SHIRLEY RYAN ABILITYLAB
WHAT JOB SEEKERS WITH DISABILITIES AND EMPLOYERS
NEED TO KNOW ABOUT JOB ACCOMMODATIONS
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>> So we're ready to get started for our session this afternoon.
So I have the distinct pleasure of introducing Lavonzell Paige, who has spent her career working at the City of Chicago Mayor's Office as director of Employment Services Unit for the Mayor's Office for People with Disabilities and kindly brought some of her staff with her, including Erick Lopez and Jocelyn Romasanata. They will be talking to you today, and I'll let you get started.

>> LAVONZELL PAIGE: Thank you. Good afternoon to everybody.

As she said, my name is Lavonzell Paige and we are representing today the Mayor's Office for People with Disabilities, and I do appreciate those who are sitting here and hopefully the information that we provide for you will give you an incentive to understand what you need to know in terms of our topic today and move forward. We do encourage you, that if you have additional questions and you don't -- you know, you don't quite understand what you see out there on the website, there is a lot of information out there on the website.

Now, this is the Employment Services Unit. However, we are responsible for a Social Security grant, which is a federal grant. And it's called the Work incentives Planning and Assistance Program.

These are projects that are scattered all over in every state of the United States of America. And the idea is to have people who are receiving Social Security benefits and those persons who work with them, those companies, those agencies, and all of that, to understand the benefit and how work will impact their benefits and what they need to know.

My staff that is sitting here today do benefits analysis and they're going to completely explain to you how that works.

Now, if anybody has any questions or apprehensions about going to work, in terms of the fact you are receiving Social Security benefits, whether it's SSI -- they're going to explain what that is -- or SSDI, we're going to let you know, and individually let me say it again. I can't say it enough, if you have individual questions, you know, you call us, or talk to us today. We're here to serve you and provide service. And maybe you are not that individual who needs that kind of service, but you have children, you have relatives who know of their services. If you look at the information that we passed out to you, you will see the information in regards to the services that we offer in the mayor's Office for People with Disabilities.

It talks about programs and services. It gives you a brief blurb about the services that the department offers. We are stationed out at the field office in Chicago. We're at 2102 West Ogden Avenue right around the health centers, Chicago Cook County, Rush Presbyterian, if you don't know where that is, that gives you an idea where we're located. If you look at this brochure, people with disabilities, it kind of explains what your call to work is. As I said again, my staff is going to explain that in detail, and any questions that you may have about that, you can do that.

Now, we have created some time ago what we call Program Partners Collaboration. This is a group of service providers, and there are 139 of them that are affiliated with the services and the office and our unit that we do. And these are agencies that work with individuals with disabilities, who are reaching out to them. And we are particularly concerned about the targeted underserved communities that in Chicago, and many of you probably have facilities that have an association with those. When we're talking about Social Security and the benefits, SSI, SSDI.

We have also encouraged what we call a concerned parent group, because we have discovered that many of the parents who are receiving benefits on behalf of their youth and young adults, they don't know that they're -- the youth don't know they're receiving SSI. The benefits go away at age 18. The parent don't know that you need to go ahead and apply for benefits with that student as an adult. And we reach out and try to do that. Because when we look at what is happening, and the children don't know it, the young people, young men, young ladies, don't know that the benefits are being received on their behalf, well, they just go away. The parent don't know you need to go do that. You need to go out there and go to work. You can't just sit here and do nothing. And so the kid gets out there in the street. Probably many of you sitting at these tables do not want to hear that, but that's a fact of life.

So what we're going to do... now, I've just given you the down under to arouse your interest and curiosity in what we do and these benefits, the Social Security Administration, we work with each Social Security office in Chicago. There are two projects such as this in Illinois. We serve people who are residents of the city of Chicago. And we work, as I said, let me say it again, we work closely with the Social Security Administration. And what happens is when the parent or you or anyone, an adult receiving benefits, I don't know if I want to work, but I don't think I can because I think I'm going to lose my benefits.

My staff will do a benefits analysis to show you how that works. Guess what. You walk away with it. And you can refer to it as time changes and see where incrementally you need to contact them again or do something different.

I've said enough, but I want you to know that this is the information that you are going to be provided today, and just so you know, staff are certified to do this work. They cannot just walk in and, oh, you know...

We have to have training. We continually receive training because there are sometimes a lot of changes and we need to be able to give you correct information. So as you receive this information, please we ask you to provide this information to people, other people that you know, so that we can have Chicago aware of that. This is very important. Especially when we're talking about people who are receiving SSI/SSDI.

And then if you have some questions, do not fail to contact the Social Security Administration. There are many of them scattered throughout the city of Chicago.

So having said that, I'm going to introduce my staff, and I think Erick is going to come up first and then Jocelyn is going to come up for us and we're going to give you details about Social Security, the work incentives, SSI/SSDI and what you need to know.

Thank you.

>> All right. Thanks for having us here, and I do have a history of working with the department here at Shirley Ryan and formerly known as RIC. My name is Erick Lopez. I'm one of the two certified community workers working under the work incentives planning and assistance program. Jocelyn is the other certified individual.

We work under the Ticket to Work program.

[ROC STAT alarm]

>> ERICK: So our funding comes under the Ticket to Work and Work Incentives Improvement Act of 1999 and so on as amended.

So let's talk about Ticket to Work.

Okay, so Ticket to Work is a program from Social Security that is completely voluntary. It is not Social Security telling you get out the door and get a job. Because we want to get you off of benefits.

It is Social Security saying that now that you're on benefits, if you feel ready, comfortable enough to start maybe dipping your toes into the work world, these are

some agencies that have signed up to provide employment services under Ticket to Work. It does not guarantee a job. There's no such thing as job guarantee anymore.

Also, it isn't an exchange for jobs. When the Ticket to Work first came out, we would get phone calls that people took their Ticket to Work to Target to the HR department, here is my ticket, where is my job? It doesn't work that way.

There are agencies that have signed up with Social Security to provide job placement assistance services. Some of those agencies -- and that's with the largest one in the state, is the Illinois Department of Human Services Division of Rehabilitation.

Best Buddies. America Works of Illinois. And there's a number of other agencies that have signed up.

We work with all the agencies in the city, whether or not they're under Ticket to Work who are providing employment services to individuals with disabilities. However, Ticket to Work also gives you access to two other services. Advocacy for Beneficiary of Social Security or PATHS for short is an agency that is there to provide you guidance and assistance if you're experiencing any type of discriminatory barriers or practices as you're trying to enter the work world. Whether it be in the application process, in the interviewing process, questions about how to answer questions about reasonable accommodations, how do I fill up that gap in my resume? Should I reveal a disability or shouldn't I?

So at no cost to you they provide you that type of service.

Then there's us, the work incentive planning and assistance program. We are your benefits experts for Chicago residents. The Ticket to Work is national, so our services are available in every state through different agencies and different types of ways of being provided.

We cover Chicago proper. Not Chicagoland. So our clients are Chicago residents. Usually from 16 ½ to full retirement age. That's our clientele. Actively receiving SSI and/or SSDI or pending, and they have questions, and have expressed an interest in employment. But they have certain fears. They're afraid of other people. If you go to work they'll cut your check off. That kind of stuff.

We try to demystify and whack away the weeds an get rid of the myths and try and clarify the picture for you.

Our services are at no cost to individuals, private, confidential, we don't share anything with anybody else.

Now, any questions about Ticket to Work?

Okay. Who knows the difference between SSI and SSDI?

>> AUDIENCE MEMBER: [off microphone]

>> ERICK: Yes?

>> AUDIENCE MEMBER: [off microphone]

>> ERICK: Yes, she said just before (chuckling).

Sorry. I will expand on what you said. So SSI or Supplemental Security Income is received on the first of the month. It's maximum $771. It is for individuals with little or no work history who are also low income. It can also be for people that are disabled, never paid into Social Security. And so they may be eligible for SSI.

>> AUDIENCE MEMBER: [off microphone]
>> ERIC: SSDI is for individuals with a work history that are paid into the Social Security tax system. Okay?

For example, when you work, you pay your taxes, they are taken out of your paycheck. One of those items is the Social Security tax contribution. And so you pay that and then Social Security gives you credit for Social Security. And so that's when you collect based on your income history.

So the amount somebody -- and Jocelyn will expand on SSI, it varies between individuals.

But SSI Supplemental Security Income. Supplemental being the key word, all right? So you are receiving SSI of $771 because you have no other income coming in.

When you are working, you have other income coming in. So what is going to happen to SSI?

>> AUDIENCE MEMBER: [off microphone]
>> ERICK: It's reduced. It doesn't get taken away right away. It will, however, be gradually reduced based on your monthly gross earnings.

Social Security looks at monthly gross earnings. At the end of the month, how much money did you earn gross?

Not how much you worked, how much you earned.

And so we gave you a handout that goes over some of this information that says work incentive for SSI recipients, and on the other side SSDI recipients.

So it turns out that they look at less than half of your work income when trying to calculate your SSI payments. So the key thing to get out of this is that for somebody on SSI, it is always to your advantage to work. Why?

Because you're going to end up with more money. Because even though your SSI is lowered, you still have got your work income. Nobody can take that away.

You still have your work income.

And so if you're making $1,000 a month, your SSI is $771, you're talking about $273 or so. So that gives you a monthly income of just over $1,200. Do I want to be at 771 or at $1,200?

And the other good thing is, if you're one of these individuals who is getting SSI because Social Security told you don't have enough quarters to get SSDI, what is the only way to get those quarters? You have to work.

So it's to your advantage. Oh, I'm missing three-quarters. That's a year's worth of work. Let me work at least a year and making sure I earned enough to collect those quarters. To then get insured for the Social Security check.

And I do have a client mid-30s who calls and emails a lot. He wants to make sure he gets the information correct. When I met him almost ten years ago, he was on SSI and SSDI. Getting both. The SSI was higher than the SSDI. As he continued working, that balance switched, because as you work and you keep paying into Social Security, Social Security will recalculate your payment. And so due to his work, his SSDI has been gradually increasing, where about two years ago he worked himself out of SSI where he is just getting his SSDI. And then last month he sent me a letter he got that says SSDI was going to go from $843 to $1,007.

That's a really big jump. And it's due to them having recalculated his payments. Because he stayed working. And as you work, you keep paying into Social Security.

Now, with SSI, as you go to work, Social Security understands that you may have additional expenses related to your disability because now you're working. Expenses that you may not have had before. Social Security will give you what seems like a credit for impairment-related work expenses. This are out of pocket expenses related to your disability that are not only necessary for day-to-day but are important to maintain your ability to work.

So the largest and easiest to understand is paratransit. If you don't pay paratransit you can't get to work, and you can't get back home. You don't want to stay at work

overnight. So when you report your wages to Social Security, you supply them with the receipts for paratransit to and from work. And for every dollar of expense that you submit you retain 50 cents of the SSI. So if I turn in $100 worth of expenses, my SSI, I keep $50.

Paratransit, prescriptions, co-payments, doctor visit, maintenance and repair of durable medical equipment, it cannot be covered by insurance or any other third party. That includes parent or family member. It has to be you that pays for it, okay?

So everybody shares a credit card, make sure you're the one signing the receipts.

And so these expenses, you do have to submit every month. Social Security, you have the expenses every month. Paratransit, maintenance of durable medical equipment, care and maintenance of an assistance animal also qualifies. Some of it you may want to do in person and say, well, this is for this. Tailoring for work clothes if it's related to your disability. You can try and get somewhat creative, but the more creative you get, you're going to have to go to Social Security and defend it.

But you are required to report your wages on a monthly basis to Social Security. When you are working part time, you may have hours that vary month to month. So as your income goes up and down, your SSI should be making the same trip.

So if you're not reporting, Social Security will not find out you are working, but the IRS tells them so. You will receive the love letter from the Social Security that says we have received information that you had wages for year 2019, you neglected to inform us. We have determined that you have been overpaid $15,000. You have 30 days to pay. We accept personal checks and all major credit cards, here's the payment stub. Right?

That letter causes people to want to quit their jobs. Where it doesn't make sense because you still have the overpayment.

So it's always best to avoid that and report on a monthly basis to Social Security your wages. At the end of the day, it needs to be your responsibility to make sure your wages are reported. Even if you had a manager, voc rehab counselor, a rep payee, somebody, please make sure that your wages are being reported.

When you want to talk to us, call us and make an appointment and we'll talk to you one on one and calculate SSI payments based on your work income. We can do the calculation for you so you know what to expect.

We want to make sure that what you believe to be true is the truth that Social Security has on the record. Sometimes we find things don't match.

And so we want to make sure that we are giving you accurate information.

So once we receive the report, which you will receive a copy, we write up our benefit analysis. Which is basically a one-on-one conversation with supporting documents that say exactly how the rules apply to you based on what you presented. And that can be updated whenever there's a change. We don't have that thing called case closure. We don't close cases. If people call a decade later, I've been at my job 15 years and somebody pops up every now and then.

But we do serve Chicago residents. You can make an appointment with us. We'll see individuals pretty much everywhere. Pretty much. Except their private residence. McDonald's or Starbucks, no purchase necessary.

SSI individuals get Medicaid. As long as you're reporting your income to Social Security and your SSI reduction is due to work, you will continue to receive Medicaid.

If you are reporting income, there should be no spend-down on Medicaid. If you are receiving SSI.

The first question we ask, if you call us and say I've got a spend-down, I'm going to ask you, are you reporting your income?

Oh, yeah. When? When I started working. When was that? Four months ago.

You need to report every month. There is a digital code that goes with Social Security to public aid. They need to know. Okay?

Questions? I know I said a lot. That's why we're available one on one, so make an appointment.

We'll cover SSDI and then I guess we'll open it up for questions.

Thank you.

[Applause]

>> Good afternoon, everyone. My name is Jocelyn and I'm the other work incentives coordinator. And I gave you this handout. It explains what we're talking about with SSI and SDI. In that box there you have our contact information.

So you have our phone number: 712-746-5734.

We are there Friday 8:30 to 4:30, and we answer the phone unless we're out here in the community. And if you leave a message, we do return your calls right away.

So Erick talked to you about SSI. I'm now going to talk to you about SSDI, which is Social Security disability insurance.

SSDI is the check you get from Social Security on the 3rd of the month or later in the month. And the amount you get depends on how much money you put into the Social Security tax system.

So when we meet with an individual on SSI -- you heard from Erick -- it's to that person's advantage to go back to work because they're always going to end up with more money, not just that. When the person is working, they are paying into the Social Security tax system. And that's the only way you gain credits to be switched over from SSI to SSDI. So when a person is counseled on SSI, we let that person know, take advantage, meaning try to work and earn as much as you can without jeopardizing your Medicaid card because as you know, the more money we earn, the more taxes are taken out and that includes Social Security.

We actually have met with an individual that is getting close to $2,000 per month of SSDI. And when I looked at the earning history, because when we get that information from Social Security that the beneficiary has to sign a consent form, and I'm going to let you know why we need to get that information this person's earning history is really significant amount every year.

So that's why when he was awarded SSDI, he's getting a significant amount. Now, with SSDI, when a person is working, unlike with SSI, there's a reduction. Not with SSDI. With SSDI, the very first time a person goes back to work, there is a nine-month trial work period. And during the nine months, that person can earn as much money as they can and they will receive their SSDI check the entire thing. There's no reduction to it.

And for Social Security to count a trial work month for this year, that person has to earn $880 or more per month. And that's gross income.

So say there's an individual on SSDI that went back to work. Let's say the first three months they earn $1,000 each month.

So that counted as three trial work months.

On what would have been the fourth month, that person only earned $850, and since that is below 880 that did not count. So the next time that a person -- that person counts another trial work month would be the next time they earn 880 or more per month. And this is why we also verify with Social Security. Because when we meet with individuals one-on-one, like Ms. Paige and Erick said to you, we do what is called a benefits analysis. We put everything in writing. It's a report. And that is really good for you to keep, so that way you have something to, you know, look back into, like a guide.

One of the things that we do is we have you sign two consent forms. They're identical. Apparently each one is pulling up different information from Social Security.

That consent form goes to Social Security and they give us a verification that you also get a copy of and if you are on SSDI, the first thing we're going to check would be those

trial work period months and it's going to tell us whether you have nine months, seven months, or you completed those months let's say three years ago. And there have been instances where the person completed those trial work months 20 years ago. Then we're in a different situation.

Because once a person completes the trial work period, we go into another period. It's called extended period of eligibility. And that runs for three years.

During those three-year period, right now the assigned amount is at 1,220 gross per month. So that means once the person completes the nine-month trial work period, when they are in the extended period of eligibility, any month that they make 1,220 or more per month they will not receive that SSDI check. But the month that they earn less than that, they get a check. So see the importance of reporting earnings to Social Security every single month. Not just so Social Security can record a trial work period month but also after that they'll know when to send you a check and not to send you one, and we avoid overpayments.

We actually got a call today from a mom, and unfortunately what prompted her to call was because her son received an overpayment letter from Social Security. Her son has been working for several years at Jewel, apparently making more than whatever that assigned amount is. Right now it's at 1,220. Last year it was only at 1,180. So you could tell the assigned amount does go up every year by 30 or $40. And when I talked to Social Security, they said, this individual was terminated from SSDI back in October of 2018. That's why there is a huge overpayment of $15,000, because ta were not reporting to Social Security. And the thing is, if you do not report to Social Security, in their mind you're not working. But eventually they'll find out. How they find out? Because when world war came you know how at the beginning of the following year we have to file for our taxes, and our employer submits to IRS -- this is for everyone -- how much we made from the previous year. So that way if we're eligible for a refund, we get that refund. That is what happened to this individual.

Social Security received the report from IRS and said, oh, this person has been working. So they did a work review. After that work review, they found out that not only was this person terminated but now he owes $15,000. How you get terminated? The nine-month trial work period, and then followed by the three-year extended period of eligibility, once you complete the three years on the 36-month, Social Security will see, are you working. If you are working, are you making over or below that assigned amount? Which is called SGA, substantial gainful activity. If you are making less, you're going to continue to get your SSDI checks.

But the first month that you make more, that is the termination month. And that is when you get terminated.

If this individual would have come to us maybe like two years ago then we would have avoided the overpayment and counseled this individual and said, listen, if you decide, you know what, a lot of individuals I talk to said, I like what I'm doing. I like what... I'm

working, I'm making more money, and therefore I can let go of SSDI or even SSI. But the concern that they have, what happens if I stop working?

So this individual would have been counseled with, once you get terminated, there is another period. It's called expedited reinstatement of benefits that says from the day you get officially cut off, you have five more years in which you can get back on benefits if you have to stop working or if your earnings fall below the assigned amount without filing a new application.

So this individual we're going to have to counsel and say, what do you want to do? I'm pretty sure he's going to say... because we haven't talked to the individual, just the mom, the representative payee, the individual would say, I want to get back on SSDI. He's going to be counseled with do not stop working, but we're going to have to reduce your hours for work. So that way you're making less than $1,220, and the first month you do that, you need to take those pay stubs to Social Security and let them know, I am no longer earning the amount, and they will give him a one-page form that says expedited reinstatement of benefits, and that's how he can get back on benefits without filing a new application.

Individuals who are on SSDI also get Medicare, the red white and blue card. That will not be affected for at least 8.5 years. And there are some individuals who get SSDI, Medicare and Medicaid. The Medicaid card will have what is called a Medicaid spend-down. What the Medicaid spend-down is -- think of it like an insurance deductible. So say while you're working you ended up with a $200 Medicaid spend-down. In order for you to continue to use your Medicaid card, you have to submit at least $200 worth of medical bills to public aid and you have to do that every single month that you have a spend-down.

If let's say your spend-down is huge and you're not able to meet that but you are working, there is another program called Health Benefits for Workers with Disabilities. It's a Medicaid buy-in program, for a low monthly premium, a person on SSDI can get Medicaid.

So those are some of the things we talk to them about when we meet with an individual one-on-one.

Now, there have been instances where the individual said, I went to this agency and I spoke to a CWIC, that's what they call us, Community Work Incentives Coordinators, CWIC for short.

Okay. What did the CWIC tell you? They told me this, this and that, and I did fill out that information about the consent form. That's fine. But we would still have you do the same thing with us. Because unlike the CWIC that those other agencies have, we are the only ones being funded by Social Security. So we actually have access to Social Security. Because there have been times that we have to call Social Security. Once we get that benefits plan query, the benefits planning printout that I'm talking to you about, I'm like,

wait a minute, this person doesn't have -- like the person that I was telling you earlier, the benefits query said no trial work months have been used. So how could that be? This person is making like 17,000, 31,000 a year. So I called Social Security, since he already signed a consent form, and Social Security said, oh, already completed a trial work period back in 2013. I said, well, it's not saying that on my printout.

So, in other words, if I just went ahead and met with the individual and say, oh, is this the first time you're going back to work sense receiving the benefits, most of the time the answer is yes. Okay, you have the nine-month trial work period. If I do not verify, there's a chance that I may get you cut off. Because what if you completed the trial work period five years ago?

Then you already completed the extended period of eligibility, and I just got through telling you you can earn as much money as you want. So you go out there and you're like, okay, I can earn as much money as I want. And then you get that letter that Erick was talking about that said, oh, you're terminated, plus you owe us money.

So that is why we verify with Social Security.

Does anybody have any question about anything that we talked about?

It's a lot of information.

>> Is there a situation with somebody, say, isn't 18, like a 17-year-old or 16-year-old their parent might be claiming for them or applying for them? I work with high school seniors with disabilities and we've had confusion whether we work with them now and I'm on a DRS grant or wait until they're out of high school and let them go on Ticket to Work.

>> ERICK: SSI, as a minor might be medically eligible but financially ineligible due to the parent's income. When they turn 18, that young adult can apply on their own.

Now, if they're a minor and they're receiving the Social Security check from the parent, they're not receiving disability. They're receiving minor dependent child benefits.

So Social Security hasn't even deemed them disabled. So they would have to wait until they're 18 and apply as an adult at 18.

>> AUDIENCE MEMBER: For any of these, is it best to deal with as a case-by-case and just have them call or their parents call and check with your office if they're not able to communicate with me what they're receiving or not?
>> JOCELYN: Now, for the young adults -- actually, you know what, we just had what is called the Youth Summit last Saturday that was brought up to. You're talking about referring individuals to us?

>> AUDIENCE MEMBER: I go into the schools and migrant is with DRS and DHS within my organization and office we do have a Ticket to Work program, and either sometimes the participants or their parents, there's a lack of communication, and sometimes we get them a job and they're working and then all of a sudden it's, oh, we're losing benefits and we don't know if it's not communicated to us.

>> ERICK: We can talk to them. They can be referred. We can even tag along to the school. If you do a --

>> AUDIENCE MEMBER: I will be contacting you guys very shortly.

>> ERICK: Chicago public schools. We can't go out in the burbs. As long as they're in Chicago.

So it matters which benefits they're receiving. They can be referred to us for counseling with the parent because they're minors. And we can try and help them figure out -- the only thing we don't do is applications or appeals. So we can't help with applications. But we can provide intervention and counseling to them.

>> AUDIENCE MEMBER: Thank you.

>> LAVONZELL PAIGE: Case managers, counselors, we've been doing this ever since we run the project, DRS, DHS, we've been encouraging the schools to work with us. We'll come out. As a matter of fact, I have a group of case managers and service providers that I attend their schooled and work with their kids with IEPs that sort of thing.

So we do encourage that, because lack of information is critical, and many of these young people, these students don't really know what is going on as far as their benefits are concerned.

So I would just encourage you to tell the other schools and those people within your schools to contact us, because we don't have a problem coming out. There was a time when we did that a lot. We just go to the schools and even work with them within the IEP system. You understand what I'm saying? So a lot of them go back and tell their moms and -- that's why we created the Concerned Parent Group, because we wanted to get more information out there. And we help the parent with their students and then they went away and didn't tell anybody about it. But I know you're not going to do that. And I do just...

And I'm kind of being a little bit funny about it, but that's really important as far as what we do, and, you know, let folk know that that's what we do. We'll come out. We've been doing that. And it's kind womp womp womp...

But there's a need based on what you see. When people talk negatively about the students and violence and the targeted underserved communities, and Lavonzell Paige

will say this because I say it all the time, but in the underserved communities where schools are -- what school are you working? You don't have to identify that.

>> AUDIENCE MEMBER: [off microphone]

>> LAVONZELL PAIGE: Bridges, great. You guys didn't come to summit, where were you? That's great. And we encourage you, if you have students and families that are involved and work with the case managers and counselors and all that, encourage that. Because that's going to help a lot to the next step as work is concerned.

>> ERICK: Also, for example, it's back in session, we'll be report card pickup at schools. Our time, they do transition fairs during report card pickup. So we'll be at two different schools during that day. If you do information sessions, we can come tag along. Just email or call us.

>> AUDIENCE MEMBER: Thank you.

>> LAVONZELL PAIGE: Are there any more questions about anything about SSI or SSDI, the work that we do? You have our programs and services. There are other service that is our department offers too.

Anything else? Any questions?

You know, if you have questions, you can come over there. We probably have a little time left. We make it brief so you won't be bored and you'll call us back the next time.

>> We actually have a break scheduled for 2:15, but whenever you are ready, you're closer to the goodies. So go right ahead. Let's thank our speakers for today.

[Applause]