

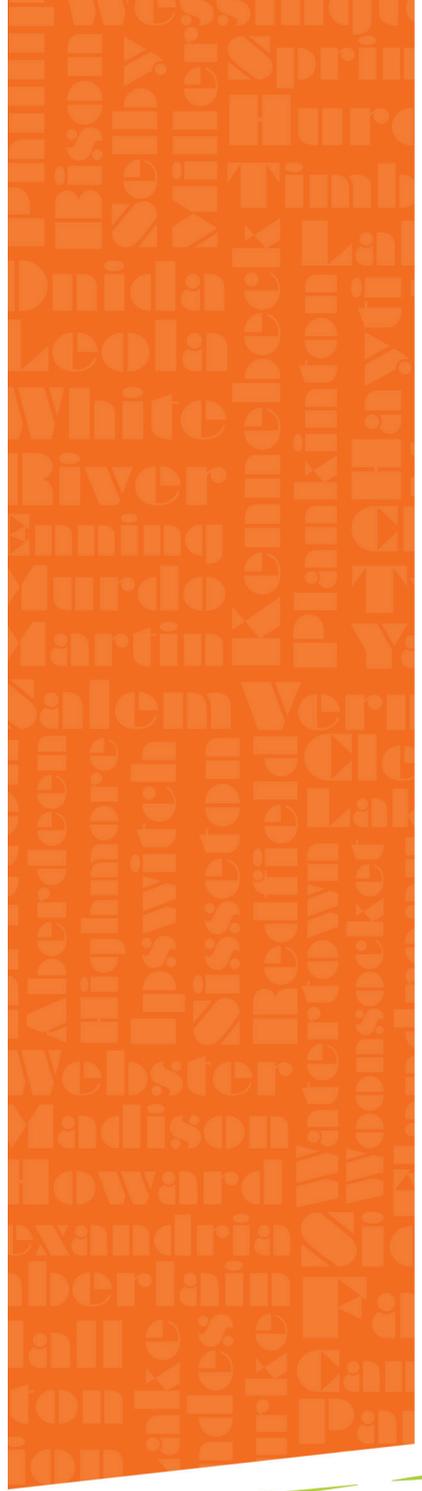


SOUTH DAKOTA  
**Housing**

DEVELOPMENT AUTHORITY

**2016 ANNUAL HOUSING  
CONFERENCE**

October 25-26, 2016



EQUAL HOUSING  
OPPORTUNITY

Join Us!  
**2016 ANNUAL HOUSING CONFERENCE**

October 25-26, 2016

Pierre Ramkota RiverCentre

SDHDA invites you to join us in Pierre for our 26th annual statewide Housing Conference. Participants can take part in multiple educational sessions, engage in housing conversations and make connections at the networking events.

We look forward to seeing you!



**SPONSORS**

PLATINUM



RBC Global Asset Management™

GOLD



SILVER



BRONZE



# WHO SHOULD ATTEND?

## Why should lenders and Realtors® attend?

Lenders and Realtors® will learn about legal requirements and policy considerations in regards to fair housing, methods to allow older adults to age in place, how to increase native veteran homeownership, what building trends are influencing single family housing, the different sources of downpayment assistance, how drones can be a real estate tool, whether or not student loan debt is affecting homeownership and the behaviors of today's first-time homebuyers.

## Why should developers, city officials, economic development professionals and public housing authorities attend?

Sessions on how to successfully complete an application for SDHDA financing, how to develop housing in rural communities and having an opportunity for open discussion on partnering to get housing developed will be important to attend. In addition, there are sessions regarding grant management, fair housing, reevaluating tenant's criminal backgrounds and how to complete and incorporate HUD's new Assessment of Furthering Fair Housing.

## Why should property managers / property owners attend?

If you are a property manager or owner, this year's sessions are geared toward giving the latest information in regards to the legal requirements of fair housing; criminal background and crime free housing policies; and landlord tenant law. Tips for managing multifamily housing in an electronic world, and how to prepare for and survive from workplace violence and today's active shooter are also sessions you will not want to miss.

# SPECIAL FEATURES

- An address by **Governor Daugaard** as he welcomes participants to the 26th annual Housing Conference.
- A "can't miss" opening session with **Steve Gilliland**. Get on the bus, choose the right seat and Enjoy the Ride™!
- Attorney General **Marty Jackley** will speak on the rise of meth and will focus on prevention, treatment and reasonable enforcement.
- Back by popular demand! **Deuces Wild** will again entertain with their dueling piano show that will leave you with unforgettable memories.
- You won't want to miss the **Friend of Housing** Awards breakfast where the Friend of Housing, Elmer Whitepipe Award of Excellence and the "Best of the Best" lender awards are presented.

# INSIDE PAGES

<b>AGENDA AT A GLANCE</b>	4-5
<b>ENTERTAINMENT</b>	5
<b>SESSION DESCRIPTIONS</b>	6-9
<b>FEATURED SPEAKERS</b>	10
<b>AWARD NOMINATIONS</b>	11
<b>GENERAL INFORMATION</b>	11
<b>REGISTRATION</b>	11



# CORE FUNCTION KEY

- HO** Homeownership
- HD** Housing Development
- RM** Rental Management
- NH** Native Homeownership

# AGENDA AT A GLANCE

## Monday, October 24

9:00 a.m. - 4:00 p.m.	<b>PRE-CONFERENCE SESSION</b> Native American Homeownership Coalition
-----------------------	--

## Tuesday, October 25

10:00 - 10:15 a.m.	<b>WELCOME ADDRESS BY GOVERNOR DAUGAARD</b>
--------------------	---

10:15 - 11:15 a.m.	<b>OPENING SESSION</b> Enjoy the Ride™
--------------------	---

11:15 - 11:30 a.m.	<b>NETWORKING BREAK</b>
--------------------	-------------------------

11:30 a.m. - 12:45 p.m.	<b>BREAKOUT SESSIONS</b> <ul style="list-style-type: none"><li>• Fair Housing and Disparate Impact</li><li>• Preparing a Workforce to Increase Housing Stock for Native Homeowners</li><li>• Competing for SDHDA Financing: How to Complete a Successful Application</li><li>• Aging in Place: Keep Mom and Dad in Their Home</li></ul>
-------------------------	---

12:45 - 1:45 p.m.	<b>NETWORKING LUNCH</b>
-------------------	-------------------------

1:45 - 3:00 p.m.	<b>BREAKOUT SESSIONS</b> <ul style="list-style-type: none"><li>• Reevaluating your Criminal Background and Crime Free Housing Policies</li><li>• Increasing Homeownership Opportunities for Native Veterans</li><li>• Housing Development in Rural Communities: How Can We Get This Done?</li><li>• The Top Building Trends Influencing Single Family Housing</li></ul>
------------------	---

3:00 - 3:15 p.m.	<b>NETWORKING BREAK</b>
------------------	-------------------------

3:15 - 4:30 p.m.	<b>BREAKOUT SESSIONS</b> <ul style="list-style-type: none"><li>• Hot Legal Topics in Rental Housing</li><li>• Making Native Homeownership Affordable: Sources of Downpayment Assistance Subsidies</li><li>• Managing your Multifamily Complex in an Electronic World</li><li>• Drones: A Tool in the Real Estate Industry?</li></ul>
------------------	--

4:30 - 4:45 p.m.	<b>NETWORKING BREAK</b>
------------------	-------------------------

4:45 - 5:45 p.m.	<b>CLOSING SESSION</b> Dealing with a Methamphetamine Epidemic
------------------	---

6:00 - 6:30 p.m.	<b>NETWORKING RECEPTION</b>
------------------	-----------------------------

6:30 - 9:00 p.m.	<b>ENTERTAINMENT PROVIDED BY DEUCES WILD</b>
------------------	--

# AGENDA AT A GLANCE

**Wednesday, October 26**

8:00 - 9:00 a.m.	<b>FRIEND OF HOUSING BREAKFAST</b>
9:00 - 9:15 a.m.	<b>NETWORKING BREAK</b>
9:15 - 10:30 a.m.	<b>BREAKOUT SESSIONS</b> <ul style="list-style-type: none"><li>• Part One: Preparing, Responding and Recovering from a Crisis - Active Shooter Discussion</li><li>• Tips for Effective Grant Management</li><li>• Partnerships: What is Needed to Develop Housing in Rural Areas?</li><li>• Is Student Loan Debt Affecting Homeownership?</li></ul>
10:30 - 10:45 p.m.	<b>NETWORKING BREAK</b>
10:45 a.m. - 12:00 noon	<b>BREAKOUT SESSIONS</b> <ul style="list-style-type: none"><li>• Part Two: Preparing, Responding and Recovering from a Crisis - Active Shooter Discussion</li><li>• Everyone Has a Voice: The Importance of Policy Work to Promote Native Homeownership</li><li>• Affirmatively Furthering Fair Housing: A New Assessment Tool</li><li>• A New Look at the First-Time Homebuyer</li></ul>
12:00 - 1:00 p.m.	<b>NETWORKING BOX LUNCH</b>
12:30 - 3:30 p.m.	<b>POST CONFERENCE SESSION</b> <p>Statewide Collaboration to Complete the Assessment of Fair Housing</p>

## ENTERTAINMENT



Get ready to clap along. Get ready to sing along. Get ready to laugh along. SDHDA is bringing back Dave and Ted with Deuces Wild. The Deuces Wild dueling piano show defies all expectations and is sure to leave you with unforgettable memories.



# SESSION DESCRIPTIONS

PRE-CONFERENCE SESSION

## Native American Homeownership Coalition HO NH

PRESENTERS: Leslie Newman, Seven Sisters Community Development Group, Lawrence, KS  
Joanna Donahue, Seven Sisters Community Development Group, Jupiter, FL

You're invited to participate in a Planning Gathering of the SD Native Homeownership Coalition, which is working to increase Native homeownership in South Dakota. During the gathering, participants will have the opportunity to network, share accomplishments, review Coalition progress and milestones, and conduct in-person committee meetings. Lunch will be provided.

OPENING SESSION

## Enjoy the Ride™ HO HD RM NH

PRESENTER: Steve Gilliland, Steve Gilliland, Inc, Freeport, PA

A blueprint for getting the most out of life, Enjoy The Ride™ is a hilarious and brilliantly conceived keynote that causes people to examine where they are personally and professionally. It lifts people up and inspires them to evolve and appreciate, rather than simply maintain and exist.

Key Points

- Check Your Passion: Love what you do; never forget why you do it.
- Cure Your Destination Disease: Live more for today, less for tomorrow & never about yesterday.
- Refocus Your Attention: Decide what's important & never take it for granted.

If you want to achieve true success and fulfillment, you must first discover an enthusiasm for your work and personal life. Decide where you are heading, get on the bus, choose the right seat and Enjoy The Ride™!

BREAKOUT SESSIONS

## Fair Housing and Disparate Impact HO HD RM NH

PRESENTER: Mark Shelburne, Novogradac & Company LLP, Raleigh, NC

Its been a year since the U.S. Supreme Court's disparate impact ruling, but many questions remain for housing professionals. A national thought leader on affordable housing policy will help property managers, local government officials, lenders, and housing program administrators understand the legal requirements and policy considerations to help you prevent liability for you and your company.

## Preparing a Workforce to Increase Housing Stock for Native Homeowners NH

PRESENTERS: Thunder Valley CDC Staff and Participants, Porcupine, SD

In this workshop, we'll examine workforce development programming to prepare participants to work in the construction industry. We'll focus on the work of Thunder Valley Community Development Corporation, which has developed a unique workforce development program that provides the opportunity for participants to gain hands-on construction experience, as well as work towards attaining their GED or further their post-secondary education.

## Competing for SDHDA Financing: How to Complete a Successful Application HD NH

PRESENTERS: Chas Olson, SDHDA, Pierre, SD  
Stephanie Pierson, SDHDA, Pierre, SD  
Scott Rounds, SDHDA, Pierre, SD

Does completing and compiling a SDHDA financing application seem like a daunting task? Does SDHDA really need the five inch binder of information? Participate in this session to hear from the development officers for a better understanding of application requirements, how the applications are scored and why gathering of the documentation is necessary to make your application competitive.

## Aging in Place: Keep Mom and Dad in Their Home HO RM

PRESENTER: Erik Nelson, AARP South Dakota, Sioux Falls, SD

According to AARP, 87% of adults age 65 and older want to stay in their current home and community as they age. Join this session to learn about the barriers older adults face when wanting to stay in their home, the policies that are needed to help older adults age in place and the best practices that work to help keep them in their homes longer.

## Reevaluating Your Criminal Background and Crime Free Housing Policies HD RM

PRESENTERS: Mark Shelburne, Novogradac & Company LLP, Raleigh, NC  
Robin Black, Rapid City Police Department, Rapid City, SD (Invited)  
Vona Johnson, SDHDA, Pierre, SD

This session will focus on how the recent changes at the federal level will have a significant impact on how owners, managers and real estate developers do business. Join us as we discuss changes you will want to make to your Criminal Background and Crime Free Housing Policies to protect your residents and yourself.

## Increasing Homeownership Opportunities for Native Veterans HO NH

PRESENTERS: Dean Eckes, US Department of Veterans Affairs-Regional Loan Center, St. Paul, MN  
Tawney Brunsch, Lakota Funds, Kyle, SD

Join this workshop to hear about strategies to increase homeownership opportunities for Native American veterans in South Dakota. Panelists will showcase newly launched efforts of the SD Native Homeownership Coalition through a collaboration between state, federal and tribal agencies to help veterans understand their homeownership benefits and prepare them for the mortgage application process.

## Housing Development in Rural Communities: How Can We Get This Done? HD

PRESENTERS: Eric Ambrosion, Planning and Development District III, Yankton, SD  
Joe Fiala, SD Governor's Office of Economic Development, Pierre, SD  
Lorraine Polak, SDHDA, Pierre, SD

The Housing Study has been completed and the community is excited to take the next step in developing housing - so where do we go from here? Join us for an interactive discussion of housing development in rural communities utilizing local resources, state and federal programs and the Governor's House. Real life examples of what has worked and what didn't will be shared.

## Hot Legal Topics in Rental Housing RM

PRESENTER: Michael H. Paulson, Christopherson, Anderson, Paulson & Fideler, LLP, Sioux Falls, SD

In this session we will explore a variety of legal concerns related to managing your rental property including general Landlord-Tenant Law, how to properly do an eviction in an assisted unit versus a conventional unit, and how to comply with the Violence Against Women Act including how to bifurcate a lease.

## Making Native Homeownership Affordable: Source of Downpayment Assistance Subsidies HO NH

PRESENTERS: Rick Bloxham, Federal Home Loan Bank, Des Moines, IA  
Art Hacker, Bureau of Indian Affairs-Home Improvement Program, Aberdeen, SD (Invited)  
Lorraine Polak, SDHDA, Pierre, SD  
Wade Veflin, GROW South Dakota, Sisseton, SD  
Angie Johnson, T Yamni-Sisseton Wahpeton Oyate, Sisseton, SD

Downpayment assistance can play a critical role in making homeownership affordable. In this workshop, we'll explore different resources available for downpayment assistance, including Federal Home Loan Bank programs, the SDHDA Housing Opportunity Fund and the BIA's Housing Improvement Program. We'll look at the amounts of these downpayment resources, eligibility requirements and how to access them.

## Managing Your Multifamily Complex in an Electronic World HD RM

PRESENTERS: Ruth Sturm, Epicosity, Sioux Falls, SD  
Machelle Moen, Great Western Bank, Sioux Falls, SD  
Travis Dammann, SDHDA, Pierre, SD

Have you ever wondered what is possible when it comes to managing your property in an electronic world? This session will explore electronic rent payments, retaining and attracting new residents by blogging and using social media and the new search engine SDHDA has created to make searching for a property easier.

# SESSION DESCRIPTIONS

BREAKOUT SESSIONS

## Drones: A Tool in the Real Estate Industry? HO HD RM

PRESENTER: Tom Simmons, Aerial Horizons, LLC, Sioux Falls, SD

Drone technology offers a tremendous opportunity for the business of real estate and the broader economy. The practice is increasingly commonplace in other countries and the national trade association for real estate agents. You might be asking yourself if using drones in your real estate business is viable – even necessary – to stay competitive or if it's just a flash in the pan. Whatever you decide, drones are shaping up to be the next evolution in real estate marketing.

CLOSING SESSION

## Dealing with a Methamphetamine Epidemic HO HD RM NH

PRESENTER: Attorney General Marty Jackley, State of South Dakota, Pierre, SD

The South Dakota crime report shows the number of crime related offenses increased significantly in South Dakota last year and so did the number of arrests. The Attorney General points to one main cause for the increase: meth. During this presentation, Attorney General Marty Jackley will focus on prevention, treatment and reasonable enforcement.

## Part One: Preparing, Responding and Recovering from a Crisis - Active Shooter Discussion HO HD RM NH

PRESENTER: Chad Sheehan, Sheehan Strategic Solutions, LLC, Sioux City, IA

Part one of this session will provide you with the expertise in the area of surviving violence with an emphasis on surviving the threat posed by workplace violence and today's active killer.

## Tips for Effective Grant Management HD NH

PRESENTERS: Melissa West, HUD Office of Native American Programs, Denver, CO  
Rick Bloxham, Federal Home Loan Bank, Des Moines, IA  
Valerie A. Williams, Bank of America, Dallas, TX  
Mary Stewart, SDHDA, Pierre, SD

This workshop focuses on the importance of effective grants management. It will look at developing strong grant reports, the importance of developing systems to track data and the role of relationships with your funders.

## Partnerships: What is Needed to Develop Housing in Rural Areas? HD

PRESENTERS: SDHDA Staff and Conference Attendees, Pierre, SD

Achieving success in rural housing development is challenging. This session will be an open dialogue between communities, developers, builders and management companies examining the idea of rural communities packaging housing development projects to be more attractive to developers and builders, hopefully creating partnerships that are necessary to move development forward.

## Is Student Loan Debt Affecting Homeownership? HO

PRESENTER: Vance Edwards, MGIC, Milwaukee, WI

The American dream may include graduating from college, getting a job and eventually buying a home. However, the increasing cost of student loan debt may be altering that trajectory for many millennials. Rather than purchase a house in their mid-to-late 20s or early 30s, the younger generation is waiting to jump into homeownership. Is this trend because recent graduates have too much student loan debt?

## Part Two: Preparing, Responding and Recovering from a Crisis - Active Shooter Discussion HO HD RM NH

PRESENTER: Chad Sheehan, Sheehan Strategic Solutions, LLC, Sioux City, IA

Part two will talk about "S.A.V.E. Yourself" based on Dept. of Homeland Security's recommendations for responding to a mass casualty incident; Run, Hide, Fight.

BREAKOUT SESSIONS

NH

## Everyone Has a Voice: The Importance of Policy Work to Promote Native Homeownership

PRESENTERS: Nick Tilsen, Thunder Valley CDC, Porcupine, SD  
Sharon Vogel, Cheyenne River Housing Authority, Eagle Butte, SD  
Bruce Jones, USDA Rural Development, Aberdeen, SD (Invited)  
JC Crawford, Sisseton Wahpeton Housing Authority, Sisseton, SD

This workshop will focus on how housing organizations can effectively engage in the federal, state and tribal policy arenas. We will discuss different types of policies, advocacy strategies to affect policy change and potential policy issues that we can address collaboratively in the future.

## Affirmatively Furthering Fair Housing: A New Assessment Tool HD RM

PRESENTERS: Deborah Manigault, HUD Office of Fair Housing and Equal Opportunity, Denver, CO  
James Whiteside, HUD Office of Fair Housing and Equal Opportunity, Denver, CO  
Travis Dammann, SDHDA, Pierre, SD  
Lorraine Polak, SDHDA, Pierre, SD

US Department of Housing and Urban Development requires certain grantees to complete an assessment of fair housing. Recently released tools will help grantees analyze challenges to fair housing choice and establish goals and priorities in their communities. But what do all of these maps and charts tell us? How can grantees coordinate efforts?

## A New Look at the First-Time Homebuyer HO

PRESENTER: Valerie A. Williams, Bank of America, Dallas, TX

This session will explore the attitudes, behaviors and preferences of the First-Time Homebuyer. Today's buyers are taking a long-term view of homeownership as they want to purchase a home that will meet their future needs.

## Statewide Collaboration to Complete the Assessment of Fair Housing HD RM

PRESENTER: Deborah Manigault, HUD Office of Fair Housing and Equal Opportunity, Denver, CO  
James Whiteside, HUD Office of Fair Housing and Equal Opportunity, Denver, CO  
Travis Dammann, SDHDA, Pierre, SD  
Lorraine Polak, SDHDA, Pierre, SD

A continuation of the informational breakout session, this session will focus deeper on assisting South Dakota with its Affirmatively Furthering Fair Housing efforts under the new rule and the leadership roles that public housing authorities, cities and SDHDA will need to take to accomplish the statewide assessment. A scope of work will be established so that all regions can develop a shared picture of housing and what enhances or limits opportunities that are available at the local level and statewide.





**Dennis Dugaard**

GOVERNOR OF THE  
STATE OF SOUTH  
DAKOTA

Gov. Dennis Dugaard was raised on a family farm near Garretson, SD, where he attended a one-room country school and graduated from Dell Rapids High School in 1971. Mr. Dugaard received a bachelor's degree in Government and minors in mathematics and psychology from the University of South Dakota and a law degree from Northwestern University School of Law in Chicago, IL.

From 1981 to 1990, Dugaard worked for what is now US Bank in Sioux Falls. Dugaard was ultimately promoted to Vice President, and was responsible for trust administration and new business development in eastern South Dakota.

In 1990, Dugaard left the bank to become the Development Director of the Children's Home Foundation, the fundraising arm of Children's Home Society of South Dakota. Dugaard worked for 12 years in that position. In 2002, he became Executive Director of Children's Home Society of South Dakota. Dugaard left Children's Home Society on October 31, 2009 to focus full-time on his campaign for governor.

Mr. Dugaard was sworn in as South Dakota's 32nd Governor on January 8, 2011.



**Marty Jackley**

ATTORNEY GENERAL  
OF THE STATE OF  
SOUTH DAKOTA

Marty Jackley serves as South Dakota's chief law enforcement officer and legal advisor. Marty was raised in Sturgis and graduated from the South Dakota School of Mines and Technology with a Bachelor of Science degree in Electrical Engineering with Honors. After receiving his law degree from the University of South Dakota, he clerked for the Chief Federal Judge of South Dakota. Marty then joined and became a partner in the Rapid City law firm of Gunderson, Palmer, Nelson and Ashmore, where he specialized in criminal, civil and business litigation.

In 2006, he was unanimously confirmed by the US Senate as US Attorney for South Dakota. Marty was named the South Dakota Prosecutor of the Year in 2008.

In 2010 and 2014, Marty was overwhelmingly elected as South Dakota's Attorney General. He has served as the President of the National Association of Attorneys General, and Chairman of the Conference of Western Attorneys General. In 2016, Marty was honored to receive the National Kelley-Wyman Outstanding Attorney General award.

Marty and his wife Angela live in Pierre with their two children, Michael and Isabella.



**Steve Gilliland**

PROFESSIONAL SPEAKER  
AND AUTHOR

A member of the Speaker Hall of Fame, Steve Gilliland is one of the most in-demand and top-rated speakers in the world. Recognized as a master storyteller and brilliant comedian, he can be heard daily on SiriusXM Radio's Laugh USA and Blue Collar Radio. With an appeal that transcends barriers of age, culture and occupation—plus an interactive and entertaining style—Steve shows audiences how to open doors to success in their careers, their relationships and their lives.

In addition to his brilliant speaking career, Steve is a prolific, accomplished author, evidenced by three of his books—*Enjoy The Ride*, *Making a Difference* and *Hide Your Goat*—perennially making the publisher's bestseller list and his being named Author of the Year.

Steve was born and raised in the Pittsburgh area, resides in North Carolina and travels the world. He received his bachelor's degree from Grove City College (PA) and his MBA from Globe University (MN). He is a proud grandpa, devoted father of four boys and a loving husband to his wife, Diane.

Whether Steve is speaking at an event, writing about current issues that impact people or leading his own employees, he is not just a person who challenges people to change, he motivates them to do so.

# AWARD NOMINATIONS SOUGHT



SDHDA is seeking nominations for our annual Friend of Housing Award and Elmer Whitepipe Award of Excellence. If you know of an individual who has made an outstanding commitment to affordable housing in South Dakota, please nominate them online at [www.sdhda.org](http://www.sdhda.org). Nominations are due Friday, October 7, 2016. The honorees will be announced at Wednesday's breakfast, October 26, 2016.

## GENERAL INFORMATION

### Lodging

Lodging is available at the following Pierre area motels for October 24<sup>th</sup> and 25<sup>th</sup>. All participants are responsible for making their own reservations and billing.

Best Western Ramkota-Conference Location  
Conference Rate Available  
920 W. Sioux Avenue, Pierre  
605.224.6877

Baymont Inn & Suites  
713 W. Sioux Avenue, Pierre  
605.224.4140

Holiday Inn Express  
110 E. Stanley Rd, Ft. Pierre  
605.223.9045

Clubhouse Inn & Suites  
Conference Rate Available  
808 W. Sioux Avenue, Pierre  
605.494.2582

Comfort Inn  
410 W. Sioux Avenue, Pierre  
605.224.0377

AmericInn  
312 Island Drive, Ft. Pierre  
605.223.2358

Governor's Inn  
Conference Rate Available  
700 W. Sioux Avenue, Pierre  
605.224.4200

Econolodge  
110 E. Sioux Avenue, Pierre  
605.224.5951

### Continuing Education

A continuing education program application has been submitted to the SD Real Estate Commission. Eight and a half credit hours have been requested for the conference with an additional three credit hours for the post conference session.

### Cancellation Policy

Cancellations made in writing (email or mail) and received at SDHDA by 5:00 p.m. CT, Friday, October 21, 2016, will be fully refunded. Registrants who cancel after October 21, 2016, or do not attend will not receive a refund.

### Special Accommodations/Dietary Needs

If you have special needs, please contact Sheila at 605.773.7603 or [sheila@sdhda.org](mailto:sheila@sdhda.org) so appropriate arrangements can be made.

### Attire and Climate

Business casual attire is appropriate for all conference sessions and activities. Pierre's October average high temperature is 61°F and average low is 36°F.

## REGISTRATION AND PAYMENT

Registering and paying online is easy. Go to [www.sdhda.org/about-sdhda](http://www.sdhda.org/about-sdhda) and you will find the conference link. For registration questions, please email Sheila at [sheila@sdhda.org](mailto:sheila@sdhda.org) or call 605.773.7603. Conference fees are \$175 on or before October 7, 2016, and \$200 after October 7, 2016.



DEVELOPMENT AUTHORITY

PO Box 1237, Pierre, SD 57501

Phone: 605.773.3181 | 800.540.4241

Fax: 605.773.5154

[www.sdhda.org](http://www.sdhda.org)

**Register by  
October 7**

to take advantage of reduced registration fees!

Please pass along to a colleague!

