

>> Welcome. We will go ahead and get started Welcome to identify and addressing performance concerns. My name is Jeannie Kuehler and I am your host today. I will turn it over to our guest speaker in just a bit before I do that I'm going to go over some of the features of the web platform. Below the PowerPoint is captioning for persons with hearing impairment. The captioning will be available throughout the presentation. You can use the Q and a pod with any questions. Jenny and Clark will answer as many questions as time allows at the end of today's presentation. Below is a handout part with copies of the handout and today's presentation. You can download those anytime. There are several formats for reading with assisted devices so once you download the documents you can decide which version is most appropriate for you. A certificate of completion will be available to download at the wet end of the webinar. You can click on the document to highlight it and go to the bottom of the pot and click on download file. This will generate a new window to open in your Internet browser. Open the window and follow the directions to download the document. If you like you can view the presentation in full-screen mode by clicking the icon with the four arrows in the upper right-hand corner of your screen. While you are using full-screen you are not able to use the Q and a are participating poll questions. You will just want to click that button again to minimize the PowerPoint and regain use of those features. This webinar recording will be on the website in one to two weeks. I'm sorry, 2 to 3 weeks. If you will stand by I will start the recording and reintroduce myself for the benefit of the recording.

>> Welcome to identifying and addressing performance concerns. My name is Judy Kuehler and I am your host today along with my colleague Melanie. I would like to turn it over to our guest speakers Jenny and Clark.

>> Hello and welcome. My name is Clark Burton and as Jeannie said co-presenting with me is Jenny. We have been consultants at Magellan for many years and helping employers identify and address performance concerns is our daily work. This is what we do here. We are both licensed clinical social workers, certified employee assistance professionals and substance abuse professionals. In our roles as consultants we provide consultations to the workplace and addressing various behavioral and substance abuse issues. We also provide feedback regarding employees compliance. Prior to Magellan we both worked in the public school system. In addition I have experience as a clinical supervisor at a couple of local hospitals and Jenny held a private practice providing counseling at the board mediation services. We realize that some of you may have attended many of our webinars. We welcome you back and we acknowledge that much of the information we share today maybe a review for you. Others are new to our webinars and attending for the first time. Whether new or old we are hopeful that at least some of what we share today will be useful in keeping your workplace efficient and safe as you address your employees can performance concerns. So let's begin by reviewing the objectives. We will be discussing indicators of potential work performance concerns. We will talk about providing effective feedback. We will review the various obstacles you may face when addressing workplace issues and we will identify available resources. So what are the indicators of potential performance issues? I would like to take a moment to hear from you, the audience on issues that you encounter on a daily basis. Kenny run the first poll question for us please? There is the question?. What are some of the performance issues that you face. It with fewer typos in for us please. Okay I see time management is one issue that people face. Conduct issues. We get a lot of anger management referrals on workplace support so there's plenty of conduct issues going on out there in the workplaces.

>> I see attendance issues and noncompliance with company policies. Thank you.

>> Employees not meeting minimum requirements successfully. Okay. Plenty of issues. Jenny is going to discuss some of these issues further.

>> As you can see the issues that you bring up fall within these categories. Quality, attendance, and punctuality issues, then there are behavioral issues with the interpersonal relationships, physical behaviors, and resistance to change. Quality of work issues arise when an employee fails to meet quality standards. These may occur for a variety of personal reasons. It could be that the employee is abusing drugs or alcohol, or he or she may be suffering from depression or other mental health issues. He or she may have anger issues or maybe experiencing relationship problems at home. Employees also have problems related to work. They may not understand or agree with the managers expectations. They may not like the managers style or agree with his rationale. Scheduling issues or workload expectations might be causing stress sometimes we see the poor performance goes unaddressed while good performance is not recognized. So quality of work issues include errors or inaccuracies, compromise products or services, customer satisfaction or complaints. The waste of materials or products. Poor work methods or safety violations. Failure to follow protocols and policies and then there is that the disinterested employee that lacks motivation or interest in fails to participate. Absenteeism can be an indicator of potential performance problems. Employees with attendance issues might arrive late. They may leave early. They may leave without permission or they may go missing in action. Additionally we see these employees taking excessive breaks. They may engage in frequent visiting with her coworkers. You might find them visiting on the telephone or using the Internet while on the job. Often they miss use sick leave. Also be alert to patterns of absenteeism that occur on Mondays and Fridays. This could be an indicator of substance issues. Time management issues can also be an indicator of performance issues. These employees might have problems completing work assignments. Or they may have problems with personal organization and lack organizational skills. These are the employees that tend to run into scheduling issues because they do not seem to be able to plan ahead. So equipment is not prepared or is not ordered or the conference rooms are not reserved and in general they just don't meet their deadlines. These employees may also have excuses and may not take responsibility for their lack of production. Both absenteeism and time management problems are often secondary to substance abuse issues. Substance abuse issues are the primary reason we see mandatory referrals. We will be talking about that later in the webinar. Mark will talk about behavioral issues

>> For our purposes behavioral issues can be grouped into two categories. Inappropriate interpersonal behaviors or relations and inappropriate physical behaviors. To illustrate an appropriate personal behaviors we will focus on negativism, power games and inappropriate communication styles. Examples of negativism include lack of cooperation, hostility, unwillingness to take responsibility or sometimes known as passing the buck. Insubordination, and failure or refusal to follow instructions. A common situation that we run into a lot includes most of these examples is the older worker with many years of experience who is refusing to take direction from the new and younger supervisor. Examples of power games include stress, lies, or fabricated stories and complaints. Examples of inappropriate communication styles include aggressive or passive communication, impatient or inconsiderate styles, argumentative, moody, or intolerant interactions, destructive humor, sarcasm, or horseplay. Harassment, bullying, and timidity behavior, angry outbursts, use of vanity or cursing. Inappropriate self disclosures and if this probably sounds like what you encounter on a typical workday. As Jenny mentioned earlier many performance issues are secondary to substance abuse issues. As an example of this I will tell you about one of my cases from a few years ago. An employee was put under a mandatory

referral by his employer after he shot a deer with a bow and arrow on company property. He did this not far from the main building and in close proximity to a walk intact. The straight arrow could have caused serious injury. He then scanned the animal on-site and left the entrails on company property. When confronted by his employer he insisted it was his God-given right to kill that deer. As a result he was placed on a mandatory referral for violating several company policies. Later I learned that he had been terminated because he tested positive for marijuana on a random drug screen. Speaking of marijuana that is in the news a lot these days and here are some interesting statistics. As of May 2020 1933 states have legalized marijuana in some form. Some states have legalized it for medical use only but the District of Columbia and 10 states have legalized the recreational use of marijuana. I learned just a few days ago that Illinois was being added to that list. As a result we find that this has been an area of increased consultation for the workplace support teams as employers struggle to address the new substance law. Of course, a key factor in how you proceed with this issue is your company's substance abuse policies and procedures. Let's continue and discuss inappropriate physical behavior. Some examples of inappropriate physical behaviors include smoking, eating, or drinking and unauthorized locations, inappropriate touching, sleeping on the job, missing in action, active substance abuse are reporting to work while under the influence and poor personal hygiene or appearance. Last but not least examples of resistance to change include unwillingness or inability to date skills, refusal to get on board with policy or procedural changes, rejection or defiance of new management, and inflexibility are blocking efforts. Having gone through these various lists let's now take a look at some of these performance concerns as we discussed the case of an employee named Mary. Mary hurries into work. She sometimes pushes coworkers aside. She's frequently in late and her workplace is in disarray and over the last few months she has failed to meet several important deadlines. As she ran to her workstation today she spilled coffee on her keyboard damaging company equipment. Kenny post the poll question for us please? So there's the question. What are the performance concerns in this scenario. She was tardy, she was pushing somebody, she was late. Attendance problems. Being on time is a problem. And which problem behaviors is she exhibiting? I think we covered both of those in terms of the performance and behavioral problems. Next we will discuss strategies for providing effective feedback. We will talk about the five steps in constructive consultation. Before we do, keep in mind that you will want to conduct your intervention with this employee in a private space. Not only does this ensure confidentiality but it also conveys the importance of the dialogue you are about to have with Mary. There are five steps to constructive consultation. They are acknowledged, address, seek employee input, support, and follow-up. The first step in constructive consultation is acknowledged. Setting the stage is very important. Remember to discuss what it is about the employee that you value. It may be past performance that is met or exceeded expectations. It may be the employee's commitment or dedication to the company or her skill with customers or her reliability or dependability. We have both experienced in our former work life so working with family. And parenting classes we have often taught parents doing something good and be sure to praise the child for that action. You know the same is true for adults. Be sure to recognize desired behaviors. Remember recognition or effective performance is a powerful motivator. Most people want to obtain more recognition. Recognition fosters more than the appreciated action. So back to Mary. From what we know what are her strengths? She is a long-term employee she is committed to the company prior to the past few months her performance has been acceptable and we must assume from the information provided that prior to the last few months deadlines have been met. Jenny will now talk about the second step of this consultation process.

>> After acknowledging her strengths how would you approach the second step of the constructive consultation? Addressing her performance and behavioral issues. When we address the concerns we want to be sure that we are emphasizing the problem. We want to provide specific examples and have situations to support our examples. Finally, we will want to share facts and reference our specific documentation. Even now in our consultations with managers it is not uncommon to hear a certain performance for issues that have not been to addressed. They have been dismissed, rationalized, or avoided. He engaged in bullying and intimidated behavior. His behaviors were never addressed those appear that his coworkers had to restrain him. Often times we see that excuses are made for the employee. That is just John R that is just the way that Mary behaves when things don't go her way. Another example is the deploy employee is absent from work or frequently tardy or fails to pull his own weight. These behaviors can remain a constant source of frustration to coworkers but often are not documented. It is important to address the behaviors and remember to provide that feedback whether it is a verbal or written. When an issue arises that warrants progressive disciplinary action appropriate action can be hindered if there is no documentation. The lack of documentation can then result in a lesser consequence to the employee. Demonstrating a documented pattern of any ongoing performance issues, any inappropriate behavior is essential to your development of a course of action. When addressing the problem be specific about the problems that need to be corrected. As an example, when addressing an attendance issue you say Mary, on June 9 at 9 AM you arrived an hour late. This was observed by Mr. Alexander, your supervisor. On June 10 you left the building at 3:30. That is an hour in advance of your shift. This was observed by your team lead. If there are witnesses obtain the written statement. Also share with the employee your documentation and let the employee know that her infractions are serious. Let her know that they must be addressed. Also remember that your focus must be on the performance, not in the person. Avoid judgment avoid diagnosing and canceling, avoid getting sidetracked with a personal issue. You want to show faith in the employee's ability to make the needed changes. Establish an action plan with a clear timeframe. Make sure that they are all in accordance with the company's policies and procedures. As an example to Mary you might say there are to be no absences or tardiness or time away from your workstation over the next 60 days without prior approval. Remind the employee that it is her responsibility to resolve her performance issues. Make sure that you communicate the consequences. Consequences again that are consistent with your company policy. Be sure to let Mary know what the next steps will be should she failed to correct her performance issues. Also you may want to consider making formal or mandatory referral of the performance insistence program. You will do this in cooperation with your HR department are your company's equivalent. For simplification and for the purpose of our discussion we will refer to these departments as HR or human resources. So now we have acknowledged Mary's value and we have addressed the concerns. Let's move on to the third step in the constructive consultation process. That is seeking Mary's input and her cooperation. You will want to ask her what steps can she take towards addressing the performance issue. What thoughts does she have about her behavior, her productivity, her interactions and her timeframe within she needs to correct the problem. Remember that performance is a key indicator of employee engagement. Most employees know which areas need improvement. Many have even considered ways to address the deficit. It is possible that the conversation could become derailed at this point. Keep in mind to remain focused on the behaviors that you seek to correct. Do not get pulled into those nonrelevant discussions. We will talk later on when we discuss possible builders barriers. We talked about interactions with coworkers. It might identify time management as the primary issue. It appears that time management issues have contributed to her

tardiness. They have jeopardized her interactions with her colleague. She has damage company property. You can allow some reasonable time in which to consider a plan of action. Or the employee might admit to a substance issue. Regardless it is imperative that the employee own the problem. Regardless he discussed the next steps.

>> The fourth step in the constructive consultation process is support. It is space in which an employee can speak with a representative. The representative can link the employee to an appropriate resource. The fifth and final step of the constructive consultation is follow-up. Remember that what transpires between you and the employee is confidential. Then be sure to monitor and document the employee's progress. Note improvement as well as declines in performance and be sure to address it immediately. Finally make yourself available to provide guidance and to listen to the employee concerned. Follow normal disciplinary procedures. We will now talk about possible barriers.

>> Now we will talk about barriers we might encounter when you meet with employees about performance concerns.

>> First of all remember the success of the outcome of your interaction begins with you. You will want to use carefully chosen words, recite precise language and provide examples that support your feedback. Remember that poorly delivered statements can trigger feelings of anger, resistance, or shock in the employee. Prepare yourself in advance for the delivery of your feedback and you will do this by anticipating that employee's reaction. Keep in mind that some employees may trigger a reaction and you. Remember to listen. Allow your employee to speak while you maintain your composure. Recently I consulted with the manager about a new hire. The new hire was a field employee. That new hire came to work that first day with cowboy boots and carried a handgun in his pocket. All day during the first day on the job. His team members were mockingly referring to him as Wyatt Earp or Howdy Doody. Fortunately the manager got wind of the situation the next morning and stepped in to educate that employee about the company's gun policies. Although it seems very obvious be respectful of in your discussions about employees and educate your employees to be the same. If that employee had overheard his team members mocking him who knows what might have happened. That situation could have escalated out of control to a tragic conclusion. Remember to be respectful of all employees regardless of their ethnicity, regardless of political views or sexual orientation or religious affiliation and remember that your language and your behavior are key components to the outcome of any exchange. Moving on to the barriers. Barriers that may present include crying or emotional breakdowns rationalizations, angry outbursts, and threats. When meeting with an employee who is responding emotionally remember to be supportive. Do not engage in diagnosing or counseling the employee. Stay focused and always gently redirect the employee back to those behaviors or those performance issues that led to the meeting. You might find it necessary to redirect that employee several times throughout the meeting. And then refer. Personal issues should be referred to the employee assistance program. Come prepared with your EAP number. We will discuss another barrier for rationalization.

>> When meeting with an employee who rationalizes or denies or otherwise shows resistance remember it will be important to stay focused on workplace issues despite the employee's efforts to derail the process. Remember to remain calm at all times and redirects the employee's attention to the performance or behavioral issues as needed. This employee may be into blaming others were making excuses and just generally avoiding responsibility but keep bringing the employee back to his or her

performance for behavioral issues. Observe the employee's words and facial expressions to continually assess emotions and respond accordingly.

>> If you anticipate an angry outburst do not go it alone. Give consideration to having at least one other authority figure present during the intervention. Also consider your physical positioning. Your positioning should allow for your quick exit if the employee's behavior escalates. In managing that intervention with an employee that may become angry or hostile it is important to stay calm. It's important to listen and it is important to maintain a normal tone of voice. Do not react. What you want to do is de-escalate the behavior as much as possible. Your response is often a key factor in avoiding other confrontation. Also remember to respect the employee's personal space. Make sure that your body language or your nonverbal communication is nonthreatening. Allow for silence. Again, focus on job performance and refer to your documentation. Ring up the fact is, dates, times, witnesses. Discuss your action plan an appropriate timeframe. If at any time the employees anger begins to escalate with yelling, screaming, or profanity you will want to stop the meeting. Of course if there is immediate danger you will want to call 911. Once you stop that meeting rescheduled the meeting promptly. Do so within 24 to 48 hours for when the employee is next scheduled for work. Be sure to notify your HR director and security of any threats made by the employee. Almost daily it seems that we are hearing stories of work-related violence and this is occurring in nearly every type of workplace. Schools and universities, factories, day cares, government and corporate offices, hospitals and mental-health clinics. In an article published this year violence in the workplace why employers are caught in the middle it was reported that 2 million people per year are victimized by violence while at work. Workplace violence is the second leading cause of death in our workplaces. It is the leading cause of death for women. There are more than 1000 workplace homicides each year. What we know as consultants is that even experts can't accurately predict when a short fused employee might resort to violence. So employers face a very delicate and legally complex paradox. As they attempt to balance the responsibility they have to other employees and the rights to the troubled employee. Statistics from the equal employment opportunity commission, EEOC show that claims by employees with mental or emotional problems have been rising steadily since the Americans with disabilities act was enacted in 1997. Now employees claims of discrimination on the basis of mental or emotional impairment those claims outnumber any other type of condition. Both this ADA and EEOC guidelines are very complex. They are a catch 22 for the employer. Some courts have held that actual direct threats or threats of violence are beyond protection. Employees who engage in threatening, aggressive, or violent behaviors are considered disqualified from their position and therefore are not protected by the ADA. Many if not most tragedies are avoidable only in hindsight. There are certain measures that employers can take to reduce the likelihood. One, they can develop a zero tolerance policy. Two, they can enforce it strictly, and finally, create protocol for handling allegations. Also remember it is important to remain diligent do not become complacent. Especially with employees to make prior threats or those whose employment has been terminated. Educate your employee population regarding company security policies. Remind them that the policies are in place for a reason and that is for their protection. Recently became aware of a situation where an employee returned several months after he was terminated. He was allowed access to the worksite. He entered the building and went directly to a former coworkers workstation and shot and killed her. The victim just happened to be the former employee's estranged spouse. Be tuned into domestic violence situations and notify security of any potential situations. We will discuss steps to take when an employee becomes threatening but first we would like to hear from you. Let's see a show of hands. How many of you have had to intervene with a potentially violent employee or suicidal employee.

>> Raise your hand with the little icon I see tons of raised hands unfortunately.

>> I appreciate that. You can and the pole.

>> If the employee does make a threat of violence remind the employee that you have a responsibility to uphold the organizations policies about threats and violence and to contact your HR and security department immediately. Ensure the employee the evil seek a solution that will help both the employee and the company. It will likely involve the legal department. The threat is one of self-harm you may contact the EAP on a 24/7 basis. Available to provide an immediate risk assessment and advise you appropriately. It is important to know the threat of violence policies before the situations arise. Especially important for organizations which operate on a 24/7 basis as mentioned earlier it's important to anticipate any threat of violence if you are addressing an employee with these types of past behaviors you will want to plan your meeting at a time that HR and security on site. Threat of violence policy typically includes threats to self as well as threats to others. We are certainly seeing that suicide at work is becoming an increasing concern. An article published in 2017 indicated that suicide at work reached an all-time high in 2011 with 270 recorded incidents. Another recently published article in June 2019 reported that rates of deaths from suicide, drug overdoses, and alcohol reached an all-time high in the United States a couple of years ago and rates from suicide are up nationally. An interesting side note West Virginia, Ohio, and Pennsylvania have the highest rates of drug overdose deaths and this is probably due to our opioid crisis. They are followed by the District of Columbia, Kentucky, Delaware, and New Hampshire. Death rates from suicide and alcohol were higher in the states of Montana, Nebraska, the Dakotas, Oregon, and Wyoming. Lack of access to healthcare appears to be a contributing factor.

>> We will briefly discuss the various internal resources available to you and we have covered the

>>> The webinar. Keep in mind that there are many internal resources available to you. You will want to remember to always consult first with your HR department. You will want to ensure that you are operating within the parameters of your company's governing policy. Then in cooperation with HR you may decide to involve your legal department for guidance or for the direction or to involve security. Clark.

>> Your AAP support team is available for consultation, guidance, and risk assessment. If you have concerns about an employee's welfare you may teleconference the employee directly to us for a risk assessment. We will advise you if we assess the risk to be immediate or imminent. Keep in mind that company benefits very. Your HR department or Magellan workplace support can verify your particular referral option and assist you in choosing the appropriate of referral. There are three basic types of referrals. These are self-referral, formal referral, and mandatory referral. The self-referral is employee initiated and is by far the most common of the free types. Although you can provide the number to your employee and suggest that the employee make the call the self-referral is appropriate when you notice an employee that is struggling but you the employer are not requiring any feedback as to whether or not the employee had followed through with the referral. The formal referral is employer initiated that it is voluntary on the part of the employee. Employers may use the formal referral when there are concerns about an employer's welfare or emotional stability or as an early step in the progressive discipline process. You will receive confirmation from the EAP that the employee keeps the first appointment in the formal referral. A mandatory referral is employer initiated and this is mandated or nonvoluntary.

You as the employer are requiring that the employee participate and you are requiring reported feedback that the employee has followed through and is compliant. Mandatory referrals usually involve policy violations or serious performance issues. Substance abuse and anger management issues make up the bulk of mandatory referrals. If the employee fails to comply further disciplinary action may result. Again dependent on a company policy so always check in with HR prior to initiating a mandatory referral.

>> Now back to Mary. Two months later Mary is reporting to work on time. She is present she is productive and she has met all deadlines within a 60 day period. What will you do. You will want to acknowledge and praise her for addressing the problem you will want to be sure to provide that recognition, appreciation for her initiative in taking ownership and then you will want to continue to monitor and support her. Now what if Mary had not resolved the issue what would you do then. He would want to revisit the consequences that he sent forward at the time of the intervention. That time that you spoke with Mary initially. You will respond as indicated and you will do that in cooperation with HR and legal.

>> In summary we have identified that performance issues may present in various ways. We have talked about the constructive consultation format and solicitation of the employee's viewpoint in addressing issues and how much this can be of value in facilitating the positive outcome. We talked about barriers that may arise during the intervention but with redirection and active listening you have tools to address these problems. Internal and external resources are available to support both you and your employees in addressing performance issues. When in doubt remember the EAP is always just a phone call away.

>> So as we wrap up today would love to hear from you. Kenny run the pole. As a result of what you have learned today what will you do differently going forward? Please type your response. I see here document incidents. Give more recognition keep the documentation. Get employee feedback document all incidents immediately. Be consistent with documentation. Praise, make sure that body language is in check. All right. Thank you very much for your responses. We will turn it back to Jeannie.

>> Thank you. Genny and Clark for a really informative presentation. I really appreciate and I know that the audience also does. You sharing your vast knowledge and experience on this topic. I am so happy to know that we will have some time for questions. Before we do that I'm going to remind you guys again about your employee assistance programs and that resource that they have been talking about so it is available for you, it's available for your employees, it's available for your family members an employee family members. We all go through some sort of a juggle or a struggle and work life and family life so the employee assistance program is available with resources and tools to help you along the way and you can access our services 24 hours a day and seven days a week. If you do not have our information please reach out to your human resources department to get that information so that you can access services. We have a little bit of time to take some questions. If you have a question please submit it in the Q and a pot. That will send a question over. Going to turn it back over to Genny and Clark for students questions.

>> We are going to be providing questions over here for you guys.

>> The first question is can you give an example of how to be supportive of emotional reactions without counseling? I think one of the ways that you can do that is your body language, and the words that you choose, I think to say I can see you are feeling overwhelmed, let me suggest after the meeting today I



will allow you some space and you can contact the EAP. They have services available that can meet your personal needs and I think again you return to the problem whatever it might be that is being addressed as part of the corrective action but certainly I think your demeanor will be what is important because the individual employee recognizes that you care and you want to help but that it is the behavior that needs to be corrected in the performance issue.

>> Thank you. I agree with everything that you just said. It is just a simple essay and I can see this is very difficult for you but you go back to what the discussion may be about. That is how you can be supportive without actually getting into it too deep.

>> One of the questions here is can the EAP be used for training on health and work issues. Very definitely. We have a training guide you can contact your toll-free number. We are happy to provide you with that information.

>> How can one find the number? Human resources should always have the EAP number. If it is not already been posted I would strongly encourage you to see that the EAP 800-number is posted in your break rooms so that employees have easy access to the number so that they know that they can call at any time.

>> There's a question coming about reinforcing the timeliness factor of addressing concerns. The example that Genny gave about the man his aggressive behavior had been ignored for years. It could have been avoided if it was addressed early on. So addressing issues in a timely manner is extremely important.

>> We have a question about how do you handle a gossip that nobody wants to work with and thinks she never gossips. This might require a mandatory referral if it interferes with her inability to work cooperatively with coworkers.

>> Thank you. We are wrapping up your. We are about out of time. I will pull up our exit poll question. If you would not mind please fill that out and let us know how we did today. We are always interested in your feedback and improving on our services. Please rate your overall satisfaction with today's webinar. If you click the radio button to the left your response will be received. It is not obvious to you but it is being received so you just need to click it one time. The options are very satisfied, satisfied, dissatisfied, and very dissatisfied. We appreciate your feedback. There is also the certificate of completion that you can download and then the handouts are again available if you have not have it chance to download the handout we appreciate you joining today. If we did not get to your question or if sharing the different services and resources available to you has cost is desired to get more information please don't hesitate to give us a call. Call your 800 number and asked the speak with workplace support and we can give you a personalized consultation on your particular employee issue or group issue that you may be encountering. So please make use of those services that are available to you. They are free. We are happy to talk to you. We are out of time. Thank you again. For joining us today. Thank you everyone on today's call for taking time out of your busy day to attend. This concludes the webinar today.

>> [event concluded]