers. As an example, I know Weber Applied Technology Center has a program on how this production works; you can be trained in it. But then, when you work at Albertson's, the production equipment might be different, and you might need more specialized training there. And Rehab is in a position to pay for that specialized training. Also, Workforce Services can do that one as well, in terms of that extra cost that's associated with that training. They'll work out an agreement with the business for that on-the-job training for that specific skill.

The next one I have listed there is supported job based training. This is what we consider job coaching. I don't know if that's a term y'all are familiar with or not; but it's where someone actually coaches you in a job. Quite frankly, I had that. I had some on-the-job training when I was hired in this position because I had an opportunity to work with my predecessor for 6 weeks. That was on the job training, and I had a coach; she coached me through everything. I thank whoever wrote the strategic plan for me at that point. Anyway, the reality is, sometimes you just need short term coaching. And that's 180 hours of short term coaching, that at the end of that time period, you're capable of doing that job, the employer's happy, you're happy, it all works out. Now, if you need longer term job coaching, this is not uncommon if someone has more multiple disabilities, and they need job coaching for long-term placement, on a long-term basis; then the agreement in our State... We are incredibly fortunate that our agencies talk to each other and work together. Rehab will start this, and they'll do the first 180 hours. And then that case is transferred to DSPD, through the Division of Services for People with Disabilities. Then they do the long-term support, past the 180 hours.

Okay, Bridget, you're asking "where is the short term or long term coaching available?" The coaching occurs in the

workplace, and it is through a vendor, or through a provider that has a contract with Vocational Rehabilitation or the Division of Services for People with Disabilities. So, short term or long term coaching is usually provided to individuals to long-term for individuals who have significant disabilities. They typically are eligible for DSPD services. Short term coaching is: you're going to benefit from 3 months of someone helping you on the job; and again, that's through Vocational Rehabilitation.

I want to talk a little bit about DSPD. For individuals who have more significant disabilities, are what we call our DDMR agency, for lack of a better term; that's the federal term, meaning Developmentally Disabled or Mental Retardation. It's not a term we all like to use very often, but that still is the federal term, unfortunately. But in our State, we call it the Division of Services for People with Disabilities.

Jenessa Millward says, "What kind of jobs are generally held with long term coaching?" Thank you, Jenessa. It depends, as it tends to not be more professional type positions; it wouldn't necessarily be like a scientist or a doctor, teacher or that type of thing. It tends to be a more hands-on type job, although that's not even always true. It just depends on the individual. This is where it's really important to have these agencies involved early as a part of the discussion; and again, be sure and invite them to that IEP meeting, get permission to do that; because without them sitting there saying, 'Okay, for your child or your individual, this is what I see, and this is how it fits.'" They write a plan specific to that individual, just like your IEP is specific to that individual.

Stacie says, "Are these jobs with coaching where placement is made through voc rehab?" Yes, I'll go back a slide. SJBT (supported job based training) and supported employment both start in Voc Rehab. Supported employment continues past Voc Rehab for that long-term support through DSPD. I hope that helps.

DSPD provides a variety of services for people with disabilities. It could be families – maybe some of you guys are already receiving respite services as an example, that type of thing, community living, residential services already; but they also do employment. I guess I'm....you've got to remember where I'm coming from guys, it's all about employment for people with disabilities. So, employment to me is huge. You can't underestimate what people can do. I'm a firm believer that folks can work in the community in an integrated setting with peers that don't have disabilities; I believe everyone can do that. I think it's possible. You've just got to make it work and you've got to look for the ways to piece them together to make it work.

Linda just reminded me that this isn't just for maybe developmental disabilities, but it does include socio-traumatic brain injuries. There are waivers, if you've heard 'fund the waiting-lister', all the waivers that the Division of Services for People with Disabilities – this is how they're funded. They are a Medicaid match. They begin with State dollars up front that are matched and pull down federal dollars. In the past it's been about a \$0.29 to \$0.71 cent match, meaning Utah puts up \$0.29 and the feds kick in \$0.71. That match is going to....I think it's going to \$.082 to \$0.18 with the new stimulus package. It's amazing what that's going to be, but we're I don't know if it's fortunate or unfortunate, because some states don't get that much of a match. We're fortunate in Utah that we do; it's a pretty big match.

So, all of these services are offered through DSPD. I encourage you to go to their website, which is there at the bottom: www.dspd.utah.gov. A lot of great services listed on there – great folks over there. The Housing Specialist is a friend of mine; the Support Employment Specialist is a friend of mine; we all work together so closely and you couldn't ask for better people – same with Vocational Rehabilitation. Good folks to

work with. But, you've got to make the call; you've got to be in touch; got to have that together because nobody can do this alone. As many years as I've been doing transition, and trying to figure out how to help my students move along, and now in the position I'm in with adults, it isn't always a simple situation; I learn something new everyday, and I'm sure you will, too.

Now, the next little thing I want to talk about is Social Security. Linda and I were talking before we started, they'd like to have Esther Medina come and talk about Social Security, which I totally agree. Esther Medina is our AWIC, our Area Work Incentive Coordinator for Utah. She actually serves 4 states, Utah being one of them; but she does live here in Utah, which is very fortunate for us because we can pick up the phone and call her all of the time. Again, just a reminder that Social Security, if you've been on it before age 18, there must be a new application at age 18 as an adult. Childhood recipients of Social Security are different from adult recipients of Social Security, so it's a real important piece to know. Now I'm not going to go into great detail here. I will tell you that everybody's Social Security is different. If you have a work history, it is different from if you do not have a work history. And, as a consequence, it's really easy to sit in the meeting, and turn to the gal next to you or the guy next to you and start having a conversation about 'Well, I get this from Social Security' and 'Well I didn't know I could do this' and 'Well, I get this.' The bottom line is, they're probably not even talking apples and oranges; they're probably talking vegetables and fruits because there's 3 different kinds of Social Security. Unfortunately, we don't distinguish between them very well when we have our discussions about them. I'm not going to get into a lot of detail, but I will tell you, Social Security wants people to work! Bottom line – it's not meant to live on. They want you to go to work.

Okay, Bridget says, "Who can apply? All disabilities?" The first question as an adult – the first qualification is: Can you

work? Now I could get into a lengthy...I could get on my soapbox about the definition, but the reality is: if you have a disability that can impede your work, then you should apply as an adult. Now, impede your work – does that mean you can't work? No. I believe everyone can work. But it does mean that you need to apply and you need to look at how your disability affects your life and your living.

Constance asked, "Should a mentally handicapped 18 year old who can only work parttime apply for Social Security?" Sure, why not? I'm a believer.....SSI, if you don't know what that one is, is Supplemental Security Income. Notice emphasis is on supplemental security. So, the reality being is they're looking for things like: Do you have housing? Do you have heat? Do you have food? They're looking for: are you secure? Do you have security? Supplemental meaning: you really can't live on it – it is not meant to be lived on. Now, SSDI is Social Security Disability Insurance. That means, I've already worked and I've already been paying into the system; I become disabled, I can no longer work, and that's my insurance I've been paying. Those FICA taxes we've all been paying on our paycheck stubs, that is the money that I've been paying into the system – that if I become disabled, I get it back; I get a check back every month with insurance. So, two very different programs. I tell people to apply – what have you got to lose? I will tell you it's a pain in the butt. (Linda's laughing at my choice of words, sorry). The reality is it's a lot of work. And a lot of people think I've worked so hard to get my child on Social Security, I don't want to mess that up – and I understand that. But I do believe that folks can work and Social Security definitely has ways to help people go to work. There is something like 36 work incentives, ways to help you look at your money, not just lose it all if you go to work; but to have some kind of stair-step method or some type of way in order for you to maintain some income, some Social Security, to be able to work. If you think of a scale, the more you work, then the less you need Social Security; and the less you work, maybe the

more you need Social Security. So, the idea being is they want you to go off of it slowly, in a way that doesn't allow you to just to be cut off, as such.

I'm not going to go into Social Security much more, except to say that they would like everyone to go to work. What I will also say is, don't call the 800 number, that's my favorite line (Linda's shaking her head here); but the reality is, I don't know if y'all know what call centers are: you know, where you have a room of 500 people answering telephones; well, unfortunately, Social Security also has a contract with a call center. So, I always joke that if you call and ask the same question 10 times, see if you can get the same answer 8 times or 5 times. I strongly encourage people to go in person to the office. If you don't have an office in your town, Social Security does make the rounds, or you can go around and find the office; but I encourage people to go in person for Social Security. The website's really helpful, too. I think you can find a lot of things on there as well.

The next thing I was talking about was independent living for Ashley. This is just one brochure from the Utah Independent Living Center, which is actually in the Salt Lake area. But there are 6 centers across the state – tons and tons of services out of these agencies. They're all about people being as independent as possible; whether that means recreation activities; or it means help with learning how to cook, managing your finances, or having friends, peer supports – just great, great, great programs and services in the Independent Living Centers. And it's a great way to get involved. I have to laugh – they're always doing something, always; whether they're going on hikes, they're all going up to the National Abilities Center to go skiing, they're going rock climbing, etc. Just the recreation opportunities are amazing! And you just need to go and apply and get involved, because that's all there is to it for that one. They do offer classes; they offer a variety of things to have folks be independent.

Transportation: About 6 or 7 of you guys said that you're on the Wasatch Front. I would just encourage you to use www.travelwise.utah.gov. This is a new website by the Utah Department of Transportation, in an effort to look at all means of transportation. When I used to work at the Schools for the Deaf and Blind, I worked the whole State. And I was always so impressed in the rural areas, not on Wasatch Front, away from UTA, how creative people are about transportation. They're not limited by, 'that bus route doesn't go there,' as we are on the Wasatch Front. You've just got to think out of the box. Transportation, when you ask people why they don't work, if they have disabilities, transportation is one of the most important reasons. So, the sooner you can be creative, the better. Let me give you an example of a young lady who works in St. George and has a disability; she'll never have a driver's license, she'll not be able to do that, but she works. Robb Adkins says, "we ride horses." Oh, you ride horses?! Where are you at Robb? That's a great idea; as long as you clean up after them if you're in town! Robb says, "Henrieville." Oh, Henrieville, yeah, cool! Well, this young lady, believe it or not has a 4-wheeler. And she appealed to the City of St. George who didn't allow 4-wheelers on sidewalks or streets, because that's an ordinance, right? She appealed to use a certain route at certain times of the day, to be allowed to use her 4-wheeler to travel to work; and the City Council supported her. On a case-by-case basis, they'll do it. But she doesn't just run all over town with it; she truly just uses it to and from work. So, that's very creative on her part; she thought of it; she knew she knew how to use a 4-wheeler – she'd had the little classes required; and for her that was a great way to do it. (Bridget McFall says, "all of our students have a UTA pass." Oh, Bridget, you guys all got UTA passes – Super!! That's fantastic!!)

The challenge we're having in the Salt Lake valley right now is with our paratransit services. I encourage you if you haven't....(Jenessa Millward says, "so do ours." Yeah, Jenessa!

Wonderful!) I'm a believer in public transportation. I grew up riding public transportation. It wasn't until I moved to Utah that I lived somewhere where a bus wasn't close. I rode buses all my life; I grew up (I know, I'm laughing, too) in Louisville, Kentucky, and the public transportation system is just amazing. I wish we had as comprehensive a system in Utah. I think it will change; I think as we look at all of our options with Trax and FrontRunner and all, I think it will be different. And I think we have a variety of organizations trying to collaborate and work together on transportation. But, I do think it's something important to think about early.

Let's see what we've got next. Ah, Ashley's growing up; she's 20. So, now she's had her CNA training; she's ready to go to work. But there's a lot of things that go into getting a job: resumes; knowing where to find jobs (you ought to be getting on ksl.com – a lot of jobs listed there, just like selling stuff now is big on there; very few jobs posted in the newspaper anymore; the classifieds are getting thinner everyday); Workforce Services (you can go online at www.jobs.utah.gov and do the electronic job board; and on the electronic job board, you'll find lots of advertising as well). She's also going to be thinking about whether she needs technology in her work place; where she's going to live, all of those things.

This is my favorite picture. It takes everything working together. And the reason I say that is because getting a job, it's like one line on a list, right? We all have this lovely list of things, but it's only one line. And in reality, it's an incredibly complicated process.

I want to talk a little about being afraid that going to work will mess things up. There are a lot of things around Social Security (Medicaid is an example); even some of our public low-income programs like UPP (Utah's Premium Partnership), PCN, they all have limitations. Sometimes we get on these programs and we're so afraid that we're going to mess it up.

Well, I am a firm believer in “information is power.” If you understand and ask for information, you can make a good decision. Without the good information, you can’t make a decision. I used to joke that we have sins of commission and sins of omission. If you don’t ask and you don’t choose to do anything, you’ve made a choice. So, doing nothing is a choice. Don’t be so afraid to do anything for fear you’ll mess another service up or mess something up. Ask the questions, get the information; then you can make a choice. And that’s being proactive about your life.

The Benefits Planning Assistance and Outreach Program is a program under Rehabilitation here in Utah; it’s funded through a variety of sources, and I won’t get into the 5 different funding things in there. But if an individual is on Social Security, they are eligible to participate in this program. And what they do, is they meet one on one with someone who sits down and says, “okay, you’re getting this much SSI every month, you want to go to work. And if you go to work, this is what will happen to your SSI.” Or, “if you go to work, this is what happens to your healthcare; you go to work, this is what happens to your food stamps.” It is a maze out there in terms of eligibility criteria. You could be eligible for a subsidized apartment, Section 8 housing, but not be eligible for food stamps. You can be eligible for food stamps without being eligible for other types of supported living apartments. You can be eligible for Medicaid, but not be eligible for Social Security. You can be eligible for Social Security, but not be eligible for different types of healthcare plans. So, the reality is, these people are worth their weight in gold. You see that’s a gold brochure, along with being blue there. (And I joke because I actually had that brochure designed – they get a kick out of that.) But this is where you can go to learn about all of those pieces and how they work together, and how work affects those. Because once you start having earned income, everything changes. But, again, without information, you’re going to make a decision that says, “I’m afraid to move because I’m afraid it will affect

something." Better to get the information and be fully informed.

If you go to the website, which is actually my website at www.workabilityutah.org, and you move to BPAO, the brochure is on there (Linda's shaking her head; it's busted. Well, I will contact my webmaster today and we'll get that fixed. Thanks Linda!) I don't go out and hit every link on my website everyday, so I apologize. But I'll get that up and running, hopefully by tomorrow, and you can go check it out. But a great program; you can learn about it on the website without downloading the brochure. It's a great, great, great program. I can't sing the praises enough of that particular program.

Now, getting ready and searching for a job, you have a bunch of choices. You have Workforce Services: they have a huge electronic job board that lists out jobs. And, like I said, right now, in Ashley's case as the example (Certified Nursing Assistant), there's jobs out there. In fact, she would have her choice of where she worked. Vocational Rehabilitation also does assistance with job placement. And then we have something called Choose to Work; it's another program that actually, if it doesn't work through the other 2 brochures there (Workforce Services and Vocational Rehabilitation), Choose to Work is for people who are job-ready, who have not found a job through the traditional process, and they have disabilities. You can walk into any DWS Office around the State, or Vocational Rehabilitation Office around the State and say, "I'm interested in Choose to Work; I need help with job placement," and that's how you get it. You just have to have a disability and be working with either Workforce Services or Rehab, and you can automatically get Choose to Work services. These guys actually go out and carve a job with an employer. So, here's Ashley: she's having a tough time because all of the hospitals and care centers now have online applications. And I don't know...you teachers out there, if you haven't looked at

an online application recently, they're pretty sophisticated. Just a hint: if you're applying for a CNA position, look at the job announcement, and make sure when you answer the questions online, that you're using some key words out of that job announcement. Because all of these companies have a system where they're searching – it does an automatic search of keywords on the application – if they don't see it so many times, it kicks you out; they don't even consider you. So, it's really important that you learn how to do online applications. I challenge you guys over there at DaVinci, if you've got, if you haven't looked at online applications, go out and look at them because they're very different from paper applications. And again, it's one thing for somebody to pick up a piece of paper and say, "Oh man, Ashley's doing so well, she's got some great things going on, look at the classes she's taking, etc." It doesn't work that way – the computer sorts it based on key words, and most of us don't even know that. Actually, the State Office of DHRM works the same way; you can sort it by, as an employer I can sort based on key words. So, it's really important to know how to do that; it's different than a paper application.

The Choose to Work folks will go out and say, "Here's Ashley, she's got all these skills; she lives in this area; she's got access to this transportation; so we need to make sure that she's on a bus route to get down to the IMC, for example, here in the Salt Lake Valley." And she can turn around and they'll kind of work with that employer and say, "I've got a good applicant; she's got these strong skills, this experience; can we carve out a job?" And they'll literally work and carve out a job and a position in this certain place. So, it's a great service that's available, and again, it's through Vocational Rehabilitation or Workforce Services, either one.

Now, speaking of health care, one of the things to consider is what happens to Medicaid; if you're on Medicaid, or what happens to your family's health insurance. We are very fortunate in the State of Utah that many health insurance plans

will carry children forever. They're not required by law to do that, but they often do. Sometimes it's just to age 26, sometimes it's just while they're in school; but it's important as a family that you begin to look at your own health insurance coverage that you currently have, and how it's going to apply to your child as they age. If they're on Medicaid, we do have something called Medicaid Work Incentive. As we all know, Medicaid and Social Security say, "Gee, you can only earn so much money." So Medicaid actually allows people to pay a premium, just like we all pay a premium for our health insurance, they can pay a premium and keep their Medicaid. So that's always an option; as long as they keep working then they can keep their Medicaid, and just start paying a premium.

The other one is UPP, Utah's Premium Partnership. This is a program that's just for low-income folks. It has absolutely nothing to do with disabilities, and it's strictly for folks who are unable to make that premium payment to their employer; as we all know, health care can be pretty expensive. I know people that for a family of 4 are paying \$700-\$800 in health care insurance, that can become pretty prohibitive if you're someone with a disability, and maybe have an entry-level wage job, it's impossible to make that premium payment; Utah's Premium Partnership will actually make a contribution toward that premium cost so that you have health care coverage. So, it's a great program; again, it has absolutely nothing to do with having a disability; it has everything to do with being low-income and meeting an income criteria. Either of these programs can be accessed just by going, again to your local Workforce Services Office; that's where eligibility for most of these programs is.

Now, personal assistance: One of the things that often folks need, who have disabilities, is: maybe you need help getting dressed in the morning; or bathing; or need help with shopping; or managing their money; or prescription management. Often, individuals who have mental illness have

a really tough time just remembering to take their meds; or, quite frankly, they're doing great and they decide to quit taking their meds; that's the other one, I have friends that do that – but that type of prescription management. If you're on Medicaid, EPASS (Employment Personal Assistance Services) is what's a great program. There is one for personal care, but this one is for employment. So, if you're working, you've got a disability, you're on Medicaid, you can work 10 hours a week, but you need personal assistance to work – this is a great program, incredibly under-utilized, but just a great program. I just did the numbers on that this morning. We have 82 people in Utah using the Employment Personal Assistance Services, so it's a great program. The one thing that makes us different from any other State...that third column Reminders, that's where someone might need a reminder to take their medications; someone might need a reminder to iron their uniform before they go to work; they might need a reminder to take a break; they might need a conversation at work about, "Don't blow up at your boss, I know you're upset. Let's do a little frustration management here." We have that in Utah, and other states don't have that one particular piece.

Wendy's asking, "Doesn't that include job clueing, if necessary?" It is cueing, reminders or cueing. And it's a great program; I really recommend people look into it. Again, that's on my website www.workability.org, up on the health care tab. It's managed through Medicaid. Linda just reminded me, it does include transportation. Now, I'm really happy that all your students there have their bus passes – this program does not buy bus passes. This program buys personal assistance. So it buys a person who can help them figure out how to call paratransit to make their schedule, or figure out the bus schedule. They can hire someone to drive them to work, they won't pay mileage – but it pays for the person. It pays an hourly rate to do that. So, this is an excellent one in rural areas where you do not have any public transportation, and maybe the horse isn't feeling so good today, (maybe Robb threw a

shoe) who knows. But the reality is, maybe a brother or a neighbor could drive them to work. This is just a great, great program. I should make sure I put transportation on there, so if you guys have got that, why don't you be sure and write that one down; because it will pay for the person, not the mileage, but the person.

Some other things that might be important for work is technology. You know, now under the Americans with Disabilities Act, employers are required to make accommodations in the workplace, and sometimes that isn't always as simple as it sounds. I, for example, have an incredibly complicated keyboard (Linda's seen it, it's pretty funky). I love it because I have problems with my arms and keyboarding, for me, is incredibly difficult; but yet, it's not really...it could be an ADA accommodation, but I found a company that let me try out like 4 or 5 different ones. I found the one I liked, and I just bought it – it's so much easier for me. But, there are resources out there: UCAT (Utah Center for Assistive Technology) is available. They'll actually help people find things; let people try stuff out; they have lenders. And maybe it's working with a business; they'll come out to the business, if there's some things that need to be modified in a workplace, they can assist with that type of an evaluation. Maybe it is a matter of the employer purchasing it, and maybe an employer isn't quite sure why, and so that's why this would be appropriate. The Utah Assistive Technology Program is actually out of Utah State University, the Center for Persons with Disabilities. And they again offer a variety of services, have a lot of ideas, certainly funding solutions – they're really great at that. Just two really good technology resources. Both have excellent websites with all of their resources listed, so I won't go into too much detail about them.

Okay, now, Ashley's getting older, and she wants to be on her own. Now, I know that's a scary thought as a parent – that is an incredibly scary thought – of your kids being out on their

own. Now, from the kid's side, 'yes, I'm out of here!' As someone who went away to college and didn't know anyone within 250 miles of the town I moved to, I called my mom back when it was collect quite a few times that first few weeks, so I met people and all, but it is hard, but it's something that we need to encourage. Everybody wants to be on their own. Everybody wants to make decisions for themselves, control their own lives, have that ability to do that; and encouraging that is really important. So, Ashley wants to have some fun, too! And she's got some daily living things, and maybe even thinking about a more permanent place to stay. There are options out there around in apartments and housing, but having a home is nice, too. You can make your decisions about painting the walls and putting holes in the walls – that's always a fun one that I think we forget, too.

Well, to save for a home, I'm going to tell y'all about a program and this has absolutely nothing to do with disabilities. But, how would you like to save \$1 dollar and have somebody give you \$3 dollars for every dollar you save. (I'm sitting here going, 'wouldn't I have loved that?') We have a program in the State called Individual Development Accounts. This is a program for low income people again, I'm not going to say it's for everybody, but it's for low income, that allows you to save for something that's an asset. Now, an asset would be purchasing a home, paying for education, or maybe starting a small business. In the 3-year period, you can actually save a total of \$6,000 dollars, because you save \$1,500, and they match \$4,500. This, again is your tax dollars hard at work; it is a great program. Quite frankly, when Martha Wunderly runs this program; if you go to www.uidan.org there; when she came and did a presentation a couple of secretaries at my office came over; every single one of them went over and opened IDA's because their income qualified them – a little scary to think about State employee's making enough to be qualified for low income programs, we won't go there. But it really is a super program. It's a great way to save money for assets.

We just, this past year, any of you who have a modified vehicle.... Let me use this in an example: Modifying a vehicle, can you use the funds? Well, here we go – that's where I'm going, power chairs, thanks Wendy. If you need assistive technology, we now, under the legislation this past session, will allow for the saving toward the purchase of assistive technology. Maybe if you guys are registering through the Parent Center, maybe you know Helen Post; she pointed out that the biggest need in assistive technology is repairs, actually, not purchasing; but nevertheless, I always think of, you can get that first car or van modified, but it's when you need the second one that it costs...and it is tough. This would be a way for you to save money toward that purchase in the future; toward a repurchase, if you will. I will tell you that that's not complete yet, okay? Martha, she's having her first meeting next week to try to set up the parameters and guidelines for how this will work with assistive technology. Because, as we all know, purchasing assistive technology is not an asset. It wears down, it breaks down, something newer comes out – that's not considered an asset. And she will not be able to use her federal funds for that. She will be working with local banks, credit unions, organizations, financial companies, to, again donate money for this match, without being her federal match. (The Assistive Technology Foundation, yeah, that's back on the previous slide...). But, there are ways to use assistive technology without necessarily using this way. But, IDA's are great for anyone of low income. I encourage you to go to the website. She's got her new numbers up in terms of what the income levels are; and I would be wrong the minute I said those income numbers. If you haven't figured out, the one thing that's always changing, and it's true, those magic numbers change all the time. This year, it's this amount you can make. Next year it's that amount you can make. Next year, it's this amount you can have in savings. So, I don't try to represent everyone's earnings criteria in what I present, because I'll just refer you directly to them, okay?

Now, as Ashley grows up, and I don't know...just by a show of checkmarks over there, I know that high school students are all still in school, but how many of you have children with disabilities who are over 25? If you could just give me a checkmark. Everybody's under 25? Okay, well...Thank you, you've got somebody over 25; Bridget does, too. Something to remember is kids grow up – and their needs and their dreams, and their ability to care for themselves, it all changes. I look at my mother, quite frankly, who's caring for my grandmother who is now 92, and my grandmother's needs have changed over time; my mother's own needs have changed over time. Did y'all know that something like at age 65, by age 70, 85% of the population has a disability? It's incredible, and we just don't think often...we always think of cute little children having disabilities, when in reality, we all will probably be facing a disability in our lifetime. So I think it's important to remember that some of these services or programs that I've talked about will change over time; and you may not be eligible now, but you may...(Wendy Hansen says, "Is that why I creak when I get up in the morning?" Yes, Wendy, that's why you creak when you get up in the morning! I have that problem too! I have to walk at least to the other room before I start loosening all the joints!) But, I do think we need to realize that our needs will change, our children's needs will change; and you need to keep asking questions; you need to keep finding more information. You can always go into a Workforce Services Office, or Rehabilitation Office and ask questions. You can always....Google's a great thing now. The reality is, we all will change and grow, and just as Ashley's done in this – my mother would have loved if I'd have never gotten married. She always wanted me to own a home, but I think the reality is we all have different things in our lifetimes, and we need to be aware that that's going to change and grow – that nothing is static, it's all dynamic.

So, I guess I'd like to open it up, if you guys have some questions, would you like to type them in down there? Robb Adkins says, "Is there any assistance for living costs, if we choose to keep our child at home vs. a group home?" There could well be. If you're eligible for a group home, you may well be eligible for the Division of Services for People with Disabilities. If that's the case, then there are programs and services that are available for assistance at home. They have programs for even shopping, housecleaning services, home care type services as well. I caution you, if your child stays at home to remember that also, if your child is receiving Social Security, they will presume if your child's on SSI, they will presume that one-third.....Did y'all ever remember that back when one-third was all your budget should be for housing? Now, people buy homes for a lot more than a third of their income; but, we won't go there – it could be why we're in the big mess we're in. But, Social Security still presumes that 30%, so if you don't charge rent and room and board, they'll actually go through at some point and say, 'well, we're just going to take one-third of their SSI check' because you have not been charging them room and board – so that's something to consider on housing. It's more complicated than we sometimes want to think about, but certainly, I would keep looking into that.

Any more questions? The housing person is Kris at DSPD and she's absolutely great. It's on their website, yep, that's right; and that would be, www.dspd.utah.gov. The DD Council, the Utah Developmental Disabilities Council has a great website for housing, as well. They have a great booklet on housing.

Well, what I did was, on the next slide, you've got my contact information, and I'm going to make a couple of offers here. Any of those brochures that you see there that you'd like hard copies of, I would be happy to mail those to you. You just need to drop me an e-mail – I'd appreciate that rather than a letter – asking for those brochures, would be great. I'd be

happy to provide those to you. Also, the next few slides are all the resources that I've talked about and how to reach them, both with the name of the program, the phone numbers, as well as the websites.

Stacie says, "For jobs from Workforce Services, are there job listings specifically for people with disabilities?" I'll give you a hint: you ready, everybody got your pencil ready? In fact, I'll type it down here in the comments here myself. If you go to www.jobs.utah.gov, then go to electronic job board, then under keyword search, type PWDNET. That will give you a job listing of all employers who are a part of a network that we manage for hiring people with disabilities. Now, right now, I will tell you that we only have about 150 jobs posted, and at one time we had 600 jobs posted on any given day, 800 jobs posted on a given day – the numbers are down; but the employers who post by this means have been through training about accommodating people with disabilities, hiring them, interviewing them, retaining them, and they're just great; so if you want to go to look for specific jobs that are for people that you know with confidence, that you know that employer has been trained and welcomes hiring people with disabilities, then this is how you do it. Again, that's www.jobs.utah.gov, electronic job board, keyword PWDNET. Once that comes up, and I didn't include it in my website, but you can sort those just about any way. You can sort them by job title, location, you can sort it by your city; you can sort them in a variety of ways.

Let's see.....Oh, you're going to let your students log in individually next time, well, that'll be cool! That'll be great! How many students did you have, Bridget? Bridget says, "15." Wow, great!!! As most of us do, we're trying to keep track of how many people we have at all of these.

Another place to go is www.ONET.org, and "ONET" will give you a lot of good information about the types of jobs that are out there. Another one to explore is "JAN", Job

Accommodation Network, has information. That'll have information on the types of accommodations in the job, the types of things that employers have to do to accommodate someone, and that's a great website.

Okay, I've posted up here your response to the webinar evaluation. Katie asked to make sure, and Linda, that we definitely evaluate. The only way, as someone who does webinars on a regular basis; the only way we know we're meeting your needs is for you to tell us right now. So please go ahead and fill that out and take a few moments to evaluate. If you have any questions, feel free to e-mail me, and I'll be happy to help in any way I can, and I'll turn the time back over to Linda. Thank you all!

LINDA: I want to thank all of you for participating in this webinar. And I'll tell you that it's going to be archived on our website, so you will be able to access it or tell friends about this webinar, if they want to watch it later on. I'll turn the time over to you to do your evaluation, and thank you for participating.