

Veteran Voices SITREP - Episode #19 - Tony Santiago Interview

[Guest: Tony Santiago]

Understanding we have to really work at issues that come from PTSD. I think it would take not only a collective of veterans who understand what's going on and want to do, you know, something to help, to come together and maybe we voice our concerns to our politicians.

[Host: Tom Faust]

Welcome to Veteran Voices SITREP with your hosts Tom and Chris Faust. Welcome to Veteran Voices SITREP. I am Tom Faust, your host.

My co-host Chris, my son, is not available this weekend. He's got a barbershop event going on and I wish him well. In the meantime, today we have an interview with Tony Santiago and he works with homeless in his church and also is a veteran himself and so I just wanted to discuss with him his experience and where, you know, where he wants, where he's going from here, what he's doing.

So let's get started. Hi Tony, how are you today? Doing good, thanks for having me.

Great, you're quite welcome to be here. I appreciate you joining us and so can you tell us a little bit about your background, your military background, your, you know, how you got to where you are with working with homeless?

[Guest: Tony Santiago]

So I did 10 years in the Air Force. I was an aircraft mechanic for about maybe eight, eight and a half years and then I kind of switched over to doing a deployment management for a while and after I got out, I decided to switch careers from aircraft maintenance to IT and I worked at the Army Hospital in Germany, the Landstuhl. I got to see a lot of individuals come back from downrange, beat down, battered, some of them were amputees, you know, Purple Heart recipients and stuff and so I got to see the ugly side of what people are willing to sacrifice for the nation itself.

So that was an eye-opener for me because it always made me question, like, how do people live once they come back with, you know, parts of them that are broken or missing, you know, like what does a weapon, I guess you could say that a government builds up, do when it releases it into the public and it has, you know, served its purpose in the military. So as I got out and I started to work for a few IT companies moving around, I ended up here in Virginia and then after a while, I went to a church here locally and I started to volunteer for homeless feedings and just outreach and it's something that I've always had passion for, like, you know, being born in Jersey, living up north, we

always love a good underdog story and the biggest underdog stories are those that are homeless that are able to combat their situations and then overcome whatever it is to become, I guess, back to a stable lifestyle and something that I've always been, you know, passionate about is trying to outreach or uplift those individuals and get them back on their feet if possible.

[Host: Tom Faust]

So in the church that you're with, I think you had said that you work with homeless in general, a number of them are veterans.

[Guest: Tony Santiago]

Yes.

[Host: Tom Faust]

What specifically do you do there? You said feeding them?

[Guest: Tony Santiago]

Yeah, we prepare meals, we deliver them wherever they tend to gather. Sometimes we meet at, like, a social services building, a library, or wherever they tend to, like, congregate, especially during the heat seasons. They're always usually at the library trying to, you know, absorb some of the air conditioning and get out of there.

[Host: Tom Faust]

Do you ever actually bring any of them to the church?

[Guest: Tony Santiago]

There is one individual that I usually give a ride whenever his vehicle is out of commission. He is a former Army and he was deployed a few times, and some of his stories are kind of heartbreaking when you realize what he was required to do and where he, you know, that's left him in his later stages of years.

[Host: Tom Faust]

Yeah, I know that the experience that I've had talking with various people on this subject, that the military tends to, you know, they teach you to do things that you really would rather not have to do. And then when your time comes to be, you know, to be finished, you're either, whether you're injured or not, they let you go and just put you back into the civilization. And you have these skills that don't really transfer well, and some of them can be dangerous skills.

And one of the things that I think the VA needs to do better, a better job of, is to help

with that transition, to give people the counseling they need or something to say, you know, let's get through the problems that you've had and work on those so that you can better integrate back into society. Because I think that's why a lot of people end up homeless, is if they don't have a family to go back to that they can rely on to give them the support they need, then they get, you know, they get back and just don't know what to do. They have PTSD issues, other issues.

So this is definitely a difficult thing that we need to find a better way to handle, I think.

[Guest: Tony Santiago]

Yeah, we cannot take the cookie cutter approach as we like to set forth in most, I guess, most protocols. People try to follow the same, I guess, what you would call the rigmarole or something like that. It doesn't apply to everyone because one person's coping mechanisms may not work for someone else.

Like myself, when I got out and I was transitioning, you know, from active duty to just a civilian, it was a very tough transition because all I knew was, you know, working 16-hour days, 12-hour days, six days a week, you know. And then when I got out, I didn't know what to do with myself because like I had all this free time. And usually it's in those moments of idle, I guess, timeframes where you don't really have any busy work and you don't know what to do, you don't have any purpose to drive towards, then you tend to get yourself in trouble.

And it's in those moments where you have to be at your utmost, how do you say, you got to be on your toes, right? Because if you allow yourself to get into those cycles of, you know, idle timeframe, right, then you can really get into a dangerous place. And when it comes to certain people's jobs, because they don't always transfer over to, you know, exact jobs, like a one-for-one, you know, you kind of get a sense of like, well, I was taught and trained and brought up to do this.

I can't do this in the civilian world, therefore I have no value. Because you don't want to just transition as, let's say, a sniper or some gunner or whatever it is that you did, working at, you know, a fast food restaurant, you feel like, you know, you were meant for bigger things, you had a higher purpose, a higher calling, and now you're just diminished to just whatever. And I think that's a big problem in trying to help people fully understand it's not just what you did in one job, it's the whole package, right?

Because we have not only, you know, the MOS or the AFSC or whatever the, you know, career code for each branch is, but it's also everything around it. You have leadership capabilities, right? Everything you were trained to do required some form of self-control.

And every little aspect can be applied to some form of a different career, we just don't have a good way of translating it.

[Host: Tom Faust]

Yeah, I know that a lot of veterans come back, you know, they've been in the infantry and their job is basically shooting at people, things like that. And a number of them will come back and join, like, the police force or security in some form or another. And that can work well for some, but I think a lot of people in that position don't want to stay in that kind of a field, they want to get away from that.

And so that's where I think we need more counseling, more training. And then the other thing is, I think, training and job placement, so that, you know, let's learn a new skill. What are you interested in?

What do you think you'd be good at? And let's teach you something, but not, you know, it needs to be included in the GI Bill or something, someplace, a way that it's paid for. There's a lot of good trades that people could get into without, you know, spending years in college, for instance, to do it.

[Guest: Tony Santiago]

Yeah, that and I would say we should also try to emphasize as to where the big need is, because like, if you look at a lot of the job market, right, we have in the STEM field specifically, we have a lot of people that are here on work visas. And then the big notion was, we don't have enough folks locally that are qualified to do certain jobs, therefore, we have to look outside. Well, if we could get people in those positions, or if we can get them to at least where they're competitive in those job markets, right, then it's a lot better for them to transition over to a high paid job.

And therefore, they don't have to worry about having to fend for themselves on low income, you know, careers or paths when they transition over. So a big focus should be on competitiveness in the job markets that are well off financially, or at least put them in trades that are not going to be at the totem pole on the bottom. You know, because it's like, if you come out and you're a truck driver, like we still, you know, they're very necessary.

But the skill set that you have leaving the military can be more useful in other areas, especially when it comes to leadership, or even if we got some folks into political realms, right? Because we know, we need more people that are more focused in, you know, for the veterans that are, you know, outside the situations that we have, right? We need more, I guess, resources, not only for those that are borderline homeless or homeless, but, you know, for preventative measures, right?

Because, you know, an ounce of prevention always beats a pound of cure any day, right? So, like, understanding, we have to really work at the issues that come from PTSD. And we also have to try to find a way to remove the stigma of those that have PTSD, right?

It's just a byproduct of, you know, things that happen in our lives. And for us to still hold on to the stigma, it's like, oh, well, you know, if they got something going on, maybe they're a little, you know, a few screws loose. Like, no, that's, like, even if you're not in the military, if you go through some traumatic things, you got to figure out a way to deal with it.

And if you hold on to it, or you suffer in silence, you don't know when, you know, the, I guess, the dark side of that tends to rear its head. And it could take, you know, a decade or two, a few years after you get out, right? Because sometimes those emotions, they lie dormant until something happens, and then it just comes out and explodes.

So it's always good to try to fix those before they get too nasty, or they're, it's very hard to correct. And I know some folks, it's been a prolonged process, and they're dealing with it now, you know, 30 years after they've been out. And it's a lot harder to do it now than it was if they were to do it when they first got out, or when the signs first started to appear.

And so, you know, if you tackle things upfront, and you stay proactive about it, then it tends to be a lot easier to deal with than being reactive on the backside of it.

[Host: Tom Faust]

Yeah, I know that, basically, I mean, part of, in a sense, what you do with your Helping the Homeless Free Church is you get opportunities to talk with them, and to maybe even discuss some of these issues. Because sometimes it doesn't, I mean, counseling is really good, but the reason it's good, is because they get a chance to express themselves, right? So we get a chance to talk about, you know, this is how it makes me feel, this is what I'm struggling with, and just speaking it, because thinking in your head, you just get stuck in your head.

But when you get a chance to actually speak it, and get it out, and somebody else listening, and especially if they're really listening, not trying to change you, but just, just, you know, hear me out, right? I think that's a very important thing to do. And so, even in Helping the Homeless, feeding them, bringing them food, having a chance to talk with them, or seeing that someone cares, I think that's a big step in the right direction.

And frankly, we just need more of it. I know when I was, there was a church I attended many years ago now, it's probably 25, 30 years, it's been a while, for this particular church, but there was one of the youth, or it wasn't a youth pastor, it was like an associate pastor that would go out and actually bring a busload of homeless to the church every Sunday, and then feed them afterwards. And that was very, very helpful as well.

I think that sounds very similar to what you're doing.

[Guest: Tony Santiago]

Yeah, sometimes you just need a little acknowledgement, like even, you know, like everyone that struggles with something always feels better when someone is just there to lend them an ear, right? You know, like even in active duty, you always have, like just say the first sergeant, right? If you got an issue, come knock on my door, we'll talk about it, right?

Just let's figure it out before it gets to a point to where now there's, let's say some repercussions that have to be dealt with. So it's always, I always go back to proactive is better than being reactive, because reactive is usually too late.

[Host: Tom Faust]

Well, the other area that I think that is important is being able to get access to, you know, the healthcare that veterans need. And the VA, unfortunately, has a bad reputation for properly taking care of veterans. Sometimes they do a really good job, and sometimes there's struggles.

I think they've gotten better more recently. Once a veteran is homeless, I doubt they really spend much time trying to go to the VA to get help. That's something that I think we need to find a better way to, you know, maybe not just feed the homeless, but do you need, you know, do you need to talk to somebody at the VA?

Can we give you a ride over there, arrange something? That would be another way that we could handle this and help them out. Because I think being able to go not only just for counseling to talk, but if they have particular injuries that are not being well cared for, or do they, you know, should they be getting disability pay that they aren't receiving?

Those kinds of issues are things that would really help.

[Guest: Tony Santiago]

Yeah, I do believe there are agencies out there, but it's not something that's highly advertised that will, especially when it comes to helping veterans figure out their disability percentages, right? So if, let's say, if they're not being treated for something that should be service connected, they will try to help them to actually get that on there as long as they have the ability to access their medical records. And when, I know when I was going through trying to get my claims, that was an uphill battle.

And it wasn't until we had the congressional hearing for when the VA had that secret backlog. That's when I finally got a letter in the mail saying that they made a mistake. Oh, and by the way, you know, we owe you some back pay for some service connected disabilities that you should have got years ago.

And yeah, they do have like a hit or miss reputation when it comes to properly serving. So yeah, that is one thing. And I know at least the VA hospital in Virginia over here by Richmond, they do have shuttles.

So like if a veteran needs a ride to an appointment, they will try to get those shuttles over to them if they're not able to make it. But I don't know if that's all VA hospitals.

[Host: Tom Faust]

Yeah. Kind of related to part of what you said. I spoke with somebody about three or four days ago at a networking event I attended where when she got out, it was during the reduction in force.

And so she got a separation benefits, they got some cash or something to, you know, as, okay, here, you're going out, we're going to give you this if you leave the military now. And so she did that. And then 30 years later, found out that she needed to get some disability, you know, there was a disability that she had.

And she finally got that, you know, her daughter, I think, you know, convinced her to go to the VA and get that worked out and found out that she is due some disability pay. The problem that she had, this is sort of a separate issue that I think I'm going to talk about another time. But the problem that she had was that in order to collect the disability, she had to pay back the separation benefit first.

You can't have both. And it's like, it's completely unrelated. Why do they do this?

But apparently they do. And I think that's kind of a frustrating thing for people at times, because, you know, if you need your disability benefit, but can't afford to pay back what they, you know, what they gave you before, you know, it's used for, you know, in her case, her daughter's college fund. And so it took her three years to pay it back before she could actually start collecting the disability benefit.

I think that's something that needs to be changed, personally.

[Guest: Tony Santiago]

Yeah. Like, if we're willing to give our lives for the cause, I think as a return, you know, payment, a back scratching, I guess, we should be taken care of once we're out, you know, out of duty and stuff. And especially if it's something that we're due, right?

If you get injured or you have any form of disability that we're service connected, they should, you know, you should be guaranteed that money and there should not be any loopholes that you have to go through or any paybacks. And in that case, like if she was asked, you know, to leave, you know, voluntarily and we'll give you a severance package, like that's, that was, you know, the, I guess the outcome of her volunteering to

get out because they needed to make some budget cuts that has nothing to do, as you mentioned, with her disability.

[Host: Tom Faust]

Do you have any, any thoughts on, you know, what to do besides, you know, counseling and, or feeding the homeless, particularly homeless veterans about ways that we might be able to solve this problem? Is there a way that we can get them into housing development specifically for veterans or whatever? Do you have any thoughts on that subject?

[Guest: Tony Santiago]

That's a, it's a good topic to, to talk about. And it's also one of those can of worms that I think should be opened and aired out because ultimately, you know, we, we would hope that the government would do its due diligence and I guess their job when it comes to taking care of the veterans. And then the VA would, you know, chime in on what's, you know, best for the veterans that are, you know, in these situations.

But unfortunately, the government agencies and individuals are always going to deal with status quo and maintaining the status quo. And so if we wanted to innovate and we wanted to optimize, that comes from us, right? The people.

And so I think it would take not only a collective of veterans who, who understand what's going on and want to do, you know, something to help to come together and maybe we voice our concerns to our politicians. We, we write up some letter to our, you know, representatives of Congress folks, and then we start bringing up these issues and we start pretty much like, you know, raising a flag and be like, hey, we need to deal with this stuff, right? Unfortunately, we don't live in the times of, you know, witch hunting and pitchforks and torches.

So we got to do things the legal way. And then I would say, you know, as a collective, you know, writing to our Congress people, maybe doing a petition to start looking at maybe adding some bills to the budget, right? Because if we, if we were to audit our budget and we start looking at where the money goes, we may find some, some misaligned monies going to the wrong pockets or the wrong programs or whatever.

So like, I know at least in, in the town that we're in, they only get about a hundred K for the year as far as a budget to deal with homelessness. So, you know, that's not that much. But then when you look at places like California that, you know, they spent, I think it was like over a billion dollars trying to figure out how to, you know, find a way to help homelessness.

And it actually increased homelessness by a few percentage points. So it went, you know, backwards, you know, we audit that and see like, well, what did they do wrong?

And how do we not duplicate that in other states and then find the place where they've done better?

And then can we optimize that and make it to where we can replicate that? So we come up, you know, maybe with a dummies pamphlet. This is how you do a good program that will help people, you know, get up from their situation to a better spot.

And this is how we also prevent it so that way you don't have to worry about getting people off the streets. So I think that would be probably our first step. And then maybe, you know, do some form of continuous, was it progress, process improvement, lean six or something.

We do it in the military all the time, right? We come up with ways to make our processes better by looking at it and being honest with ourselves. And that's something that, you know, we should do with the government because they're there to represent our best interest.

But if it's not working, then maybe we have to take that conversation as to, you know, it might be time to clean house and put in some new people that are willing to do the job.

[Host: Tom Faust]

Yeah, I think it's a good idea. If we could get, you know, do, yeah, like you said, do the research, find the, the best things that worked in various places and put those all together and also find the worst things. I'm just kind of repeating what you said, but also find the, you know, the things that didn't work well or made things worse and make sure to also document that in the same thing.

It's like, do this, but be sure not to do that.

[Guest: Tony Santiago]

Yeah, you can't just throw money in a problem and expect it to get fixed.

[Host: Tom Faust]

That's, yeah, that usually ends up in the wrong person's pocket.

[Guest: Tony Santiago]

Oh yeah, and it makes things worse. So yeah, you can look at, you can look at, what's it, California, DC, and I think New York probably have the worst when it comes to like a percentage of, I think it's, if you do the calculation of every 10,000 folks that live there, those, those three states usually are in the top five, regardless of how you sort out the list. And it's pretty crazy when you think like DC is, is the epicenter of all, you know, laws, right?

You've got New York is the, the financial capital. And then California is the city of, you know, hopes and dreams. And yet it's probably the most depressing, you know, to see that those three spots specifically, where all the opportunities should be, are not really there.

People go and they probably have their dreams crushed.

[Host: Tom Faust]

Yeah, very true. And a number of them probably end up homeless because they go there and can't find the work they thought they were going to find.

[Guest: Tony Santiago]

And yeah, and the cost of living is ridiculous over there. So you can't, you can't survive on your own with minimum wage, nor raise, you know, or maintain a household with a family. So yeah, it's finding not only employment, that's, that's makes sense, right?

Because if you've got a certain threshold of, of annual, I guess, income that you have to meet, and you can't, then, you know, having people there, at least allowing people to move there without the proper tools, is probably a bad idea. So I think the biggest thing is to make sure people are good to go and squared away before they actually get out. And not just say, well, you know, we went through the, the, the cookie cutter training that everyone's supposed to get when they transition out.

Good luck.

[Host: Tom Faust]

Yeah, it sounds like the idea is that you should do your research if you're going to think about moving to some place, or if you're getting out of the military and getting into civilian life, wherever that might be, really need to spend a little time doing some research on, on what is it going to take to live here, in whatever place you choose? How much, what is the cost of living? Well, how much do I have to make?

And do I have a trade or a skill that's reasonable to, you know, to pay that so you can afford to be there? And I know there are a number of, of trades and trade schools that pretty much are always looking for people that pay fairly well. Things like plumbing, electrical, you know, electrician, they take some training, but the training is far less than going to college for something.

You don't have to spend four years, you know, in this institution. It's things you just learn on the job. You start out that, you know, just helping out.

And then eventually they teach you more and more, you move up. So I think there's the best direction, I think, to start with. I mean, there are some people that just, you know,

no, no, I have very technical skills and I want to, you know, I'm going to go to college, I'm going to get this degree and, and that's fine too.

And that's basically what I did, actually. But I think not enough people really consider trade schools. And it's an important area because there's just those kinds of skills they're always looking for.

[Guest: Tony Santiago]

Yeah, you can't automate those skills. There's no amount of robots that are going to be welders, you know, up on, on big buildings when it comes to construction, plumbing, electricians, and all that stuff, you know, carpentry, like robots can do a lot of cool stuff and they'll get better, but I don't think they'll ever replace humans when it comes to those skills. Not anytime soon.

[Host: Tom Faust]

Yeah. And those, those are the skills that actually pay fairly well. So especially starting off.

Yeah, even, even starting off and then it just gets better from there. As long as you're good at it, you get good at it and you learn the skill, you do what you're supposed to do. It's a good way to go.

Are there any other areas that you want to talk about?

[Guest: Tony Santiago]

So I do know that when it comes to, to like the, I want to go back on the stigma stuff. I know when I was active duty, the, the big thing was if you ever went in to the clinic for any type of mental health stuff, you were done, like your career was over. Maybe that's still a stigma in, in active duty now, but when you get out of the military, I would highly suggest everyone should do their proper, you know, work, like get the help you need to, to deal with whatever issues you got to deal with as soon as you can, because it's just going to help you later on.

You know, it's kind of like, if you got stomach problems, right, you don't want to go on a long trip, you know, you want to hurry up and get that done, you know, or like, like if you got a, you know, you know, you got a flat tire, you're not going on a long trip. You're going to deal with the type first before you take that trip. And like, you know, our lives are a marathon.

So once you get out, make sure you're squared away, you know, the moment you get out. So that way in the long run, you're still at a better position and you're not worrying about things that you should have dealt with, you know, back then. I think that's a big

problem because I wouldn't say it's procrastination, but it's more so like, you know, that notion of I'm okay, I'm okay.

Right. And then soon enough, you know, you're not okay. And then when it hits you, you know, that's, that's usually your most vulnerable part.

And if you're, if you're not in a place where you're surrounded by people that have your back and that they're willing to be that shoulder, that ear to bend or whatever, then you're, you're in a tough spot, especially if you're writing by yourself. And so self-reliance or, or thinking that you're okay and you can just suffer in silence because it worked before, I would say, throw those ideologies out the window and then just do the work, just handle it. There were things that I believed I was good with until, you know, years later where I was like, I thought I was done with that, but there were still some residual stuff I had left in there.

And so, you know, good thing I figured that out in a, in a time where I wasn't expected to perform at a high level with a lot of pressure, because a lot of times that's where those things really, you know, rear its ugly head. So just do the work, just get it done with, and then don't think that you have to suffer in silence or depend on yourself, because that is probably the dumbest idea we've been told leading up to, you know, military life or even just, you know, general, right? Men shouldn't cry.

I would say, well, we can, just don't do it in public, right? Just get it out of your system because we're like balloons. If you, you know, you just keep pushing it down, pushing it down, eventually you're going to reach the point where the pressure's too much to pop.

And then if you pop at the wrong time, well, good luck.

[Host: Tom Faust]

Yeah. So the idea is deal with things as early as possible. Yes.

Don't let it build up. Don't let it stew inside of you. If you start feeling any of that, that's a signal.

It's like, you need to go and get this taken care of.

[Guest: Tony Santiago]

Yes. Especially when it comes to PTSD, you know, like there's one of the, one of the vets that, that I, I deal with. It's a good dude, but the missions he had to go on downrange and the things he had to do, I can tell you a hundred percent, they messed him up.

He's working through them. He's getting a lot better, but those were issues that should have been dealt with, you know, 20 years ago.

[Host: Tom Faust]

Well, it's definitely, yeah. The timing is really important. Somebody I was listening to something the other day.

And one of the things he said was life is like jumping out of an airplane. You better get it right the first time.

[Guest: Tony Santiago]

Yeah.

[Host: Tom Faust]

And yeah. And so, I mean, that's really the point. You spend 20 years suffering through this without taking care of it.

You've lost 20 years of your life and you don't get them back. Time is the one resource we cannot renew. Yeah.

[Guest: Tony Santiago]

And why, why deal with something in a prolonged manner when you can just deal with it and it'll be done pretty fast. Exactly.

[Host: Tom Faust]

Is there any last things you want to mention before we go?

[Guest: Tony Santiago]

So as far as resources go, I would say probably military one source and those, the general like information that you get when you transition out, keep, keep a hold of all that stuff. If you have let's say, if you have a security clearance, when you're transitioning out, make sure you keep as many of your documents. Let's say, what is it?

The, the life insurance policies that you get in your, in your mobility folder, try to keep those because when you do your clearance, it'll have all your addresses and you've got to do that. So when you transition out, if you apply for a profile or an account on clearancejobs.com, right, there's plenty of jobs out there that can utilize your security clearance. And you could be pretty much pushed into even a career path that may not be up your alley, but you would have something that would pay a lot better until you can figure out something else.

Cause even if you're like doing, let's say, consulting, you know, on, on just random stuff, you have a clearance, you already have a foot in the door that most people don't. And you know, if you could start off, you know, 70, \$80,000 a year, then you're not only

setting yourself up in a good position to where homelessness should be like your last concern, but that could also put you in a position to do other things later on because you're already starting off with a good foot.

[Host: Tom Faust]

William Raisch Well, Tony, I really appreciate joining me here and discussing this. I think we brought up some good points that veterans need to hear. Just need to get this information to as many people transitioning as possible.

I think the transition stage, leaving the military, getting into civilian life, taking care of all of this right up front, as soon as possible is the best way to prevent them, people from going homeless, you know, at all. And that, that's part of the Veteran Voices mission is to try and prevent the veteran homelessness. We don't, we don't want to, once it's there, it's harder to get people out than it is to keep them from getting there in the first place.

[Guest: Tony Santiago]

Tony Scott 100%, 100%. And like the notion says, one team, one fight. Like, you know, it sounds cheesy when you're in, but when you get out, like that's, that's your lifeline.

So find whatever, you know, veteran groups around your, your neighborhood and stick close because like only we would understand each other's, you know, issues and things that we've gone through. And so that, that notion of brotherhood, I don't think dissipates when you get out. I think it gets stronger.

[Host: Tom Faust]

All right. Well, I appreciate your time. I really thank you for, for joining me here and you have a great day.

And I think that's all we've got.

[Guest: Tony Santiago]

All right. Thank you for having me.

[Host: Tom Faust]

All right. Thanks for being here.