

Please stand by for realtime captions.

>> Good afternoon everyone and welcome to the FDLP Academy. We have another terrific webinar for you today. My name is Joe Paskoski with my colleague here, and today's webinar is "Grow Old in Style: Use Government Resources to Add Style, Grace and Age Well" this is being presented by our longtime presenter, Jane Canfield. Let me read a little bit about Jane. Jane is the coordinator of federal government information and documents and Pontifical Catholic University of Porto. She started her career as a public librarian, moved on to school libraries, talked for six years in the Interamerican University graduate school of Library information sciences. Worked as the Director of the library post secondary vocational school, and arrived at her current job in 2007. She fell in love with the world of government documents, and has taken on the special task of promoting documents that exist in other languages, especially Spanish, as 100% of her uterus are native Spanish speakers from before we get started, on this great webinar, I have to go through my usual housekeeping reminders. If you have any questions or comments on the presentation, please feel free to chat them in the chat box located in the bottom right corner of your screen. I will keep track of all questions that come in and out the end of the presentation, Jane will respond to each of them. We are recording today's ocean and we will e-mail a link to the recording and slides to everyone who registered for this webinar. We will also be sending you a certificate of participation using the e-mail you used to register for today's webinar. If anyone needs additional certificates because multiple people watched the webinar with you, please e-mail FDLP outreach@gPO.gov and include the title of today's webinar along with the names and e-mail addresses of those needing certificates. If you need to zoom in on the slides being shown by Jane, click on the full-screen button in the bottom left side of your screen. To exit full screen mode, mouse over the Blubaugh at the top of your screen so it expands, then click on the blue return button to get back to the default view. At the end of the session, we will be sharing a webinar satisfaction survey with you. We will let you know when the survey is available and the URL will appear in the chat box. We very much appreciate your feedback after the session is through today. Also, please keep in mind to reserve your comments about presentation style and value of the webinar for the survey, and use webinar chat box for questions you would like to ask the presenter and report any technical issues you encounter. Now, also, Jane, for a portion of the presentation, she will be going to live websites. That means she will be screen sharing a portion of the presentation. When she does that, at live websites, once she starts talking he won't be able to see the chat box in the lower right side of your screen. If you want to ask a question or just want to watch the chat traffic as Jane is presenting, one screen sharing begins mouse over the Blubaugh at the top and when the menu drops down, click on chat, to enable the chat box. Before we get started, we have a view- view-three poles we are going to run. Jane wanted us to do those. Bear with us for a few moments and answer these, we would really appreciate it. Here comes Poll one please answer Poll if you would. you have 30 seconds to answer each of the three poll questions we are going to be presenting. Hopefully you can see the poll results if you want to chat in the chat box you should be able to see the poll results there. The first poll is over, less than 50, 10% over 56%, no answer. Sorry, wrong numbers, ten, less than 50, six over 50 and no answer. Appreciate if you get a chance to be good answer the poll we appreciate it. The second poll is coming up right now. Okay. Poll results, at what age do you want to retire, under 500 -- under 50 is zero, under 63, when I collect Social Security, 16. Five people want to die on the job. That sounds like some people like me. And no answer, ten. Poll number 3 is coming up right now. The third poll. Have you've been discriminated on the job? Eight say yes, 20 say no, no answer, eight. Thank you doing that, audience. Now I will turn it over to Jane who will start her presentation.

>> Okay, hello. I hope everyone can hear me. Let's get going. Thank you all, very, very much for answering the poll. Questions I am curious about, because it has been my suspicion, that as a profession, we librarians are an aging group, and it has also been my suspicion that most of us are going to stay on the job for a very long time. I fall into that category of I like my job I would actually like to die on my job.

The question of age discrimination is, even though there exists anti- age discrimination laws, age discrimination does exist although it is gratifying to hear that most of us don't feel we have ever been discriminated against. That was fun and I thank you for answering. So, let's get started on our webinar today, grow old and stop. For those of you under 50, you will probably think that some of my graphics are just kind of dumb, old folks. Those of you over 50 will probably appreciate the humor that you need as you grow a little older. And for those of you who would like to do math, I happen to be 17 years beyond 50. So you can added up and find out that I could actually already retire, but have no intention of doing so. Let's get started. Let's grow old in style and use of government resources while we do it.

>> Most of the slides, I have added some sort of fun graphics and fun quotes to make this amusing, today. I like cats, so the first one is all those cats. Don't let aging get you down because it's going to be really hard to get back up. I make jokes that one day I may die and someone may find me later with cats and dogs going get up, get up you are not feeding us. I love the other one, my mind really does say I am in my 20s. It has been a while since my body said it was 20. Let's make this fun and humorous as we go through. Just to put some perspective on aging, these are some contributions of the old. And I am not sure. I don't want to be discriminatory against the them, but I think some of these are pretty impressive. Alexander Graham Bell registered a patent at age 75. Martha Graham was still able to dance at 75, which really amazes me. And she was still choreographing for other people at 95. Betty started a new set cam at 90. The average age of our U.S. senators is 60 60, although with the last election -- actually the age of the House of Representatives changed and is younger, but I think the average age of senators is still around 60. The average age of our Supreme Court justices is 68. Our present, President Donald Trump is 72. And some of his main competition, again this is not a political statement. I have nothing against the younger candidates who have put their hats into the race for president already, I think it is impressive that Nancy Pelosi, the speaker of the house, is 78. And, of candidates you have already declared for president, Biden hasn't declared, but Joe Biden is 76, Bernie Sanders is 77 and Elizabeth Warren is 69. I think those are some impressive achievements for people who not many years ago would have been considered extremely old.

>> Here is some more, to make this fun. More fun sayings about age. One in Spanish, for those of you who do not know Spanish, is don't lament getting old, it is a privilege that many will never have or is denied to many. My favorite here, I am not old. I woke up, I lifted my arms, I moved my knees, I turned my neck and everything made the exact same noise c-r-i-c-k. I am not old I am crispy. Present a positive view of aging. To provide some statistics on our aging population and in the United States, we are indeed an aging population. To offer government resources for aging for the general public and for researchers, and for those of you who have Spanish-speaking populations, and who know me, you know I always throw in some resources in Spanish, to meet the needs of our population that speaks another language. Who is old? How do we define what old is? Our conceptualization of old has changed over the years. My father commented to me that when he was already into his 80s that when he was born the average life expectancy in the United States was 54. That average life expensing now is around 77. So, that is a pretty big change. What is old? Some if you will relate to my graphic here of vintage social networking. And remember what the telephone had to die with your finger looked like. And looking out of your window with YouTube and riding in a journal was Facebook. Some if you will remember that. The how do we define old? It is generally, at the moment, considered to be the last period of human life. And it is often considered to be the years that are beyond 65. Here is a map of the United States with Alaska, Hawaii and Puerto Rico included is a very interesting graphic from the 2010 sentence. Interesting to go back and compare this when we get the results of the 2020 sentence -- 2020 census coming up soon. It is notable that there are certain areas where there are definitely large groups of people who are over 65. And a you, Alaska is fascinating. Apparently the very young live in Alaska. Not many people over 65. Florida, officer because of its retirement population and Arizona, Nevada, other areas have groups of areas where much of the population is over the age of 65. In Puerto Rico, until recently, we were

relatively young, but a combination of migration to the United States or better jobs and a lower birthrate means that Puerto Rico is actually also an aging population at this point. It will be interesting to see all of the statistics when the 2020 census comes out. A few more statistics about our aging population. In 2014, 46.2 million of us in the United States were over the age of 65. That is a whopping increase of 10 million people or 20%, since 2004. I love this next one. If you have made it to 65, you have an average age of 19.3 more years of life, 20 for those of us who are female and only 18 if you are male. That should be comforting for those of us who have actually made 65 already.

>> Here are some more interesting statistics. Minority populations, those people who come from and speak other languages, have increased from 6.5 million to 10 million in 2014 and they make up 22% of our aging population. 28% expected by 2030. Interesting to see what the 2020 census statistics on that are. In 2014, approximately more than half a million grandparents had the primary responsibility for grandchildren who live with them. It is a growing phenomenon in the United States. And here with in Puerto Rico, of grandparents who have the primary care responsibility for grandchildren. One of the things that needs to be under consideration or changes in the laws for being able to receive aid such as what we call food coupons here and help for raising your grandkids, because in general, if you are in the category of having responsibility for your grandchildren, you don't necessarily qualify for any kind of financial aid or having that responsibility because of the way our laws are structured. Stages of aging. I love, I absolutely love this one because I am not really old yet according to this. This is a skill developed because age 65 and age 85 are obviously not the same thing. Excuse me while I cough a bit all of us in the library have had some version in the flu in recent days. So now we are divided into the young old group between 65 and 74. The middle old, ages 75 to 84 and the very old, people over 85, there is information in the links I have put on the slide and as always, if you would like my original PowerPoint so you have live links, send me an e-mail after the presentation and I will happily send you the original PowerPoint so you can use it and have the live links to the information. You cannot avoid aging. No one has actually managed to be immortal and avoid aging. What do you do? Make it is healthy as possible and in that case it includes taking care of your physical help and your mental health. Both are important. Exercise for your body, exercise for your brain, getting adequate medical care. There are two links here and we will go live to at least one of them at the end of the presentation, MEDLINEplus, which has information non- not just on aging but how to age as helpfully as you possibly can.

>> This is a shot of the CDC's Internet page on healthy aging which includes a number of topics for older adults. Here is the MEDLINEplus page on healthy aging. In this case I put the age in Spanish because MEDLINEplus is one of the sites you can easily change from English to Spanish for Spanish speaking population. Let's talk about physical health. And each of these links takes you to information on maintaining your physical health as we age. The first one is the national Institute on aging and we will visit them in a few minutes also. There is the go for life program part of the national Institute on aging. Go for life is a program of resources for people who are aging. Healthy people, I discovered helping people in the course of putting together this aging information, helping people isn't just for people who are old, it also has information on a government site's weekly -- strictly devoted to keeping the population of United States healthy and a very interesting site if you don't know it. The Centers for Disease Control also has information, including YouTube videos, this is going to one of them, called how old is your heart, which is well worth taking a look at if you get a few minutes to do so. This is the Spanish language page from the national Institute on aging, again same resources are available in Spanish and English. The national Institute on aging provides both an electronic format and you can order in physical form, a number of brochures and pamphlets that are very useful. Mental health, we all need to also make an infant effort to maintain here are resources the CDC has resources on aging. Women's health .gov has resources on staying mentally alert and healthy and the national Institute of health also has topics on mental health and older adults.

>> Here is the women's health .gov, another site I don't think a lot of people are familiar with which provides nice resources specifically designed for women and health issues that confront women. Many of them are general enough to be useful in many areas. Let's talk about, glad to hear most of us have not felt discriminated against and in fact happens at the University where I work, they actually value age and we have several professors who are into their 90s and still working full time. That is always a comforting thing to know.

>> Way back in 1965 Congress passed older Americans act. Which was in response to concern for lack of community services for older persons who needed them. And then in 1967, out of concern that people are being told you have to retire, we are not going to hire you because you are too old, public law 90-202 was passed as the age discrimination in employment act of 1967. That act very specifically prohibits any employment discrimination against people who are 40 years of age or older. There is no time limit on it. You can be as old as you like, and as long as you are able to do the job, you cannot be discriminated against. Your employer would have to build a case that you are unable to do the job and that had nothing to do with your age in order to get rid of you as a worker. That is good news for those of us who are older and would like to continue working. There are myths out there about older workers that float around that I think those of us who are a little older no really aren't true, but they are still out there. I know my sister, who went back to school late and did a bachelors, Masters and PhD with a 4.0 average in biotechnology and chemical engineering, discovered when she actually started looking for jobs, the discrimination did exist and many of these got brought up in job interviews that she was in. Here are some of them. Older workers are afraid of change, we are technologically inept, we are slow to learn, we lack creativity and we are less flexible and adaptable. None of those are true. In general for older workers. In fact, older workers tend to be able to accept change just fine, learn new technology, do it relatively rapidly, frequently, because of years of experience, we are more creative, flexible and adaptable than younger workers who simply lack our agent wisdom. Where I work, here in the library, most of us, we only have one library and under 50, and we frequently tell her age and wisdom is much better than youth and enthusiasm. The myths about older workers simply aren't true.

>> Let's talk about it few practical things, and where you can find the information. You do have to worry about having enough money for retirement. And, for possible long-term medical care. Where can you go to get some of that information? One place is U.S.A. .gov. In this case I put the Spanish word for retirement. And also the Social Security agency has this glossary in English and Spanish and also if you go to Social Security and simply do a search for retirement, you will find lots and lots of helpful information from Social Security and you can enter your Social Security number and electronically get more or less where you are, how many quarters you have worked, what your retirement would be if you retire today, so Social Security provides a lot of really useful information. And the thing none of us really, really want to talk about very much, at some point, since none of us get to live forever, you need to be able to block deal with death and grieving. The elder care .gov site offers help, including state by state, on finding resources for if you need help in caring for yourself or for an elderly relative. The Medline plus site gives you information on death and grieving, for those of you who don't speak Spanish. Muerte is the Spanish word for grieving. As you get old you lose your hearing in your site you get energy your body is weak and you have all these diseases, those are all symptoms of death. Here is a screenshot of the Medline plus site and on grieving resources in Spanish. There are some specific government agencies, we are going to go to the national Institute on aging. , which are focused on providing information. On aging. There are, for those of you who may have investigators and various areas whether nursing, biotechnology, focusing on aging resources there are definite links and information available at a scientific and investigative level. We will look at pub med, the national Institute on aging has a branch with scientific resources the information is out there at a scientific and investigative level as well as a more public level for the rest of us who are not investigators. We have some minutes left here so I am going to go to screen sharing and take a look at some of the sites and give you an idea of what is available. I am going to share my screen.

You should be seeing the webpage of the U.S. equal employment opportunity commission. This is a site that deals with all of the concepts involving equal employment, nondiscrimination and I have already put age discrimination in the search box so you can look for ages commission. You will see at the top this is one of the government sites you can switch the site to Spanish end-users who speak Spanish can do searches and obtain information in Spanish as well as English. Let's see what is there on each screen nation.

>> I have around 14,000 almost 15,000 publications or pieces of information from the equal employment opportunity commission. The state of ages commission of older workers in the U.S., 50 years after the age discrimination act, the age discrimination in employment act and I'm going to click on this one so you see the actual information for age discrimination and employment act. This is the actual law against discrimination and employment. Because of age. It was passed in 1967 -- 1957 and still in effect. Let's move on, next stop, Pub Med. For those of you who do not know Pub Med, Pub Med is an excellent source of health information information, drug information, clinical trials for anyone who needs that information. It is -- Pub Med are peer-reviewed technical, scientific investigations that are completely reliable for anyone you have in your user community who may be doing actual research into the topics of aging or any other health topic. I'm going to put in the word aging, just to see what happens. Oh, wow. Lehtonen just the word "aging" I get over 400,000 references within Pub Med, to the topic of aging. Pub Med is like most of our other databases, you can limit it by article types, you can limit it by text availability, which frequently, students are, oh my goodness I have an assignment due tomorrow and I have to have full text so in this case you could hit full text and only see articles that are there in full text. You can limit by publication date, limit by research done in humans, research done in other animals in order to limit the number of results you find. You can also, Pub Med gives you related searches, antiaging, aging brain cells, aging, if you want to use any of those. So let's just look at some of what is here. Temporal changes an metal signal of burnt soil. I need someone like me, the secret to successfully mentoring specialists in aging research. Serum cholesterol and Alzheimer's. There is developing a measure of end-of-life care nursing knowledge. Numerous articles in different areas having to do with health on aging. A few here not being a scientist, I'm not even sure I could read the title to you never mind understand. If you have research in this area, this is a good place to send them to search to find information on aging. We are going to look at healthy people. Healthy people 2020 now exists. They are working on healthy people 2030. The site is healthy people .gov. I did not know until recently that the site exists. And its entire intent is to provide information for the population of the United States on being healthy. There is data available if you want data from surveys they have done, you can look at leading health indicators, you can look at topics that are available in healthy people, they have data and provide raw data they have available. There are tools and resources, evidence-based resources, law and health policy, helping people, e-learning, program planning and there are webinars available you can take a look at and they have archived webinars. I'm going to again put in aging and see what information we find. There are 4000 search results. There is information on dementias including Alzheimer's, a national health and aging trend study on older adults, on dental care, dental caries, not all of which you find has to do with aging.

>> There are things about health screening, that is important, at different ages. So it is an interesting site. It is an interesting site because it's focus is on things you need to do to stay healthy. Hearing loss screening and adults, ages 50 and older. As we age, most of us tend to lose some amount of hearing, although I haven't quite yet reached the point that I am unable to tell students you are making too much noise time to be quiet. Here we go. Hearing loss screening in adults, gives you an abstract and description of what resources and you can go to view the full resource. Now you are at recommendations for screening for adults who are over 504 hearing loss. There is an adult consumer guide, there is an inventory you can go to to determine for yourself if you are having problems with hearing. Healthy people is a really useful site. I am going to, as a last stop, the national Institute on

aging. The national Institute on aging is the National Institutes of Health site on aging. It has all kinds of health information. There is Alzheimer's, caregiving, cognitive health. I will go to cognitive health to see what is there about staying mentally alert and keeping your brain functioning well. What is cognitive health? The ability to clearly think, learn and remember. Learn how your brain changes as you age and what you can do to keep your cognitive function at its best. And we should be able to hear Jean connection to age, loss of vision is associated with loss of cognition, setting goals to be more active, memory decline, you can look at all of the related news, and a section on articles, cognitive health, older adults, risk to cognitive health. Memory and thinking, what is normal and what is not, how the aging brain affects thinking, let's look at that one. As a stop along the way.

>> How the aging brain affects thinking. Your brain controls how you think and here are some of the things. Some changes in thinking are common as we get older. Difficulty finding words and recalling names, that would happen. I used to be the world's last great multitasker. I used to multitask six or seven things. My current ability as I can multi tax work after five still. Mild decreases an ability to pay attention. I thought it was just my grandchildren telling me that. Aging may also bring positive cognitive changes because we have more knowledge and insight from a lifetime of experience. We can still learn new things, create new memories, improve vocabulary and language skills. And just as an aside, my husband and I have started, several times a week, working, trying to work, the New York Times crossword puzzle. Most days we get five or six. I really envy those people who are able to work the entire crossword puzzle, but it really does make you use your brain. I also understand from a couple of friends that doing so Duco, adding up little tables of numbers in math and have to add to certain numbers is excellent for your brain. So that is sort of an aside about some of the things I know you can do to try to keep your brain healthy. Changes occur in your brain, physically as well as in your body. Certain parts of your brain shrink. Communication between neurons can be reversed. Your blood flow to the brain, they can all affect your mental function. There is just an example of what is available in terms of information from the national institutes on aging about aging and aging well. I am going to stop screen sharing, go back to my presentation, I'm going to go to my final slide and say thank you very much. In a number of different linkages. I am ready and perfectly happy to answer any questions that you have. Once again, I'm going to type my e-mail address into the chat box so that everybody has my e-mail address, if you would like a copy of the original PowerPoint, let me know. Or, if you have any questions. And I am open for questions.

>> Thank you, Jane, great webinar. Another one.

>> You're welcome. You're welcome.

>> I learned a lot the usually for myself. Any questions the and where to go to find more.

>> That's right. I -- there is a question here John asks, now that the retirement age is readily rising to 67 and can possibly be extended further by -- can we expect census stats to be modified?

>> I would think the senses would probably start modifying. I haven't seeing anything official. I think that would be a good question to riding and ask the Census Bureau if they are considering modifying how they look at age and changing that from perhaps 65 to 66 or 67. I know I fall in the group of people whose Social Security would be 66. If that goes on up until I think 67. I would think the senses might consider that. I've also wondered, and I will throw this out there, at some point, given we are an aging population and there are less people in the generations under us, it may be, and we are living longer, it may be that retirement age is going to get raised again.

>> Very interesting. Any more questions for Jane? My colleague, Sean, just put the satisfaction survey in to the chat box. Please fill that out. Please send in any questions for Jane. We have a good bit of time here if we need it. Sean also put in some information about the FDLP Academy. We have passed webinars and -- any more questions for Jane? While we are waiting for questions, I think I will go into some wrap up comments. We have a good bit of time for questions, so please keep those coming in. I would like to thank Jane for another terrific webinar. She's presented many for us and we really

appreciate it. This is another great one. I would also like to thank my colleague, Sean, for his great work today in tech support, keeping everything running smoothly, polls and such. Don't forget the upcoming webinars. This is -- we have one more webinar for March, Tuesday March 26 entitled "enhancing your intelligence agency information resources like you part seven DOE DHS state, treasury and boards and commissions" that is another longtime presenter, great webinars give that a listen. And also we have webinars coming up in April but don't forget -- Jane will participate in this because she's on the depository library council, we have a depository library council virtual meeting Monday through Wednesday April 15-17. Please, give that a listen and a look. You will receive notice of all upcoming webinars when they are announced, if you sign up for news and events e-mail alert service at FDLP.gov. From the FDLP Academy would page, links to the index section at the bottom of the FDLP.gov home page, you can view a calendar of upcoming webinars and other events, access passed webinars from the webinar archive and link to a web form to volunteer to present an FDLP Academy webinar. I know there are people in the audience second you a great webinar on topics like Jane presents, agency information, or the like also the webinars about how you run your depository in different tips and tricks you have there. If you presented locally or nationally or have good training to you want to share with the community, please give that some thought. Sean, Jane has done many webinars for us, and they are located in our file repository the last two years and we have another link for all the older Curiel, too. Sean is going -- there is Jane's famous science suit series of webinars, six webinars. Give those a look. There are links in the chat box. And if you want to know more about the FDLP Academy, Sean also put in the chat box a good article by my former colleague, Scott Polly, about the FDLP Academy and the many things we do. Webinars, conferences, etc. Please give that a look. Let's check for any last questions and see if we have any here. I think your presentation was so good, Jane, you answered everyone's question. That is what I always think about good webinars, a few questions.

>> I hope so. There is an interesting FYI there from Kathy that I didn't know about, if you live in a pension offset state.

>> I see let me read that. Stick that is interesting information for anyone who may need that.

>> Kathy mentions, FYI if you look at the pension off-site pain into a public pension but also entitled to spousal Social Security, Social Security will deduct two thirds of public pension for many Social Security you are entitled to. Many of us in the library fall into that category because Ohio is a pension offset state. That is very interesting.

>> That is really interesting and I see can the's, then says that is why will die at my job. Here in Puerto Rico we are currently having the problem for many years, people who were school teachers into which category, I felt as a school librarian four year, people who were policemen and firemen were not permitted to put into federal Social Security, only into the local, state level pension. Which means since my salary was the only low as a public school librarian here, and I wasn't putting into Social Security for some years, I am going to die at my job, too. But I think what this is saying is, probably, as you near retirement age, it is a really good idea to check on your pension, your 401(k), how that works with your Social Security and start considering what your plans need to be.

>> Any last questions for Jane? We have a little bit of time here if you want to get last questions in. A lot of good information here. And this slide Dak will be up on the archive probably tomorrow so you can get it. There will be a slight modification to page 1, a little correction there, but that will include Jane's e-mail address, which she also put in the chat box. Let's see if we've got any last questions. Thank you, Jane. A bunch of shout out's here.

>> Thank all of you.

>> Kathy has come back and said 57 and in my present job age 63. I have 30 plus years -- public pension but still lose two thirds Social Security.

>> Pretty ambitious.

>> Congratulations for going to library school at 57 and getting hired that is totally cool and gives me hope that the PhD I have been working on for a number of years now might actually be doable so that is cool news, that's great.

>> Carolyn says muchas gracias.

>> Denada, answering back in Spanish. Steve McCatty says her library absolutely does not discriminate that's really good.

>> Sometimes that is really --

>> Do you ever get a look like -- hey, old-timer?

>> We -- actually, like Kathy, I am really really, University where I work actually values age. We have professors who are in their 90s, still working full time and everybody is perfectly fine my sister on the other hand in a technical field when she was first looking for jobs in biotech in the technical world and she finished her PhD when she was 48, 50, really found it much harder going. I think it may also have something to do with what field you are in.

>> Always wonder I haven't experienced it myself but when you get the much, much younger boss trying to be your supervisor a very young Millennial supervising Senior, must be an interesting experience. I have experienced that myself.

>> You know --

>> It has pros and cons a lot of positives to it.

>> Well, I am afraid in our case since virtually all, youngest librarian is 38. And she is the baby of the family, I'm afraid it's the other way around. She gets a lot more grief from us than we do from her.

>> Positives in that situation, too. You could be mentored by younger, current technology by a good hearted younger person.

>> I think that one of the things, you know, he just gave me an idea for a future webinar. What resources exist out there, if somebody else wants to do this one feel free, resources that exist for working across the -- at least four generations in the work twice right now. So it would be an interesting webinar to talk about what resources exist and what are the characteristics of helping all of those generations get along together. I will put that on the webinar list for the next year.

>> Excellent point. Excellent point. Okay, well this is a great webinar, great conversation and great questions. I reluctantly think I have to close out the webinar, but it has been a great one. I hope you all learned a lot like we did here. A bunch of shout out. With that, I think I will thank Jane one last time and thank you audience and thank you Sean and please come back to the FDLP Academy for more great webinars. Have a great rest of the day.

>> Thank you, guys. [Event concluded]