



Transcript provided by kaisernetwork.org, a free service of the Kaiser Family Foundation¹
(Tip: Click on the binocular icon to search this document)

**Clinton Global Initiative University 2008 Meeting
A More Employable Future: Educating Our Global Youth
Discussion and Commitments
Clinton Global Initiative University
March 15, 2008**

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

[START RECORDING]

RUTH SIMMONS, PH.D.: I hope you all enjoyed - I think you did because a lot of you are still deeply engaged in discussion. That's wonderful.

We have about ten minutes to have the panel respond to some of the questions that were submitted, and then we'll go from there.

I love the questions. There's a large number, however, and we probably will only get to a couple, but this will be indicative of the things that I appreciate, but the first one is for the panelists, "What's your 30-second stump speech for why employing global youth is important to people living in developed communities?" Don't all speak at once! Okay, Ethan?

ETHAN VENEKLASEN: This one's even more on. I'm going to assume that it means developing communities as opposed to developed communities. It's the right thing to do? I'm sort of joking, but the fact of the matter is we have a responsibility in the developing world, not to mention an economic opportunity that is double bottom line. It's good for us. It's good for them.

One of the things that we have got to do a better job of—and India's a particularly good example of this—which is to say that the American Indian Foundation, for example, has done a really good job, I think, in partnering with government to expand opportunity and to scale our programs. What we haven't

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

done a good job of is working with the business community and helping them to understand in the same way that we're having companies that are doing really amazing things here that are double bottom line, doing good while doing well, that's something that we need to export.

JOANNA RAMOS-ROMERO: I'd like to echo that, if I can.

RUTH SIMMONS, PH.D.: Please.

JOANNA RAMOS-ROMERO: Entra 21 is funded by the multilateral investment fund of the Interamerican Development Bank, which is the multilateral institution, but we also have a very strong funding from corporates like Nokia, and these are multinationals in developed communities, and they recognize that it's good business.

It's good business to invest in employing global youth, so for instance Nokia has offices all over Latin America. There's a plant on the border of Mexico, just on the other side of Texas and I'm developing a project there right now, and they are extremely excited about having entra 21 there, because they need highly skilled youth to come and work at their plants, and so it's about aligning -

RUTH SIMMONS, PH.D.: But it's a lot easier to convince business, so let's say you're talking to the average family in Kansas, and what they are saying is why should we be expending these efforts elsewhere? We need it at home. Let's have the

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

arguments for why it's important for that family in Kansas that this be done.

EMEKA OKAFOR: I think you can break it down to a couple of things. One is a term that's being used here is globalization. When you have depressed areas of the world, you breed a number of things that include everything from conflict to disease.

When you begin to lessen the pressures that lead to those particular factors that I mentioned, you are actually lessening your own risk because it doesn't take much for a disease to be incubated in the Congo and be in New York City in 18 hours, not to say that the lessening of an increase in education will directly impact that, but when people's levels of health are impacted, when they have a reason to go to war more so, it might not affect you directly but it will affect you indirectly, whether you live in Kansas or Anchorage, so that's what I would have to say.

RUTH SIMMONS, PH.D.: Good. Thank you. Did you want to add something?

STEVEN MURRAY: My response would not be nearly that eloquent. I think I should just defer, but as someone in an agricultural region I think farmers know that inherently. We need for global youth to get an education, to get good paying jobs so that they can buy rice, corn, soybeans and all of those other commodities that we produce, and if you've bought milk,

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

eggs, bread or anything else lately in the supermarket, you know that they need good paying jobs.

RUTH SIMMONS, PH.D.: Thank you. Here's another good one, I think. How can schools assist students in overcoming basic barriers to their education; food, health, water, et cetera?

I think you've used different models. You've alluded to a few of these. Just give us maybe one or two examples of this from your experience.

ETHAN VENEKLASEN: Well, a couple of the examples I gave earlier actually speak to a couple of these things. One of those examples happens to be an initiative - I could almost call it the sustainable village as opposed to a school in Benin in West Africa where the students or individuals who attend this institution find themselves producing a large percentage of the protein requirements that they require as students.

A similar example, but maybe 5,000 miles away in Central Africa is in Rwanda where you have research institutes tied to a university actually assisting local institutions generate biogas to also lessen the energy requirement.

So from a developing country perspective, it's very essential that individuals are equipped with skills that are practical and relevant and allow them to enhance their creative abilities.

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

RUTH SIMMONS, PH.D.: Now, this is a bit of a different model from what most of us here know, areas of extreme bias, I would say, in most of our institutions against things that are practical, and certainly on the basis of credit, so how do you get around this problem in working especially with educational leaders, convincing them that there is value in doing things like that? Steven?

STEVEN MURRAY: I think in our own case we've seen firsthand the sort of impact that it could have. I've said that I could improve our retention significantly if someone would give me 20 cars that run and a mechanic that could keep them running, because over and over we see our students are committed on the margin that they come to us believing that they're going to fail, and then when the fuel pump goes out on the car it convinces them that yes, they were right. They can't afford to get it fixed, they drop out of school.

RUTH SIMMONS, PH.D.: But you're doing that. How do you convince other leaders to do that? What would you say to them that would persuade them that it's valid for them to do it as well as for you to do it?

STEVEN MURRAY: I don't think there's a logic that would convince them. I think that there are the numbers that would convince them. Now, I think we can point to improve student success. The goal, regardless of whether you're a community college or a private university, is for students to

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

complete their education, and I think you have to let the numbers speak for themselves.

RUTH SIMMONS, PH.D.: Yes, we're over time probably, but there's time for you to respond.

ETHAN VENEKLASEN: I just wanted to raise one more point, and this is something for everybody to be conscious of. This is not just a problem for education. The NGO community is notorious for not being able to build partnerships and cooperate, and obviously a big part of that is competition over scarce funding resources, et cetera.

And so one of the things that we really encourage, and as I said we work in three pillar areas of education, public health and livelihoods, in places where we have educational interventions going on in certain circumstances we're also providing, to answer your first question, we're also providing basic health care and 2,200 calories a day of food and overcoming some of those things, but optimally that shouldn't be the way that it's done.

Optimally our education partners should be, I don't want to say compelled, but yes, compelled to partner with - instead of an education organization getting into the role of trying to become an education and health care organization, they should pull on board a partner that they can work with who can provide that, and the two of them - and then maybe we can make some grant money available to them as well. That's the

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

way that it works well, and that's how I think you catalyze that kind of change.

RUTH SIMMONS, PH.D.: Terrific! I know that David, you're lurking. It must be your time.

DAVE EGGERS: I hope that's good news.

RUTH SIMMONS, PH.D.: That's good news.

DAVE EGGERS: So hopefully this will add a little bit more juice to this conversation. These are the themes and the gems that came from you, so I'll just read them.

First of all, provide opportunities for college student students to mentor and develop relationships to students of all ages in impoverished areas.

Universities should provide resources such as technology, textbooks and students with technical expertise to train locally and abroad; incorporate practical vocational skills into a standard education; tackle barriers to education including hunger, transportation and child care. I think we heard a couple of ideas about that.

Higher education should be free for people who otherwise can't afford it in both the U.S. and abroad and finally improve the quality of nutrition of all school lunches, particularly the free ones.

And here are your gems, so first of all, create a parent education allowance for parents coming out of

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

generational poverty to help provide their children with needed school items.

Do a school system exchange program of students and administrators between developed and developing nations, and finally I like this one a lot, create a mobile educational institute that would go directly to U.S. factories to teach laborers the skills they need to compete and contribute to the changing international economy, back to you, Dr. Simmons.

RUTH SIMMONS, PH.D.: Terrific! I actually didn't get a copy of those, but thank you. Wow. Fantastic. Of course, I'd like for any of you to comment in whatever way you want on these, but I'll begin by saying that one of the things that we are in fact doing is creating that exchange program between students and administrators between developed and developing nations. That's one of the projects that our vice president for international affairs has undertaken for our campus.

What would you like to - these are very provocative. How would you like to comment?

STEVEN MURRAY: I'd like to respond to the first theme in terms of opportunities for college students to mentor and develop relationships with students. I mentioned the Delta Bridge project, and one of the reasons that it has worked is that we have partnered with the University of Arkansas Clinton School for Public Service. If you're here with the Clinton School, raise your hand [applause], okay?

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

Their very first cohort, about 15 students, during the spring semester they had to do an internship, a domestic internship, and they spent the spring semester working on the Delta Bridge project in Phillips County, and the resources they brought were immeasurable.

As a result of their involvement, we have a sweet potato distribution and storage facility that is run by a cooperative of African-American farmers. We're probably the only county in the United States that envisions the sweet potato as an agent of social change [laughter].

We have a thriving Boys & Girls Club. We've got a fixed route transportation system. They are very tangible outcomes because they brought those skills to bear. They were wise enough not to come in and impose their ideas on the community, but worked side by side to implement ideas that the community had already developed.

We have had smaller numbers back each year since then, and if you compare that impact to just the people in this room, there's the people in this room represent a wonderful resource that can be brought to bear, both in this country and outside of this country.

RUTH SIMMONS, PH.D.: Absolutely! I wonder if you, looking at the gems, what would be the business model for creating the parent education allowance for addressing the

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

issue of generational poverty so that they could provide the resources that children need in school. How would you do that?

STEVEN MURRAY: That is a great idea.

RUTH SIMMONS, Ph.D.: It is a great idea.

STEVEN MURRAY: I'm not sure how the parent education allowance would work, but one of the things that we've tried to do is to -

RUTH SIMMONS, PH.D.: How much do you think it would take for each family per year?

STEVEN MURRAY: I don't think the answer is simply money. I don't think the solution is simply money [applause]. One person agrees with me [laughter] [applause]. I don't think - because that culture of poverty is simply not a lack of money.

I think we have - one of the things that we've tried to do is to recognize that the student exists as a member of a family, and we have social gatherings where the children are invited. When we award scholarships, the children are invited. They can bring as many of their family members as they want. We have to find ways of making the parent or the family a part of the educational process.

Now, I think dollars are a part of the solution, but I think the answer's not so much the allowance-

RUTH SIMMONS, Ph.D.: [Interposing] It's not the only solution, is what you're saying.

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

STEVEN MURRAY: -coming up with ways of working with the entire family structure.

RUTH SIMMONS, PH.D.: It's not the only solution, but I would hazard-

STEVEN MURRAY: [Interposing], money doesn't hurt. Don't get me wrong.

RUTH SIMMONS, PH.D.: -as someone who grew up with no books at home, I will tell you that it would have made a difference to have pencils and paper and books at home. It does make a difference, so it's not the only solution but it's certainly one part of the solution.

What about this idea of a mobile educational institute going to factories to retrain? Does anybody want to speak to that one? Anybody out there want to speak to it? Yes, okay?

CATHEY HARRELL: In Arkansas, we have an obligation to serve our community, but by doing that, our workforce development programs already do that. We train people in our local plants to use Microsoft Office software. So where a guy was normally walking around the plant reading the meter and then handwriting a report in, he's now putting it into Excel and e-mailing it.

And then I'm teaching him to use his e-mail to make sure that the guy he sent it to doesn't say oh, well I couldn't do my report because so-and-so didn't send me his report on

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

time. I'm showing him the date and time stamp on the e-mail proves you did it on time to help him save his job.

So our community colleges in this country are helping do that as well, and I like Dr. Murray over there a whole lot, because he's doing exactly what I think we need to do to help our working poor because, as I told him earlier, everybody here in this room made over a 19 on the ACT.

The people that go to our schools didn't make the 19 on the ACT. They graduated from high school with a 1.0 GPA and we have to educate them because they can't get a job. They can't feed their families and they will continue to create that generational poverty.

And as he said with the economic impact for both of us, the students don't need money for school supplies because their financial aid is covering it. They need money to fix the car. They need money to pay the light bill. They need money to do these other things so they can stay in school because, like he said, they'll drop out.

RUTH SIMMONS, PH.D.: Now I want you to give your name as a panelist [laughter].

CATHEY HARRELL: My name is Cathy Harrell and I'm a graduate student at Southern Arkansas University and I am the academic advisor for South Arkansas Community College in El Dorado, Arkansas.

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

RUTH SIMMONS, PH.D.: Outstanding! Thank you [applause]. That was wonderful. I'm going to ask the panel if you would want to take one of the themes or nuggets and select something that is of interest to you to comment on.

JOANNA RAMOS-ROMERO: I actually wanted to piggyback on what Steven was saying about the first theme, in terms of just the importance of really having a mentor. That's just a basic component of positive youth development.

It's really important for youth to have a role model, and that's something that our programs at the International Youth Foundation all have. We strongly believe that for every one of our programs there needs to be someone, a mentor, preferably someone from the youth's community who can really create that caring environment in which youth can really grow and have that example to follow.

It really give them hope, like I was talking earlier about not having a sense of future. When a young person from a poor community sees that someone who came out of their own community or a similar one was able to achieve something, it speaks volumes and that's just something that I think we haven't done maybe such a good job on in the United States of really integrating as part of our education system.

ETHAN VENEKLASEN: Yes, I wanted to add one more thing about the whole issue of mentorship. I came here today, in large part, because this was a group of young people, and I've

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

got to tell you it is so exciting for me to see a room full of young people who are excited about doing good in the world.

That's a huge thing. You will all, if you choose careers in this path, make less than you would working in the corporate world, but I've got to tell you it is worth so much more to me that I feel excited going into the office every day, feel like I'm making a difference in the world. It's critical.

Now, having said that, I was having a discussion earlier today with a young gentleman who was maybe getting a little bit cynical about some of these things, and what I will say to you is this. There is a great opportunity for mentorships, not only for you - and again this is why I came today - not only for you but for the mentors. You bring to us new ideas. You guys aren't scared. You'll try anything. You don't know if it will work.

STEVEN MURRAY: You don't know what you don't know.

ETHAN VENEKLASEN: Exactly, but we bring with us experience, and so my point to you is only this. Mentorship is a two-way street, and I say that not only for you all out there, but for us up here who mentor people as well, and it's something that we all have to remember on a day-to-day basis [Applause].

RUTH SIMMONS, PH.D.: Emeka?

EMEKA OKAFOR: I would like to just add or develop the first theme which refers to relationships with students in all

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

ages in impoverished areas and build into that students in developing parts of the world, and I think too often we are daunted by programs that don't seem to work because they are considered to be of white elephant size or they're just too huge.

There's too much hierarchy involved, too much bureaucracy, but as I hope I've demonstrated, there are projects out there that are working, that are granular, that could catalyze a change in a number of different areas, and they're very accessible.

And I think if you look at these small, distributed initiatives, we could engage them and actually see quite a bit of success and I encourage everyone to seek them out and work with the individuals involved.

RUTH SIMMONS, PH.D.: Terrific, [Applause]. Were you about to raise your hand? Okay. You were about to be on this stage. It's a good thing you put your hand down very quickly.

We have some exciting commitments to announce, and we're going to go into that part of the program. Let me ask Xian Chao [misspelled?], a graduate student at the University of California at San Diego to come forward.

I have the pleasure of describing these projects which are very exciting, and congratulations on that. Through the Rural China Education Foundation and working in collaboration with a partner at Peking University in Beijing, Xian will

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

coordinate the purchase of 15 copies of 500 high-quality children's books, 7,500 books total to distribute to eight villages.

In schools in rural China, educational materials and equipment are often lacking or of poor quality. Rural income lags three to four times behind urban income. By giving young children more access to quality reading materials, Xian is helping to bridge this disparity. This collection alone has the potential to reach 800 students and 100 rural teachers.

Now, I've got to find your certificate. Are they in order, I hope? Good, thank you. Please give her a hand [applause]. Thank you. Congratulations!

XIAN CHAO: Thank you.

RUTH SIMMONS, PH.D.: This is wonderful because the spirit of this kind of enterprise is really not just coming and sitting and listening to people talk and not just coming and listening to people talk and leaving with nothing in hand.

This is all based on the premise that we can learn from each other and that we can come up with concrete ideas and then, most importantly, we can implement them, so the commitments are an extremely important part of this program, and I encourage you all to think about commitments for the future, because they make a huge difference in terms of getting some very practical models in place to advance this work.

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

I'd like to ask Donald Hughes of the University of North Carolina, Greensboro, to come forward [applause]. Hi, Donald, how are you?

DONALD HUGHES: I'm wonderful.

RUTH SIMMONS, PH.D.: Your commitment is to establish a training and mentoring program to help ensure homeless high school students in Greensboro, North Carolina to give them an opportunity to attend college. That's terrific!

Over the nine month school schedule, this program will help high school students with their schoolwork and prepare them for standardized tests such as the SAT while providing them with college admission workshops. Mr. Hughes is working toward a partnership between UNC Greensboro, Guilford County school system and the local homeless shelter in order to launch the training program.

The program will rely on students and faculty from UNC Greensboro to run the training program. Mr. Hughes will establish a mentoring program in addition to the college preparation courses and training to support transitioning into college life in their first year.

Mr. Hughes, I want to say, drew inspiration for this commitment from his experience as a homeless student. Thank you for remembering what's needed and wanting to do this for others. Thank you so much [applause].

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

So inspiring, really - I'd like to ask Ramja Pratawade [misspelled?] from Columbia University to come forward [applause]. Be careful!

I just saw your president last week. It was very nice, a very nice man. The organizations involved in this are Columbia University Engineers Without Borders and Gram Vicas [misspelled?] and the commitment is to help jumpstart the economic and social progress in a rural Indian village cluster by installing a micro-hydro system by summer of 2008. This project in Pernaguma [misspelled?] - all right, what is it?

RAMJA PRATAWADE: Pernaguma [misspelled?].

RUTH SIMMONS, PH.D.: Okay, that's what I said - Arisa [misspelled?], India will provide the village cluster of 250 households which currently relies on firewood and animal waste matter as energy sources for light, heating and cooking, with enough power for indoor and outdoor lighting, a mechanical water pump, a grain mill, a fridge for vaccine storage and possibly a computer for the school.

The organization is raising \$56,550, which is necessary to fund this project. Recently, they received a \$10,000 grant from the environmental protection agency and a \$15,000 award from the Environmental Resource Management.

A team of four students will travel to the site this summer and work with village residents to construct the system,

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

and another team will return in December for a follow-up assessment.

I want to make sure you follow this story and so you're going to give us the name, once again, of the village so we all have it sealed in memory.

RAMJA PRATAWADE: Pernaguma.

RUTH SIMMONS, Ph.D.: Pernaguma, thank you.

Congratulations [applause]!

I'd like to ask President Skorton from Cornell to come forward [applause]. I don't usually use title, but I thought I'd do it for you, David [laughter]. How are you?

DAVID SKORTON: Good, how are you?

RUTH SIMMONS, PH.D.: Good.

DAVID SKORTON: You did a great job today!

RUTH SIMMONS, PH.D.: Oh, thanks. This is -

DAVID SKORTON: There are two of your students at our table. They think you did a good job, too.

RUTH SIMMONS, PH.D.: Okay, good, thank you. The commitment of Cornell is to create real world solutions to issues of sustainability by creating the Cornell Center for a Sustainable Future, focusing on economic development, energy and the environment. The value of this is \$50 million.

In order to develop practical, innovative solutions to global challenges, Cornell will create the Center for a Sustainable Future. The Center will focus on economic

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

development, climate change, the environment as well as interactions between these issues.

More than 300 Cornell faculty members in a wide range of disciplines are already active in sustainability research. Through this commitment to action, the Center will enhance its ability to leverage and implement its discoveries, particularly by building new external partnerships. Internal competitions will create incentives for researchers to develop breakthrough solutions to some of the world's most pressing sustainability problems.

This is very exciting, David, very. Thank you.
Congratulations!

Oh you brought your own press?

DAVID SKORTON: No, it's against the rules to have your own press. I don't know who this guy is [laughter].

RUTH SIMMONS, PH.D.: David, honestly, I can't believe you brought your own photographer [laughter]. I'll have to remember to do that next year [laughter].

Thank you so very much, all of you, for these extraordinary commitments. Let me say again, a number of us have really been anticipating this meeting and so proud and excited to have students involved. Those of us who've been participating with CGI for some years particularly have longed to have you a part of this process. After today's activities I can see why.

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

This is a level of energy that we've longed for. It's here. It's now, but one of the more important things about this project is that you connect with each other and that you take back not just ideas for your campuses but that you find a way to promote the collaboration among institutions.

The presidents who met today at noon talked about that very idea, or ideal I should say, the notion that we are all connected in this endeavor, and that if we only make those connections stronger, we will undoubtedly have much more success in addressing these problems.

I want to thank the panel for doing a wonderful job. Thank you all for coming and thank all of you.

[END RECORDING]

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.