**Transcript – Deafblind Hub Webinar #6**

MEREDITH PRAIN: Welcome, everybody, to our 6th webinar, which is titled "NDIS Reviews and Appeals".  I would like to acknowledge the traditional owners of the land that we're meeting.  I'm actually in Melbourne, but our presenters are in Perth, so we acknowledge the traditional owners there and pay respect to their elders, past, present and emerging.  I am really delighted to introduce Rita Kleinfeld Fowell who is a senior solicitor.  She will be followed by Grace King and then we will take questions.  Over to you Rita.  Thank you.

RITA KLEINFELD FOWELL:  Good afternoon, everybody.  Today I'm wearing three hats.  So I'm a participant of the NDIS, I also used to be a former planner of the NDIA and I'm a senior solicitor managing a disability advocate.  I'm a disability rights lawyer.

Hopefully, those who have entered into the scheme will have got a plan or had a review planning meeting and everything has been okay and you're happy with the review, and it's been approved, but what happens when you're not happy with the plan?

There's certain routes that you can go through.  From the date that the plan is approved, if you're not happy with the decision, you can ask for a review which is a review of the decision.  So this has to be done within three calendar months.  For example, if your plan was approved on 31 January, then you must submit your internal review no later than 30 January.  So remember three calendar months (?)

Now, you need to put this in writing and you need to explain what you are asking for to be reviewed and why you're not happy with the plan.  So, for example, in our community some of our participants require Auslan interpreters.  If you feel that you've not got enough support within the Auslan interpreting corresponding, then you can ask for this part of the funding to be reviewed, but to back that evidence up, you need to obtain an OT report or something that will back that evidence up, but hopefully you would have given that information from the start.  However, mistakes do happen and planners are under enormous pressure to be able to get the plan out and sometimes you can only have an hour and a half for that meeting.  So things do get missed and we're all human, so it could be simply a mistake from the agency's, as we call, departmental error, which you can ask to be corrected, or it may be that they've not taken the evidence into consideration or it may be simply that you've not provided the evidence to back-up the needs for this support.

So that is really, really important that you prepare before going into a planning meeting, a review planning meeting.

So what happens then is that the internal review, unfortunately, there is a backlog at the moment, but they have had in place for the last ten or 11 months what you call an early resolution team.  Now, this is a team of planners who will look at the previous planner's decision in an attempt to settle the matter or having to go to an internal review.  In some cases it is quite cost effective and quick.  In other cases you have to go through the whole process.  So what happens if you're not happy with the decision made of the internal review and it's not in your favour?

So the next stage is you have to go to what you call an external review or an external appeal.  Now, again, this is time limited.  You have 28 days from the date of the decision from the internal review decision.  So, therefore, you must put this in writing to the AAT, with the Administrative Appeals Tribunal.  It is important, these time limits.  Three months for the internal review and 28 days for the external appeal.

Now, having also attended the AAT myself on behalf of clients, they are very accommodating, they're very acceptable to people with disability.  Again, you must make sure that all the evidence has been submitted and the NDIA will also be represented by lawyers and they will send their evidence.  Unfortunately, at this stage, you cannot submit fresh applications.  You can't submit fresh evidence or fresh application.  The reason being is we're challenging the decision of the internal review.  However, it has been known, again, for the resolution team to step in and try and obtain a win-win for both the agency and for the clients or the participants.  So I guess what I'm saying, both of the former planners and also the lawyer and also working closely working with disability advocates, in order to avoid going to an internal review, firstly, make sure you have all your evidence in on time.  This means making sure that your coordinator or your therapist, OT, O& M, and any other people that are supporting you would in the plan submit their evidence.  Additionally, there is also the issue with the community for deaf and blind, some reviews are being done in the Eastern States, for example, Melbourne may contact a participant in WA and will ask for a telephone assessment rather than face-to-face.  This is a preference to all those out there, but given that most of us have dual disabilities, I would strongly recommend that you have a face-to-face.  Also make sure that you ask for at least three or four weeks of notice so that you are prepared and that you are able to sit down with your coordinators and therapists and prepare for that meeting.  Make sure that you take your coordinator along with you, and if you feel that you can't still advocate for yourself, go to your disability service who will also support you, or if you're linked to a deafblind consultant, connect to them.

So that is my part for the internal and external reviews.

The next stage I will talk about complaints.  So sometimes participants may go in with their families and they feel that the planner has been inappropriate or not provided enough support or not communicate as well as the participant, and that you feel that you have the right to complain.  Of course you do, you do have the right to complain and you must not be frightened to do this because how can you improve the services, the NDIA, if there's no feedback.  You can do your complaint online via the NDIA website.  When you're completing your complaint, ensure that you put your NDIS number, your full name and date of birth.  Also make sure you do a good detailed background of the complaint and what you want out of it.  I find it useful that you also ask for a copy of their complaint procedure.  So, for example, they are bound to respond to you within 28 days pursuant to their mandates.

If you are not happy with your complaint being investigated and you don't feel like you have a positive outcome, if you're not happy with that outcome, you can then go to the Commonwealth Ombudsman.  They're a type of an independent body.  They're impartial and they will look at the evidence of both sides.  They will look at the evidence of the NDIS and also look at the evidence of your complaint that you've submitted.  You may have submitted a complaint and you've never had a response.  So, therefore, how are you going to prove that you have actually written to them?  You can keep a copy of your complaint, but sometimes you forget to do that.  You can also go to another route for information.  If this is too difficult for you to do, again, link into the people that support you, support coordinators, family, friends, and they will help you to seek the information that you require.  By law they are duty-bound to provide you with those documents.

So I think at this stage I am open for questions.

MEREDITH PRAIN:   First we will hear from Grace.  It just works easier with the VRI to hear one speaker and then another.  I do have some questions that I will put through, but we will hear from grace now and then we will open it up to questions.  Thank you so much, Rita.  I just wanted to let people know, I think you wear a fourth hat, and that is being the president of deafblind Western Australians.  It's good to know that too.

RITA KLEINFELD FOWELL:  Thank you.

GRACE KING:  So I'm Grace King.  I am a member of the National Review Team for the NDIA.  I am totally blind and I'm also a participant in the scheme.  I just want to talk about some changes that have actually happened in the review space.  The first change is that you don't have to submit your reviews in writing any more.  You can and a lot of times it is really actually very helpful for us to have information on what you want in writing and it makes it very clear, but if you can't or if you don't want to, you're able to go into the office and speak to them and they can fill out a form for you.  You can call up the call centre and they can fill out a form for you.  So you can just talk to your planner or LAC on the phone.  They can fill out a form for you.  There's lots of different ways to do this.  If you do not submit it in writing or send it in, or even if you do, make sure that you get a reference number for an interaction or the review form itself so that you know when it was submitted and so that you have proof that it's been submitted because for those 90-day reviews, you've got 90 days to do it, so you definitely want to get those numbers and just have them because that means it's been submitted and it's in the system somewhere.

There are two types of reviews.  Your review for dissatisfaction of a plan.  That means you are not happy with the funds in the plan.  You are not happy with the supports that you have been provided.  You must do that within 90 days of the plan coming into effect.  If it's done outside of 90 days, we actually are not able to assess that review.  We cannot do it, that's it.  It's not that we don't want to, except we're unable to do it.  So please understand that.

Now, there's another type of review that you can request any time.  That review is a change in circumstances review.  That means that something has changed for you.  Maybe you've moved house, moved somewhere independent, maybe you've got a job, maybe your hearing or vision has deteriorated or maybe you've got reports and a new piece of assistive technology has been requested for you that they think might be helpful.  That is a change in circumstance review.  You can put that in at any time.  You can also call that in, you can turn up to the office, you can speak to your LAC or planner or you can put it in, in writing.  The best thing you can do with any review is to submit as much evidence as you can of the change or of why you're dissatisfied and why something isn't working.

Now, what will happen if you submit a change in circumstance review is it goes to a special team, and that team will assess if it is enough of a change in circumstances for you to have a review, or if there's funding in your plan that might already work for it.  We will also check to see if mainstream supports such as your doctor and somebody in the community or family and friends might be the best people to help you and not us.  Once we do that, you will probably get a call from possibly two people.  The first person will be somebody that might check to make sure you are the person that actually submitted the review and that you want the review to happen, say, if your support coordinator or therapist or family or friends put the review in for you.  They will also, if there's any funding in your plan or any other services that might be able to help you, they will talk to you about that.  They may also, if a plan review is a dissatisfaction with funding plan review and it is outside of three months, they may talk to you about that and see if you want to talk it into a Change of Circumstances review, if there's any scope for that.

The next person that will call you is someone like me who is a case delegate.  We take all the information that the first person gets together for us and we make a decision as to whether the review is needed or not.  If we decide that the review is needed, then we send it back to your local region for you to have a face-to-face or phone plan meeting.  If it's a really simple change such as you just want to change how you manage your supports, such as agency managing or self-managing, we won't send it back to the region; we will have somebody do a quick rebuild of your plan for 12 months and you will not have to have a meeting.

Either way, if we decide that it is or it isn't needed, unless it's one of those quick reviews, we will send you a letter and we will tell you that either you're successful or you're not successful.  If you are not successful, you have review rights, depending on if we are able to make that decision within 14 days, then if we make it within 14 days you can have an internal review.  If we don't make it within 14 days, it automatically becomes a review of a reviewable decision and you can go straight to the administrative appeals tribunal.

The other thing I want to say is that if you are unhappy with your plan or there's a change of circumstances, don't be afraid to speak up and put in a review.  You're not going to get in trouble for putting in a review.  Nobody is going to be angry with you for putting in a review.  It is okay to put in a review and this is your right.  So please don't be afraid to do it.  We're not going to cut you off because you put in a review.  That's not how this works.  It is not like a service provider or something where you might have gotten treated poorly in the past for putting in a review or complaint.  You will still be treated the same way.

I think that's about all from me.

MEREDITH PRAIN:   Thank you so much, Rita and Grace.  We do have a few questions, so there's two at least, and I just wanted to let everybody know that Cara is actually joining us from the Philippines today.  So that is pretty cool that our deafblind community can join us from wherever they happen to be.  So welcome from the Philippines, Cara.

Now, I have a question from Lindy.  She emailed me, so I'll read both out.  It says "I had a phone interview to register for a review of my first plan and the operator wrote the complaint 'This doesn't coincide with what has been said and I'm not sure that the call centre wrote it up as I said".  The email says "I recently requested a review and had two questions.  However, the process seemed only to allow for one question, and that required 30 minutes to register.  It also depended on the person taking the call writing her interpretation of my query apart from some standard tick boxes, I was told that the wait could be up to months and could result in funds being transferred from one budget to another.  However, I then spend funds - how can I then spend funds if they may be change - sorry, changed at any indefinite time in the future.  Would I then have to repay some spent budget from my own savings?  There's a bit in there.  I'm happy to repeat any of it, Grace.

GRACE KING:  I've got it.  When you have a review request in, keep spending your funds, keep using your plan.  If you are successful at review, a new plan will be built.  So you will get a brand new plan if you're successful for review.  You have to do that.  That plan will end.  You will know when it ends.  We will talk to you about that and you will be seamlessly transferred to a new plan that we make as a result of that review.  So keep spending your money, whatever you do.

As for the operator not writing down your queries, like, I'm sorry that happened, but our job in the review team is to clarify your queries and actually figure out what you want, so we will call you and we will talk to you about what you want and see what the actual review is about before we do anything.  Nothing is going to happen after that one phone call.  You're going to get at least two more people.  If everything seems clear and it looks like you've consented to it, you might not get the information-gathering phone call, but you will get someone like me.  My job is to understand why you that review and to make a decision about it, and then you will get a face-to-face, if it's a change of circumstances, and if it is in the internal review team, you will get someone from that team.  If it's phone, you can request face-to-face, I'm not sure, but we always check.  We always figure out what you're asking about.

MEREDITH PRAIN:   Thank you so much, Grace.  I hope that clarifies things for you Lindy.  If not, please ask for further clarification.

I'm just putting in the chat another email question I got before the webinar, which is "What proof do you have to provide to prove that you are working towards or have achieved your goals?".

GRACE KING:  For a change of circumstances review, it really depends on what the goal is, doesn't it.  For me, one of my goals is to have a clean house and to live in a clean well-kept home.  I don't provide proof of it except in my statement at the end of the year that I might write, yes, my cleaner has been coming and she is doing great, thanks.  If it is a goal of, you know, speech or an occupational therapy goal, or doing something, your therapist will write a report and provide information about what progress you are making towards that goal.

MEREDITH PRAIN:   Thank you, Grace.  We can see that Wilma has her hand up.  Craig, can you unmute Wilma so she can ask her question?  For anybody else who wants to ask a question, to sign their question or voice their question, you just need to click on the raised hand button and we will see that and then we can unmute you.  So Wilma?

WILMA: I've got a bit confused because with an internal review we had to apply for within three months and external within 28 days, but then Grace mentioned something about within a fortnight.  What does that mean?

GRACE KING:  Okay.  That's a change of circumstances review.  The NDIS have a fortnight to make a decision before it becomes an automatic internal review.  That really doesn't have a lot to do with you.  It just changes whether if we say no, you go to an internal review after that or whether you go to the AAT if you want to appeal it.  You put in a change of circumstances review if something changes for you at any time.

WILMA:  Right.  Got it.  Thank you.

MEREDITH PRAIN:   I can't see any raised hands at the moment.  You can also type any questions you have in the chat.  I guess just as always to remind everybody they can contact us between the webinars if they have questions later or if you're watching this after the webinar, watching the recording and you have questions, you can always email us at deafblind.consultant@senses.org.au.  I will just see if there's any more questions in the chat.

GRACE KING:  Hopefully we haven't exploded everyone's brains.

MEREDITH PRAIN:   It is a lot of concepts to get your head around and I guess one of the best ways to learn is by doing, so if you're not happy to put in a review and learn by doing and seeing what the process is that way.

GRACE KING:  Just to reiterate, it's okay to do that.  It's your right to do that.  Don't be afraid of it if you're not happy.

MEREDITH PRAIN:   Even if you don't have questions, if anybody has experience in putting in a review or putting in a change of circumstance that they would like to share with us, this is a really good opportunity for us to learn from each other so we're happy to hear about your experiences of how it was.

GRACE KING:  I do and I'm still here.  I am alive, I have done this, I have lived to tell the tale.  It's okay.  Guess what?  I work there.  Nobody even treats me differently.

MEREDITH PRAIN:   Thanks for sharing that, Grace.

There is a question here that I think is asking about advocacy groups that can assist in other States.  I would probably have to look that up.  I don't know of any off the top of my head.  It is definitely worth contacting your State deafblind groups, so Deafblind Association in New South Wales has certainly been doing a lot of advocacy around the National Disability Insurance Agency.  People with disabilities also.  So it says people with disabilities WA in Perth for advocacy as well - thank you Kerry.  There's deafblind Australia also who you can contact and deafblind Victorians, but if you have a specific query or issue, contact the deafblind information hub, but also do put in a review.  It is asking for an address for sending in a request for review with the NDIA.  So where do you actually send it in?

GRACE KING:  If you email enquiries@ndis.gov.au.

MEREDITH PRAIN:   Thank you.  Deb, if you can show your video.

DEB:  Thank you.  If I am not happy with my plan, do I go to my deafblind consultant?

GRACE KING:  You go to whoever you want to support you.

MEREDITH PRAIN:   I think that would be a good idea, Deb, to go to your deafblind consultant, but like Grace said, it's anybody that you know and trust and who knows you.  It could be a family member, advocate, deafblind consultant or if you feel confident, go direct to the NDIS yourself.

DEB:  I will go to my deafblind consultant.

MEREDITH PRAIN:   I think that's a good idea.

DEB:  Thank you, Meredith.

MEREDITH PRAIN:   I don't think there's any other questions in the chat or any other hands raised, but we will give it a bit more time.  I'm just wondering Rita, now that Grace has spoken, is there anything.

RITA KLEINFELD FOWELL:  Yes.  I would like to add something.  Hello, everybody, it's Rita again.  Look, you know, any form of a legal process or a complaints process can be really, really stressful.  So I can't say how much, but you link into a disability advocate service or you get in touch with the deafblind hub and get that support.  I think that the big issue with that, the NDIS is like the newborn baby and it's now six years old and it is a toddler now and it is running all over the place and different things are happening and things are changing.  What you've got to think about is in the future it will be more better and the scheme is there to build capacity and to make you hopefully make you independent as much as possible.

Mistakes do happen.  Whether you haven't been given that information or the planner has got it wrong, you have got that process.  You can go through the internal review or you can ask for a change of circumstances which is called an early plan review or unscheduled plan review.  So if mistakes do happen, it can be rectified and it's not a battle, it's not a battle with the NDIS, that they are there to help, but the big thing is that you have to communicate your needs.  Sometimes even as a lawyer, people don't always get their story across.  People might go in and say "Yeah, on a good day I have a good day", but they don't tell you what happens on a bad day.  I don't really want to paint it like that, but if you don't tell them what you need, you're not going to get it.  When you do then get your plan and you're disappointed about what the funding is, you can't automatics blame it on the planner.  Sometimes it's the miscommunication and sometimes that person might not have the support of a deafblind consultant or have an OT.  So the more evidence you've got and the more preparation you do, the better the outcome and hopefully you won't have to go to an internal review.  So you make sure that if you need an Auslan interpreter, make sure you've got one at the meeting.  If you go to your planning meeting and there's not one booked or it's been cancelled, don't go ahead with the meeting because you're not going to have a good outcome.  For those who need Auslan interpreters, you can't communicate with a pen and paper.  Cancel the meeting and make sure you have an Auslan interpreter with you.  These are all things that you can do to avoid going to an internal review, and then an external appeal is very stressful.

It's a good thing that the NDIS is there for everybody, but it's got to be sustainable, it's got to be sustainable for everybody, but it's an individual plan built for your needs.  So I'm deaf and blind, but my needs are totally different from everyone else.  We all have different needs.  We're a unique group.  That's why we are not well understood.  I wouldn't say excluded, but I don't think there's enough experience around deafness and blindness because it's a dual disability.  It's not really recognised, deaf and blind.  It's blind or deaf, but there's no deafblind and sometimes you really have to highlight that.  When you go into your planning meeting or your review meeting, highlight that.  That's me for today.  Enjoy your afternoon.

MEREDITH PRAIN:   Thank you, Rita, so much, especially I know you've delayed a holiday to be with us here today, so we were really grateful that you've done that and spent the time with us.

I did just want to remind everybody, you can share your screen to sign your question if you would like to use sign language.  We will be able to see you signing your question.  You can press Alt - Y on the keyboard and that will let us know you want to raise your hand.  Alt-H for a message in chat or Alt-Y to put your hand up for a question or comment.

Rita, if you can wait a minute or two to wait for final questions or comments.

RITA KLEINFELD FOWELL:  Of course, yeah.

If anybody raises a hand, then you can stop me, but also another side of having to do an internal review and external review, one of the things, and it over laps, but say, for example, somebody can no longer live at home and the agency is saying it is value for money for you to go into a group home or the new living option that you're not happy with that, you can still put in an internal review, you can also put what you call an Australian Human Rights Commission complaint.  These are basic human rights which can run alongside your internal review.  So a basic human right is the right to have your own home, the right to have a family life, the right to work, the right to respect, the right to dignity.  All these are basic human rights.  So you can lodge a complaint and it - if you feel you have been discriminated and you feel that they are not accommodating your disability or, for example, you arrive at a meeting and you discover that there's no Auslan interpreter there and the planner said "Okay, we will have the meeting with pen and paper", and then you are "Okay, we will do the meeting and we will communicate with pen and paper".  We all know that deaf people who are using Auslan, that is their first language and English is their second language, so sometimes the English is - this is not a reflection on anybody out there listening, but it's not as good as their Auslan.  There may be a miscommunication with pen and paper by communication by pen and paper.  Then what happens is the plan gets built and reviewed and the person who is deaf says "I'm not happy with this.  I didn't ask for that.  I asked for 100 hours of core support of Auslan interpreting support", for example, and you've only been given 40, but that's a miscommunication.  This could be so innocent that it could be indirect discrimination and it's done without any intention and it could be that mistakes happen, the planner didn't - the participant didn't want to cancel the meeting and it went ahead and unfortunately no Auslan interpreter had been booked.  So there is a right to put in a review.

Please do not get them confused with the internal review or the complaint procedure because the complaint procedure is about the way the planner may treat you or might be rude, totally different to a disable discrimination matter or a human rights matter.

I hope I haven't confused anybody.

MEREDITH PRAIN:   There's a comment here from Leanne.  "We are currently waiting on a decision for a review that we are not happy with and today has been really helpful to better understand the process.  Thank you, everyone.  I feel encouraged after this".  So that's nice positive feedback.  Thank you, Leanne.

Karen, was there anything you wanted to add or anything missed or any experience with reviews?

KAREN WICKHAM:  No.  I've added a couple of questions that have been addressed.  I think just to reiterate to encourage people to not be afraid of their review process, get some support to help you do it.  Whoever helped you write your plan, prepare for your plan, they can support you to put in your application to review.  It's not hard.  You've just got to type up a few notes.  Then you send it off and you wait.  I've supported lots of people to do it.  Send it off, wait and wait for an outcome.  If we say nothing, it's like saying "Oh, that's okay, all right.  I don't need it.  I accept it".  We can't do that.  We have to keep advocating, we have to keep fighting to ensure that people who are deafblind are getting the supports that they need and this is one way that we can do that.  So if you're not happy, appeal, appeal, appeal, appeal, appeal.

RITA KLEINFELD FOWELL:  I would like to add to that.  Even the internal review, you think you don't want the stress, but if you have grounds and you've been advised to you have grounds to go to the AAT, then you will create case law.  Case law is legally binding on any other cases that comes after yours.  So you will be the landmark test to make changes for other people who are facing the same problem that you have in your experience.  So it's not a negative thing.  It's about making good changes and putting benchmarks down to make those changes.  Eventually the Law Commission will look at the legislation and will look at all the AAT cases coming through on the internal reviews and maybe saying maybe the law needs changing and that's how you can make the changes, by putting feedback in.  Thank you.

MEREDITH PRAIN:   Thank you, Rita, that's a really good point.  It just occurred to me, I think it's really useful to share experiences and learn from each other and there is a Facebook page called Deafblind Australia and the NDIS.  So even sharing your experiences there about reviews.  So other people hear how you did it if you do have a go with the review.  So people start to learn from each other and can see that others are doing it.  I think sometimes we feel more confident if we know that others have done it as well and been successful.

Okay.  Last chance.  Put your hand up or type a question in the chat box.  I think we might be nearly there.  No final questions or comments?

We don't have a date for our next webinar.  I'm in the process of speaking to a few potential presenters, but still trying to confirm presenters.  So as soon as I've done that, I will be emailing and putting on Facebook the date for the next webinar.  We're not quite sure of the topic either, but we will certainly be keeping everyone that was here this evening posted.  Your names will all be on the mailing list, but also I'll be posting it on Facebook.

I'm just checking one last time for hands or comments.  I can't see any, so - sorry, Deb has her hand up.  We will bring her across.

DEB:  I just recently had my NDIS meeting and I haven't heard anything yet.

RITA KLEINFELD FOWELL:  When did you have your meeting?

DEB:  17 September 2019 and it is 2 October.

RITA KLEINFELD FOWELL:  Sometimes it goes case by case, doesn't it.

GRACE KING:  Yes, it does.  Look, if you've got - do you have a LAC or planner?

DEB:  LAC.

GRACE KING:  I would just contact your LAC and ask how it's going.

RITA KLEINFELD FOWELL:  What you need to do, whoever you had the planning meeting with, or whoever, your LAC, get in touch with them or whoever went with you.  I'm assuming one of the deafblind consultants went with you.

DEB:  Yes.  The deafblind consultant was with me.

RITA KLEINFELD FOWELL:  Give it a few more days.  Doing a plan too quick is not always a good thing.  Maybe they're really, really looking at your evidence there and making sure that the plan is right for you.  I wouldn't be too worried yet.

GRACE KING:  No time to worry yet.  If you want some reassurance, get in touch with your LAC and they can tell you what's going on.

MEREDITH PRAIN:   Thanks for that question, Deb, and your responses, Rita and Grace.

Jennifer has her hand up.

JENNIFER: I actually follow a NDIS website.

MEREDITH PRAIN:   We're just moving seats.  Can you repeat, please?

NEW SPEAKER:   I follow an NDIS website and I have noticed what comes up a lot is that when people have their plan submitted, they actually aren't getting notification from the NDIS or NDIA that it's been accepted and the funds are actually in their accounts and they're left sort of unknowing what is going on.  Is this common practice in the NDIS or is it something they haven't bothered with at this point?

GRACE KING:  That's not the intent.  You should be notified when your plan is approved.  I've heard things where people have not been notified, but common practice is to let you know.

JENNIFER:  Thank you.

MEREDITH PRAIN:   I'm looking far hands again.  Just a reminder, you can sign your question.  Nothing in the chat, nothing, no hands up.

Thank you, again, to our speakers, Rita and Grace.  It's been really valuable.  It's nice to get the feedback already that it's been certainly valuable to Leeanne, and stay tuned.  We will keep you posted for when the next webinar will be.  Thanks again to everybody who comes along to these.  It's nice to see new faces each time or some new names and some familiar names.  So we will finish up there and thanks again.  Thanks to Suzie and Esther for interpreting and thanks to Lee for the captioning.

End of document.