



**Seminar Day Chat
December 15, 2021
Leadership Quest Class of 2022**

Welcome & Servant Leadership Session

08:56:15 From Cathy Buckenmaier, Programs & Events to Everyone:
Good morning all!

08:56:29 From Jay Shively to Everyone:
Good Morning!

08:56:34 From Laura Faison to Everyone:
Good morning everyone!

09:00:02 From Yahusef Medina to Everyone:
Good morning everyone!

09:08:01 From Patrick Duke to Everyone:
"You don't think less of yourself, but you think of yourself less."

09:09:48 From Bailey Martin to Everyone:
Morning Everyone!

09:10:45 From Chris Beach to Everyone:
Rotary's motto is 'Service Above Self'

09:14:30 From Leslie Crabbs CTTT-RVA to Everyone:
I love zoom :)

09:15:53 From Annette Ross to Everyone:
Good Morning!

09:15:54 From Mel Smith - Genworth to Everyone:
Not down just listening for the assignment :-
)

09:26:55 From JoAnn Adrales-Ruh to Everyone:
That was a short ten!

09:27:12 From Verenda Cobbs to Everyone:
I enjoyed my team!! :)

09:27:46 From Hannah Qizilbash to Everyone:
Hi everyone. I'm on my phone because my computer won't boot up so please excuse my camera being off.

09:28:36 From Greg Baka to Everyone:
Marisa, I'd also add that when I used to work in a rural community, many of the farmers there considered themselves to be "stewards" of the land entrusted for the care of the land and natural resources until the next generation or the next owner of that farm comes along.

09:29:32 From Kim Young to Everyone:
Great job representing the group Patrick!

09:29:41 From Patrick Duke to Everyone:
Thanks Kim

09:29:46 From Meldon Jenkins-Jones She, Her to Everyone:
Listening is critical to Customer Service!

09:29:46 From Hannah Qizilbash to Everyone:
Great point Myra.

09:29:49 From Chris Beach to Everyone:
The average person speaks an average 17 seconds before being interrupted

09:32:36 From Patrick Duke to Everyone:
"Separate a person from their work and give them grace"

09:32:49 From Cari to Everyone:
Nice background, Yahusef!

09:33:09 From Patrick Duke to Everyone:
Wow. Nailed that definition of healing.

09:33:35 From Patricia A. Perry to Everyone:
Love the definition HEALING!!! Build trust - YES!

09:33:45 From Robbin Mouton to Everyone:
Great Job Chris!!! Thanks for sharing for our team.

09:34:04 From Meldon Jenkins-Jones She, Her to Everyone:
Healer: MLK

09:34:06 From Jamaal Ellison to Everyone:
Great job Yahusef!!!

09:34:35 From Kim Young to Everyone:
We have a lot of traumatize leaders
projecting their trauma onto the communities they
serve.

09:34:41 From Stacy Thomas to Everyone:
Awesome job— appreciate
acknowledgment that healing and trust go hand in
hand

09:34:49 From Yahusef Medina to Everyone:
Shout out to Leesa for that definition of
healing!

09:35:12 From Yahusef Medina to Everyone:
Yes @Kim Young

09:35:20 From Leesa Christian to Everyone:
It was a group effort! :) Thanks for
presenting Yahusef!

09:36:02 From Julie Timm to Everyone:
Thank you Healing Group!

09:37:20 From Mel Smith - Genworth to
Everyone:
Article on Bill Clinton and his awareness.
<http://instantrecall.io/bill-clinton-makes-feel-like-person-room/>

09:37:35 From Faith/ RVA Rapid Transit to
Everyone:
Thats good! Self Awareness is huge

09:38:52 From Cari to Everyone:
Trust is paramount.

09:39:14 From Bailey Martin to Everyone:
YES!

09:39:59 From Robbin Mouton to Everyone:
I would add this book to your reading list:
The Transformative Leader by Amir Ghannad. I
meet him earlier this year and also addresses the
information being shared.

09:41:01 From Kerry Swarr to Everyone:
Interesting way to do it. 😊

09:41:35 From Stacy Thomas to Everyone:
Making yourself vulnerable is an awesome
way to persuade- can't fake those dance moves!

09:41:51 From Carolyn Sears to Everyone:
Good job Kipton!

09:42:03 From Cari to Everyone:
Stacy - totally agree. Vulnerability is another
important leader attribute.

09:43:18 From Patricia A. Perry to Everyone:
Great job Lorraine! Thanks for representing
our group.

09:49:28 From Madison Nardone to Everyone:
Great summary of our discussion, Stacy!
Thank you!

09:52:09 From Verenda Cobbs to Everyone:
Great job Marisa!!!!

09:52:20 From Faith/ RVA Rapid Transit to
Everyone:
Thanks Marisa!

09:53:15 From Marisa Day to Everyone:
Thank you stewardship team for sharing
your amazing ideas and definitions and allowing me
to take notes for you and share out! The discussion
was fantastic!

09:53:44 From Verenda Cobbs to Everyone:
I agree @Marisa!! :) I enjoyed our team
discussion too!!

09:55:32 From Meldon Jenkins-Jones She, Her to
Everyone:
Great job, Merwyn and Robin!

09:55:49 From Robin Jones - The DFG Project to
Everyone:
Thanks

09:58:13 From Florencia Fuensalida She/Her to
Everyone:
can you put them on the chat?

09:58:20 From Cathy Buckenmaier, Programs &
Events to Everyone:
Inspire a shared vision

09:58:26 From Cathy Buckenmaier, Programs &
Events to Everyone:
Enable others to act

09:58:38 From Cathy Buckenmaier, Programs &
Events to Everyone:
Model the way, walk the talk

09:59:03 From Cathy Buckenmaier, Programs & Events to Everyone:
Challenge the process

09:59:24 From Cathy Buckenmaier, Programs & Events to Everyone:
Encourage the heart

09:59:48 From Jason Ancarrow to Everyone:
Great Job Myra...Thank you!

09:59:50 From Iefaison to Everyone:
Thank you!!

09:59:54 From Marisa Day to Everyone:
Thank you, Myra!

09:59:54 From Florencia Fuensalida She/Her to Everyone:
thank you

09:59:57 From Patricia A. Perry to Everyone:
Excellent Teach Back Session - thank you!

10:00:04 From Jamaal Ellison to Everyone:
Thank you Myra!!

10:00:09 From Leslie Crabbs CTTT-RVA to Everyone:
Raise them up; share your power - and the third?

10:00:09 From Hannah Qizilbash to Everyone:
!Love that book!

10:00:14 From Robbin Mouton to Everyone:
Great discussion; thanks to everyone for sharing

10:00:45 From Meldon Jenkins-Jones She, Her to Everyone:
Have small wins. Encourage the heart.

10:01:48 From Meldon Jenkins-Jones She, Her to Everyone:
Who is the Author?

10:01:54 From Anita Johnson to Everyone:
Good morning

10:03:10 From Myra Smith to Everyone:
The Leadership Challenge by Koltz and Posner (check spelling on names)

10:04:13 From Anita Johnson to Everyone:
I had some tech issues this morning however thank you all for sharing and expanding my intentional way of serving individuals and communities as a leader

Gaps in Income and Wealth

10:12:53 From Mervyn Han to Everyone:
Urvi, is there research on the impact of mass incarceration on the growing gap? It seems that there would be a big impact on labor force participation, both when incarcerated and even when released.

10:17:37 From Yahusef Medina to Everyone:
Are these nationally based statistics or are these local stats? I'm sorry you may have mentioned this earlier and I missed it. Thank you!

10:20:11 From Kristin to Everyone:
Are the gaps between lines demonstrably different in different regions of the country?

10:28:30 From Mervyn Han to Everyone:
I've had the same experience when I put my middle name (a Chinese name) on a resume, including with the same company within a short period of time

10:29:27 From Patrick Duke to Everyone:
Are there studies where initial resume screening without names and photos leads to less bias?

10:29:52 From Florencia Fuensalida She/Her to Everyone:
Same with Hispanic sounded names (Juan Sanchez, for example)

10:32:19 From Patrick Duke to Everyone:
Do we have published studies?

10:32:49 From Patrick Duke to Everyone:
Thanks

10:36:52 From Kim Young to Everyone:
I would image that institutional oppression and capitalism contribute a great deal to the wealth gap

10:39:04 From Patrick Duke to Everyone:
When looking at root cause, how much does the discrimination from the racist Housing Act passed by Franklin Roosevelt contribute to the wealth gap?

10:41:00 From Patrick Duke to Everyone:
Thanks for the facts on that - housing is pushed on everyone for a reason, but there are better alternative investments.

10:42:10 From Cari to Everyone:
Say it louder for people in the back!!!!

10:42:18 From Bailey Martin to Everyone:
I agree that there are better investment options, but wouldn't owning still create more wealth in the long run than renting. You often contribute the same amount or more with no return.

10:42:44 From Florencia Fuensalida She/Her to Everyone:
omg I thought it was the best way to build wealth!!! LOL thanks for giving me some food for thought!!!

10:43:59 From Bailey Martin to Everyone:
That makes sense. Thank you.

10:44:01 From Florencia Fuensalida She/Her to Everyone:
makes sense

10:45:42 From JoAnn Adrales-Ruh to Everyone:
Thank you for talking about the wealth gap. Would you address any debt gap? Personal debt as a percentage of GDP has decreased, even since before COVID. Is there a meaningful difference in that between black and white households?

10:45:44 From Kipton Currier to Everyone:
Very common in European countries to rent. 60% rent in Switzerland and Germany.

10:46:20 From Mervyn Han to Everyone:
Urvi, NYC has had universal pre-K since 2013. How many years until there will be enough data to assess the impact?

10:46:34 From Yahusef Medina to Everyone:
What kind of investments should black/low-income households make? What options are available

10:47:06 From Kim Young to Everyone:
What exactly is bitcoin?! 😬

10:47:44 From Florencia Fuensalida She/Her to Everyone:
I just want to thank you for this thorough, brilliant presentation. It is inspiring to see other women of color rocking it out there! :)

10:48:12 From Patricia A. Perry to Everyone:
Thanks Urvi! Very insightful and informative presentation.

10:49:20 From Scott Dodson (he/him) to Everyone:
Thank you for a wonderful presentation. I really appreciate the amount of data you shared. We have a lot of work to do.

10:49:37 From Cari to Everyone:
How or does the fiscal and monetary policies of our country impact people of color?

10:51:20 From Patrick Duke to Everyone:
You were wonderful. I loved this.

10:51:26 From Madison Nardone to Everyone:
thank you so much, Urvi! wonderful presentation

10:51:28 From Matt Simpson to Everyone:
This was great. Thanks, Urvi

10:51:29 From Cari to Everyone:
This was fantastic - thank you!!!

10:51:31 From Florencia Fuensalida She/Her to Everyone:
thank you so much!!!!

10:51:31 From Steve Bleile, VCDC Organizer to Everyone:
Thank you!

10:51:32 From Lacey Huszcza to Everyone:
Thank you!

10:51:37 From Florencia Fuensalida She/Her to Everyone:
so enlightening!

10:51:42 From Mervyn Han to Everyone:
Yes, thank you!! Wonderful presentation

10:51:43 From Leesa Christian to Everyone:
Thank you for sharing!

10:51:44 From Mel Smith - Genworth to
Everyone:
Thank you

10:51:47 From Anna Page to Everyone:
Thank you, Urvi, that was wonderful.

10:51:47 From JoAnn Adrales-Ruh to Everyone:
So impressive! Thanks SO much

10:51:52 From Leslie Crabbs CTTT-RVA to
Everyone:
So appreciate the data to put behind our
stories!

10:52:06 From Kristin to Everyone:
Thank you Uurvi! Data helps!

Addressing Economic Disparities Panel

11:08:28 From Florencia Fuensalida She/Her to
Everyone:
any chance we can get this data on a
document or on the chat? Thank you!!!

11:08:37 From Florencia Fuensalida She/Her to
Everyone:
oh ok we can check website

11:09:03 From Cathy Buckenmaier, Programs &
Events to Everyone:
We'll put some resources in the LMS
afterwards, as well

11:09:25 From Florencia Fuensalida She/Her to
Everyone:
thank you

11:19:09 From Jamaal Ellison to Everyone:
Great job Audrey!!!!

11:19:53 From Audrey Trussell (she/her), United
Way to Everyone:
Indicators of Community Strength
<https://www.yourunitedway.org/data/>

11:20:15 From Audrey Trussell (she/her), United
Way to Everyone:
Equity Data Series
[https://www.yourunitedway.org/what-we-do/equity-
data-series-income/](https://www.yourunitedway.org/what-we-do/equity-data-series-income/)
LQ2022

11:22:34 From Audrey Trussell (she/her), United
Way to Everyone:
Tax Assistance Programs:
<https://www.yourunitedway.org/tax/vita/>

11:23:32 From Audrey Trussell (she/her), United
Way to Everyone:
WomenRise
[https://www.yourunitedway.org/what-we-
do/initiatives/womenrise/](https://www.yourunitedway.org/what-we-do/initiatives/womenrise/)

11:27:08 From Audrey Trussell (she/her), United
Way to Everyone:
Southside is highlighted in our Equity Data
Series at [https://www.yourunitedway.org/what-we-
do/equity-data-series-income/home-ownership/](https://www.yourunitedway.org/what-we-do/equity-data-series-income/home-ownership/)

11:30:33 From Toni Maxey -VPLC - LMR 2012
(she/her/hers) to Everyone:
www.valegalaid.org

11:31:44 From Toni Maxey -VPLC - LMR 2012
(she/her/hers) to Everyone:
www.housing.vplc.org

11:32:59 From Toni Maxey -VPLC - LMR 2012
(she/her/hers) to Everyone:
www.vplc.org/snap-calculator

11:35:11 From Meldon Jenkins-Jones She, Her to
Everyone:
Please post the number for the Eviction
Legal Helpline.

11:35:36 From Cathy Buckenmaier, Programs &
Events to Everyone:
Barriers to economic equity
Affordable housing
Transportation
Child care
Health care

11:37:01 From Toni Maxey -VPLC - LMR 2012
(she/her/hers) to Everyone:
VPLC HELPLINES
ENROLL VIRGINIA! HEALTH
INSURANCE HELPLINE: 888-392-5132
EVICTION LEGAL HELPLINE: 833-
NOEVICT (833-663-8428)
PREDATORY LOAN HELPLINE: 866-830-
4501
UTILITY HELPLINE: 804-313-9363
SNAP HELPLINE: 866-753-7627

11:41:04 From Audrey Trussell (she/her), United Way to Everyone:

<https://www.yourunitedway.org/what-we-do/equity-data-series-income/equity-data-series-asset-poverty/>

11:42:10 From Audrey Trussell (she/her), United Way to Everyone:

More information about under/unbanked households <https://www.yourunitedway.org/what-we-do/equity-data-series-income/unbanked-underbanked/>

11:42:12 From Toni Maxey -VPLC - LMR 2012 (she/her/hers) to Everyone:

Know people who need health care or have questions as to affordability - Open enrollment is now - visit www.enrollva.org for free assistance

11:43:32 From Florencia Fuensalida She/Her to Everyone:

And so many people from the Latinx community do not have documentation to reside in the US which, in most cases, prevents them from opening a bank account

11:43:43 From Kim Young to Everyone:

There is no physical bank in close proximity to my neighborhood however there are COUNTLESS check chasing businesses.

11:43:59 From Florencia Fuensalida She/Her to Everyone:

so interesting Kim

11:44:37 From Patricia A. Perry to Everyone:

<https://www.msn.com/en-us/money/personalfinance/capital-one-eliminates-overdraft-fees/ar-AARIMoA>

11:44:43 From Iefaison to Everyone:

@Kim Young - predatory lending establishments *payday loans, etc.) in banking deserts is such an awful problem.

11:45:25 From Bailey Martin to Everyone:

its that way in all the areas of poverty in the city, Gilpin, Hillside, even Richmond Tpk. No banks from the river to the county line.

11:45:32 From Kim Young to Everyone:

Working with a 20 year old who took out a payday loan for \$75 to cover a utility bill. The loan repayment was \$260.

11:45:46 From Anita Johnson to Everyone:

Due to the high rise of unemployment and the number of jobs lost during this time however individuals have seek and gained employment My question is there a time frame needed to indicate long term employment and ongoing income as a qualification of first time home ownership programming

11:47:24 From Patricia A. Perry to Everyone:

Unfortunately, we're seeing the impact of greed and selfishness on the vulnerable.

11:48:18 From Kim Young to Everyone:

<https://www.elephantjournal.com/2014/04/is-the-american-dream-a-pyramid-scheme-lauryn-degrado/>

11:48:43 From Toni Maxey -VPLC - LMR 2012 (she/her/hers) to Everyone:

@KimYoung - VPLC's Predatory Lending helpline may be able to help if your client would like to call. Helpline numbers listed above in chat

11:49:19 From Kim Young to Everyone:

Is the "American dream a pyramid scheme?" There are some interesting article about the concept.

11:49:28 From Kim Young to Everyone:

@toni thanks!

11:50:08 From Faith/ RVA Rapid Transit to Everyone:

United Way- What is your season/process for finding organization to fund this work?

11:50:20 From Toni Maxey -VPLC - LMR 2012 (she/her/hers) to Everyone:

in my opinion, financial literacy should be taught in high schools

11:50:26 From Leslie Crabbs CTTT-RVA to Everyone:

Financial literacy - @Robin Jones!!

11:50:41 From Patrick Duke to Everyone:

Bingo Toni and Leslie. Its disgraceful it is not.

11:51:15 From Patricia A. Perry to Everyone:

@Toni.....financial literacy is apart of the curriculum in certain school districts.....back to Urvi's point, quality education is a differentiator

11:51:26 From Leesa Christian to Everyone:
To what extent is Junior Achievement involved with Richmond Public Schools? I know that they partner with schools to teach financial literacy K-12

11:51:37 From Leesa Christian to Everyone:
*extent

11:55:51 From Kerry Swarr to Everyone:
FYI: "High school students in Virginia must take a one-year Economics and Personal Finance course as a graduation requirement, with the class of 2015 being the first to graduate since its implementation. The class can be taken as a full-year course or as separate semester courses in each subject."

11:56:17 From Patrick Duke to Everyone:
Kim Young - America along with a majority of other countries in my opinion are built to benefit elitists. If you study history the facts are there to support this. So, despite different economic systems, etc. we should rest assured the old guard will always be the least impacted. Hence why there is this huge fight against ending fiat currency right now. So, I say all that to agree with you that there are elements of this pyramid scheme existing because of those who set the systems.

11:59:19 From Melody Hackney to Everyone:
Financial Literacy is a course requirement in VA for graduation from high school. It's not enough, but it is a start.

12:00:12 From Kristin to Everyone:
When we say financial literacy do we really mean ability to navigate too complex regulations and systems? Filing tax returns to qualify for benefits, needing to learn the investment markets in order to have a pension or retirement savings....etc.?

12:00:25 From JoAnn Adrales-Ruh to Everyone:
As I understood it, our previous speaker from the Fed stated briefly but emphatically that data shows that homeownership is not a tool for wealth building. What are your thoughts on that?

12:02:49 From Kim Young to Everyone:
Current power structures do not want people to know how money works. Controlling information about money is tool to uphold capitalism & systemic oppression.

12:04:42 From Jamaal Ellison to Everyone:
@Kim Bingo!!!

12:04:55 From Kim Young to Everyone:
All of this is intentionally overly complicated

12:06:14 From Patricia A. Perry to Everyone:
@Kim, you nailed it - it's designed to perpetuate the haves and have nots.....and create a "dependency"

12:07:02 From Patrick Duke to Everyone:
Bingo Kim. My only caveat is I do not think it matters what system. Capitalism, Socialism, Communism. Elitists are gonna elite. They will use any system to benefit their desired outcomes.

12:07:39 From Meldon Jenkins-Jones She, Her to Everyone:
Patrick, so true!

12:08:17 From Marisa Day to Everyone:
@kim and @patrick - absolutely 🙌🙌🙌

12:08:24 From Kim Young to Everyone:
@ Patrick I can dig that perspective, thanks for sharing!

12:08:24 From Mervyn Han to Everyone:
I think the speaker's message is that housing can build wealth, but isn't always the answer. It depends on a lot of factors and there are lots of trade-offs.

12:09:12 From Meldon Jenkins-Jones She, Her to Everyone:
Merwyn, you're exactly right.

12:09:27 From Patrick Duke to Everyone:
What about when evaluating life cycle cost of home ownership versus rental?

12:09:57 From Florencia Fuensalida She/Her to Everyone:
stress affects health and decision making skills so much

12:11:18 From Leesa Christian to Everyone:
Are those references for similar neighborhoods? (The rent vs. home)

12:11:29 From Scott Dodson (he/him) to Everyone:
How will individuals benefit from the wealth they gain from their homes if they become unable to afford living/parking/working/shopping/etc... in their neighborhoods?

12:11:39 From Patrick Duke to Everyone:
Super, super panel. You all do great work. Thanks you.

12:11:42 From Kim Young to Everyone:
Stress, depression, anxiety are all high...living should not be as stressful and expensive as it is!

12:12:14 From Patricia A. Perry to Everyone:
Excellent discussion ! Thank you Diana, Jay and Audrey!

12:12:31 From Scott Dodson (he/him) to Everyone:
Thank you!

12:12:33 From Steve Bleile, VCDC Organizer to Everyone:
Thanks!

12:12:35 From Florencia Fuensalida She/Her to Everyone:
This was wonderful thank you so much!

12:12:36 From Jamaal Ellison to Everyone:
Thank you all!!!

12:12:40 From Leesa Christian to Everyone:
thank you!!!

12:12:50 From Verenda Cobbs to Everyone:
Thank you!!

12:13:06 From Bailey Martin to Everyone:
Great insight. The chat was on fire today!

12:13:07 From Stacy Thomas to Everyone:
Thank you all! Very insightful, great conversation and comments

12:13:17 From Annette Ross to Everyone:
Thank you panelists for your time and expertise!

12:13:27 From Marisa Day to Everyone:
Thank you!

12:13:29 From Toni Maxey -VPLC - LMR 2012 (she/her/hers) to Everyone:

Thank you for having the Virginia Poverty Law Center today! If you'd like to stay involved in our legislative work - giving lower income people a voice - go to www.vplc.org and click "sign-up" for our newsletter

12:13:33 From Anita Johnson to Everyone:
Thank you

12:13:34 From Kerry Swarr to Everyone:
Thanks!

12:13:34 From Meldon Jenkins-Jones She, Her to Everyone:

This has been a humbling experience; I know know that there's a lot more that I don't know

Evaluations and Wrap Up

12:13:47 From Colleen Garrison, Operations Coordinator to Everyone:

Today's evaluation:
https://lmronline.formstack.com/forms/lq2022_deceember_15_virtual_seminar_evaluation

12:14:11 From Leslie Crabbs CTTT-RVA to Everyone:
@Meldon DK DK is growing!

12:14:20 From Anita Johnson to Everyone:
Happy Holidays

12:14:46 From Iefaison to Everyone:
Happy Holidays everyone! Stay safe and healthy!

12:15:00 From Patricia A. Perry to Everyone:
Happy holidays to all! Enjoy some much need time for reflection and relaxation!

12:15:20 From Verenda Cobbs to Everyone:
Happy Holidays! We appreciate you all Myra, Cathy, Colleen, and Vikki!!!

12:15:48 From Jamaal Ellison to Everyone:
Have a great and safe holiday season everyone.

12:16:05 From Robbin Mouton to Everyone:
Happy Holidays to Everyone. Stay blessed.

12:16:23 From Florencia Fuensalida She/Her to Everyone:

Happy Holidays everyone!!!! 😊

12:16:37 From Norma Lee to Everyone:

Happy Holidays to the BEST CLASS EVER1

12:16:39 From Annette Ross to Everyone:

Happy Holidays! Enjoy time with your family, friends, and be good to yourself!

12:17:01 From Kerry Swarr to Everyone:

Thanks everyone! Happy Holidays!

12:17:04 From Patrick Duke to Everyone:

Inspiring day

12:17:12 From Mel Smith - Genworth to

Everyone:

Have a Happy Holiday everyone

12:17:14 From Erica Holmes to Everyone:

Thank you.

12:17:16 From Bailey Martin to Everyone:

Happy Holidays!

12:17:25 From Karen to Everyone:

Happy Holidays!

12:17:28 From Greg Baka to Everyone:

thank you

12:17:45 From Myra Smith to Everyone:

Happy Holidays. .see you in 2022!

12:17:59 From Colleen Garrison, Operations

Coordinator to Everyone:

Enjoy the holidays, y'all!

12:18:50 From Meldon Jenkins-Jones She, Her to

Everyone:

Happy Holidays, Everyone!

12:20:25 From Vikki Keszey, Director of

Operations to Everyone:

<https://lmronline.formstack.com/forms/lq2022>
[2 december 15 virtual seminar evaluation](#)