

Loretta Beyer Transcript

CK: This is Cindy Kus speaking to Loretta Beyer for the first time on August 20th, 2015 at the Alpena Public Library. She is the organist at United Methodist Church, she teaches private lessons in the community and has performed in many community concerts and events. Welcome Loretta.

LB: Thank you.

CK: Tell me about your career at ACC. When were you first hired there and in what capacity?

LB: I was hired there in 1979 as the, as the adjunct music faculty and I took over from Bob Hine, who was the last full time music instructor that they had had there at ACC. Um, and so I was hired to teach music theory, the different piano levels, music in the elementary classroom and some music appreciation.

CK: You said 1979?

LB: Mmhuh.

CK: Ok. And if you are adjunct faculty, what was the size of the faculty that was in music, not the, not the entire; but were there other music teachers working there at the time?

LB: Way back then it was Pat Bunce who did the Choral Society, they called it, and um, she did the voice lessons. That was it for music.

CK: Ok.

LB: And then over the years different ones have been hired for different classes.

CK: And I understand that ACC doesn't have a music program per se.

LB: They do, but it's not a full time. Like if you wanted, if a student wanted to become a music major, there aren't enough music classes there to fulfill those requirements. But we, over the years have had the collegiate singers and the chamber ensemble and we had jazz band, I mean dif, it's come and gone; none of those exist anymore; just, but we do have private, voice, flute, piano right now. And then the music appreciation, um, music in the elementary classroom. We have a few of the classes, but it certainly wouldn't be enough for a music major. Two different levels of music theory.

CK: So your students are taking these as elective classes?

LB: They can either be electives, humanities or fine arts- credits.

CK: Ok. You are an organist at United Methodist Church, and if my math is correct, you have been in that role for at least 23 years. Does that sound right?

LB: Ah...

CK: I'm taking it from an article I found in the Alpena News from 1987 and you were, at that time, you were an organist at ...

LB: Actually I'm going on, let's see, 27 years at that. I was three years at the United Methodist out in Hillman...

CK: Ok.

LB: And then 27 years at this United Methodist Church.

CK: Ok.

LB: Organist slash pianist! I, I ...piano is my major so I gravitate to piano as much as possible. But I guess my job description is organist/pianist.

CK: Do they have a piano there?

LB: Oh, they have a Steinway Grand Piano.

CK: Really?!

LB: You bet. And I play that at every opportunity.

CK Ah, that's wonderful.

LB: Yeah.

CKL I'll have to check that out.

LB: I can do both, yes.

CK: So what piqued your interest in Church music?

LB: Well, I was born and raised in Zimbabwe, Africa- my parents were missionaries for 41 years- so I have a very strong faith and I've always been involved in the church and that's why. You know -musicians, faith, church...matches.

CK: Did you have any training in church music?

LB: I never had any formal organ lessons, but, although, if I had to do it over, I would have taken a semester of it anyway. Um, but I played since I was little in churches, piano.

CK: Ok.

LB: So, and I've- junior church on up- I've played and I love it.

CK: Ah, this might be a simplistic question, but how are organs and pianos different?

LB: It's like a Mack Truck. (laughs)

CK: An organ is?

LB: Yes. Um, they usually recommend five years of piano before you even think about going to the organ and then, you have the mechanical, the voicing, the registration, the foot pedals. Um, the different manuals- it's a different beast. I mean, it's a keyboard, but that's about it. Um, the different registrations.

CK: So is it more challenging? Do you think?

LB: It's a different kind of a challenge.

CK: Ok.

LB: I never really pursued organ, formal organ, so that's why I, I have the freedom at my, at that church there to do preludes and offertories, and everything but the hymns on the piano, which is what I choose to do. But as far as real organ music, I leave that for Mrs. Hart.

CK: So-

LB: I can do the hymns, I can do a lot of things on the organ; but the special music I choose to do on the piano more.

CK: So why do churches gravitate towards organs?

LB: Well, I think the, the higher up churches, you know, the Episcopal and the Catholic and they- those who have pipe organs?

CK: Mmhuh.

LB: Because they have a beautiful instrument and they're more formal in their liturgy and format and they use the organ.

CK: More resonant, right?

LB: Right. Well, it fills the whole sanctuary.

CK Mmhuh.

LB: Like that.

CK: Ok.

LB: There's a lot of the other churches, they do more praise team and different instruments and that sort of thing.

CK: You also teach private lessons?

LB: I do.

CK: How many students do you work with and what kind of range are we talking about?

LB: During the summer I teach less; but I still teach. During the school year I teach around fifty a week at half hour lessons and I take from six to however old you want to be. Six for a private lesson is a good, probably no younger than that, age to start. Six on up.

CK: Fifty – five zero a week.

LB: Five zero.

CK: Half hour lessons.

LB: Correct.

CK: Wow. That's a, that's a lot.

LB: It is.

CK: Do they come to your house? Do you go to their house?

LB: Ah no, they come to my house. Or if I teach, some of them I teach through the college, then I teach at the college or they can come to my home, it just de- I have two pianos in my studio there, I have all my music, so I prefer to teach there. It's a nice setting.

CK: Mmmhuh.

LB: But I do teach some at the college.

CK: Ok. That's impressive. How old is your oldest student?

LB: Um, currently, he's probably seventy, but I've taught eighty some year olds as well, One dear lady, she called it her pie-an-o lessons, she would come to her pie-an-o lessons.

CK: That's great.

LB: I love all the ages. I think I have the best job in the world. Mentoring young people through music- that's how I describe my job.

CK: And it seems like it's increasingly important because the opportunities at the elementary level are less and less is my understanding in Alpena right now.

LB: Not just the elementary, all the levels....

CK: All the levels.

LB....are being cut to part time positions and- I've noticed an interesting trend over the many years that I've taught is that back then they didn't do as much and there was time for – you know, If I had a student I would usually have him for six to eight years. Now they're in so many other things, and so many activities. And they- I do this and this and this; therefore I have merit. I don't usually have them as long a commitment. It's just a trend. And I think a lot of them are, with the electronics, instant gratification, you know. The benefits of taking piano are way more than just learning to play the piano! It's pursuit of long-term goals, discipline, coordination, concentration- all those, and it's good enrichment, good training for that sort of thing.

CK: Well, it's good to hear that there is still a lot of interest in, yah...

LB: Yes, there is...

CK: Are you...

LB: ...but not as much as there was. I mean

CK: Right, but I wonder too, I mean there, there, at one time there was more interest, but there was also more, kind of opportunity. So now, with the opportunity being the matter of finding a private teacher or tutor, it almost seems like those people are really intent on learning, where before it was more accessible, I guess, in the school, does that, I don't know what I'm saying is making sense to you, but...it seems almost to me like per capita, when you think of the number of students there were before, and how that's gone down, and how there were more opportunities for them, and that's gone down, the fact that you have as many students as you do now, speaks well for it.

LB: It's encouraging.

CK: Yeah, it's encouraging. Trying to say. Ah. Let's see what else...Again you have been playing the piano for how long?

LB: Over fifty years.

CK: Over fifty years. Ok, I was going to say for at least fifty-one; because I was working the math out on that. When did you start?

LB: When I was seven.

CK: Ok. And what inspires you?

LB: At the keyboard? To take lessons? What ...teaching? What do you mean?

CK: What, I mean, ok, you've been playing for a long time, and you obviously are still inspired by music, um, I guess what factors out there are you inspired by...certain kinds of music? By your students? By a congregation, a people, what are the elements that are inspirational to you?

LB: Um, music is a lifetime gift, it should be. And a good teacher- first rule of teaching is do no harm, a good teacher should be passionate about their subject and make it contagious to their students. And, um, I'm wired through music, and that's a natural outflow for me to reach and impact and mentor others. I'm very partial to the classical music, because that's what I was raised with, as far as the piano goes. Um, when I was taking lessons I was only allowed to do classical in the conservatory of music there; but when I came to Alpena I decided I, it would be good to diversify the types of music that I offer my students and that has worked very well. But the classical is where you get all your techniques from; because I studied the classical I can do all the others and it should be a life, it should be a steam valve, it should be a creative outlet. And I take great joy in passing that along to my students and seeing them internalize it and use it as a steam valve, all of those things- a source of joy, um, consolation, whatever you want to use it for. I think it's a very healthy, wonderful, personal benefit to you and it enhances the brain- the right and the left brain; but also it can be used to bless others. And I just, when I see my students taking what they've learned and using it right away in a church setting or in a school setting, or for their own enrichment or the enjoyment of others, that gives me great joy; because I've been able to do that myself for other people- and that's what I wish for them- to be able to do that.

CK: When you have a student, I would, I would think that you, how do you, determine what direction to go in with a student- um...

LB: Forward. (Laughter). Always, hopefully.

CK: Always forward; but do some of them come to you with a certain, do you sense that they'll do better doing a certain style, working in a certain style or genre of music that they're going to be, that they'll be a better ragtime piano player, that they'll be a better jazz... Do you pick up on that with your students?

LB: Oh yes. Usually, you are either an ear person or a note person- you're born that way. Now I am, I love to read, I can sight read anything; but do it by ear, I have, I've had to work on that other part of my music world. And sometimes I will get students who are very strong ear-oriented, and then we have to work on their reading; but I always tell them, once you learn how to read, you have a double blessing; because you already can do it all by ear, and then, if I put a new piece in front of you, then you can read

it and you can memorize it in a heartbeat. Um, I usually start with the reading, the reading is, cuz that's my bent. Very important; but if I find that they're an ear person, I try to go into the improv, and the memorizing, and the picking out by ear, I do try and fan the flames underneath there. And often the ear people are big fans of jazz and blues and so...

CK: Right...

LB: It's like, whatever I, I think, when you first have children, and you involve them in all kinds of things, you give them all kinds of opportunities and then you find which ones they like, and then you fan the flames under those. So I start with exposing them to, of course the scale in arpeggio, every week, the classical, and then we do, I do secular, I do sacred, I do jazz, I do improv, I do all kinds. And I, I think everybody should get a good dose of all those to see what... and then if one really, if they prefer the contemporary or the really like the jazz, then I of course, I give them more opportunity to do that; but I always keep the classical. We usually do three pieces a week, and one has to be classical. That's a rule in my studio because that's where you get all your training from, I repeat.

CK: Ok, ok. Do the ear people- is it usually a little harder for them to read ...?

LB..the notes? Yes! And vice-versa. It's harder for me to do it by ear you know. I have some tools that I've learn to develop, but it will never be my first love. And it's not one or the other, isn't better or worse, it's just how God made us...so

CK: Do you practice?

LB: I used to practice a lot more than I do now, because I've had some chronic tendonitis in my wrist issues.

CK: Ok.

LB: Yeah. When I was in high school, I would get up at five in the morning and practice four hours everyday. It was wonderful. Those were the days, right?

CK: So your formal education, or at least part of it, was in Africa, at the Royal Conservatory in Zimbabwe?

LB: The Royal Conservatory of London, mmhuh, it was called.

CK: The Royal Conservatory of London-

LB: It was just the Zimbabwe branch.

CK: The Zimbabwe branch, ok.

LB: Because we were a former British Colony, that's why.

CK: Ok, I was just doing a little reading up, was Zimbabwe at that time, was it Zimbabwe or was it Rhodesia?

LB: Actually, I was born in southern Rhodesia and Zambia was northern Rhodesia. And then northern Rhodesia became Zambia and we became Rhodesia and then we became Zimbabwe.

CK: While you were there? You went through all these transitions?

LB: Mmhuh.

CK: Ok. Um, what led you to study there? And this question is sort of a background question on- you it mentioned it before that your parents were missionaries there.

LB: Why did I study music there?

CK: Mmhuh- and why did you choose that school?

LB: It was the only one (laughs). I was raised in a mission boarding home and we initially had teachers come and teach us en masse, as it were. But they were-

CK: Were they British?

LB: Yes, oh yes. They were not the same caliber as those who taught at the Conservatory of course. In fact I had one of those teachers, the only one from who I quit; she had a ruler and she would crack your knuckles with that ruler if you made a mistake. So, I quit from that one. And then, well I've always been passionate about music...I always wanted to study, play the piano. My first lesson was in America when we were back for a year and I took from my Great Aunt Fay, and she played in the silent movies. She played piano in the silent movies. So anyway, the first year I took from her and then, um

CK: But, um, I just want to digress a second, with Aunt Fay...was in the actual making of the movie or when it was being played?

LB: When it was being played.

CK: Ok, ok, sorry, I was just trying to get a visual. Ok-

LB: Um, I lost my train of thought.

CK: So, you first started, your first lessons were with her when you came back here...

LB: So anyway, yes, I was very- very passionate about wanting to play the piano. So then when I went to Zimbabwe and was in the boarding school, I had the teachers come and I was not real encouraged with that. Well then there came a point where if you're going to be serious about it you should go to the Conservatory.

CK: How old were you then?

LB: Probably ten, maybe.

CK: Ok; but you had a piano in-

LB: Oh yeah, in the boarding home, there were pianos. And so then once a week, we'd get on the hostel bus and we would go in on Friday afternoons and we would spend the whole afternoon, because whoever wanted to could take whatever lessons they wanted there. And I had this dear lady, her name was Katrina Struthers, and she taught me everything I knew about the piano and about life in general. When I had started going with her, I had started to become, you know, a moody teenager, real temperamental artist, and of course the emotions and the hormones were every which way and she just knew right how to handle me, and she just fostered that passion in me and she just listened to me and

dried my tears, and gave me hugs, and laughed! I mean she was way more than a teacher, and that was the kind of teacher I wanted to be. She was my example. And till this day I'll be forever grateful to her for that. What she did as a whole person, a teacher should teach the whole person, not just the student number in front of you. And that was a real gift that she gave me, plus she was an excellent musician, and she taught me musically, incredibly- so the standards there they had you could take up to grade eight of theory and piano. And it was called the Royal Conservatory of London because it was examiners came from London once a year and gave you your theory or piano exam. Went back to London and sent you your grade, and whatever grade you got, that was the grade you got for your piano exam. So they had a regular curriculum, and um, pieces that you had to all memorize, and perform and such like that. So, it was a very rigid, strict, high falutin level of classical music that they wanted you to complete.

CK: And how long did you study there? If you started when you were ten....

LB: Yeah, up through the last year of- well, I was in Zimbabwe through first year of college. They had O Level was high school and M Level was like a year of junior college. Quite a while with her.

CK: But you had other instructors as well.

LB: No, not after. When I was younger in grade school, they would come to the boarding school, that's when I studied...

CK: Right, but at the Academy?

LB: But when I studied at the Academy it was just that one lady.

CK: Ok. And, so, what did you study there?

LB: Piano. Classical piano. The scales and arpeggios.

CK: Music theory...

LB: Well no, I had a different teacher for music theory. And I took those written exams separately.

CK: Ok.

LB: She would come to the boarding school and teach us.

CK: And did you end up with a degree in music from...?

LB: No. Um, I transferred. It transferred as a year of college. My first year cuz I transferred here in the States as a sophomore- and it transferred as a year of piano and a year of theory. The exams, the grade A exams that I took through them.

CK: Ok. I think of and you may have been sort of removed from this; but when I think of African music I think of the rich rhythms in African music.

LB: Oh, absolutely.

CK: Were you exposed to that there?

LB: Very much so. My parents were missionaries and they were out on the mission station- that's why we had to come in to the boarding home during the nine months of the school year; but when I was

back with my parents on holiday we went to the villages- many nights I went to sleep with the sound of African drums in my ear. And the dancing and the singing is totally different harmony as you know- the pentatonic scale and from like two or three years old those African children could harmonize, they could dance, they'd sing. Because there was no- they couldn't write, they couldn't read, so that's how they passed their oral traditions on. They acted it out and wah, you bet! And the singing in churches there, of course they didn't have an organ, they had the tambourine, they had the big male/female drums, they danced, and they trilled, and they went on for hours.

CK: How exciting, how exciting. Yeah, yeah.

LB: And in a different language. Totally different than you do church music here.

CK: Can you still hear those sounds?

LB: Oh, absolutely!

CK: Yeah.

LB: Wonderful.

CK: That is wonderful. So then you left, um, Africa. You came to the States and you went to college-

LB: Houghton College in New York.

CK: Which college?

LB: Houghton College in New York.

CK: Ok.

LB: And I went there for three years. Because I transferred as a, with a "M" Level and got my bachelor of arts in music and psychology and a French minor.

CK: Oh ok, rounded in the humanities. Ok,

LB: And of course, I didn't- they had one university in Zimbabwe, but it was not a liberal arts at all and it was on strike most of the time, so that's why I came back to the States.

CK: Ok. So how and when did you land in Alpena?

LB: Well during the terrorist warfare, we had terrorist come to our door with armed machine guns, that's when the black majority government was taking over the white- the black minority government was taking over the white majority government- swapping. So anyway, the long and short of that-

CK: What year would that have been?

LB: 1978, no, well, '75 to '78 in that era. Um, then, my parents, well I had just graduated from college in '78 and because of the terrorist warfare, my parents- it was no longer safe for them to live there, because of the terrorists, and the landmine roads, and the ambushes and such, so they moved back to the States, and my dad's from Glennie-

CK: Oh.

LB: And there's no employment in Glennie. So they moved to Alpena, and he was in real estate and my mom's a registered nurse so she worked in a nursing home here and I just moved home long enough to get money to start graduate school. Well then I met- I wanted to major in music therapy because I had a double major in music and psychology and I was accepted at Western for that and then I met my husband and decided to stay here instead. Alpena's been a wonderful place to raise a family and I've been very happy doing what I do in this town.

CK: There is an article that I've been referring to a few times in this conversation, that was in the Alpena News in 1987. And it focused on a concert that was sponsored by the Thunder Bay Arts Council, that teamed you up with two other classically trained musicians, Mike Moors and Mary Ann Hubbard. Um, one of the topics that the article discussed was frustration that was felt in being a classical musician in a small town- where you don't have, necessarily the resources and the outlets or there are limited opportunities. Um, tell me your feelings about that.

LB: Um, Mike Moors plays the clarinet, Mary Ann plays the flute, I play the piano- which I think has much more general application for all kinds of things, then maybe theirs is more of a specialty. They have to be either soloists or part of an orchestra, whereas a piano you can do an accompaniment, you can do concertizing, you can do musicals, you can do all kinds of things. So, I wasn't, I've been very happy with all of the opportunities I've been able to have.

CK: Ok, um, you play, you have played with the Alpena Civic Orchestra, which I think is now the Alpena Symphony-

LB: Mmmhuh.

CK...What other community affiliations do you have?

LB: When I first moved to town, I played lots of musicals at the two different theaters-

CK: Oh ok- so the Thunder Bay Theater and the Civic Theater?

LB: Yep. I used to do lots of dinner, wedding reception music, I played for choirs, I played for some ensembles, I've played for, um, accompany, doing a lot of accompany; but then I was afflicted with tendonitis in my wrist, so I haven't been able to do as much as I would have liked to.

CK: That tendonitis, is that, how long running has that been?

LB: A long time.

CK: A long time?

LB: Yeah. Um, I can't play like I used to, so I've had to cut way back as a result and stay out of the pain, but I'm grateful that I can still teach and play some; but I have to be careful how much I do, unfortunately..

CK: Is there anything you can do for it?

LB: No it's just...

CK: It's just-

LB:chronic.

CK: Chronic, ok.

LB: Yeah.

CK: And I saw that you played with the Besser Male Chorus-

LB: Yeah, I've accompanied them, I've moonlighted at different churches, lots of weddings, funerals-

CK: Right, right, right, wherever, wherever you can fit it.

LB: Yeah.

CK: Ok,um, is there anything that I haven't gone into that you would like to talk about in regards to your musical career? Anything that comes to mind?

LB: Well, I feel very fortunate to earn a living doing what I love and Alpena's been very good to me in that regard and I just, I enjoy people, one at a time, and this has been a -

CK: It's a perfect venue for that, isn't it?

LB: A perfect fit for me of teaching the piano.

CK: And I'm guessing that you're very good at it; because it sounds like you've got a steady flow of people coming in.

LB: Sometimes I think it's a big fish, little sea; but I'm very grateful for the opportunities that I've had here. When I first applied to college, I wanted to be a music ed major, you know, choir teacher- and I came from the European society, where there was corporal punishment and the uniforms and much more discipline and I went on a field trip in 1976, to an American high school, and I changed my major. Because the teacher, as I recall then, said to a student, "Sit down," and the student said, "Sit down yourself," and I thought, "I don't think I want to do that." So teaching privately and teaching at the college, those have been wonderful fits for me. And I don't- better than if I had been a choir teacher.

CK: Mmhuh.

LB: So- I'm just grateful for the opportunities I've had.

CK: And you're working with people who are there because they want to be there.

LB: Correct.

CK: Which I think is always a big plus in a classroom, ah, a teaching situation. Hmm. I've been reflecting a little it recently on music teachers, in having set up the program that we have here a few months back, and in that I was thinking about music teachers in popular culture-in film; because recently there, I'm not gonna be able to think of the name-

LB: Mr. Holland's Opus-

CK: Mr. Holland's Opus is a very up, positive one, an affirmative one; but the one that came out last year with, um, the teacher, this was in New York, he was a jazz teacher, and it was just- it was the opposite of that. He was very controlling, and psychologically, sort of abusive to his, to his students. And I think

about what... those experiences can be, um, when I was young I was told by our choir leader and music teacher that I couldn't carry a note. It was that, and so...

LB: That's devastating.

CK: It's devastating.

LB: That's terrible. I'm so sorry. When I teach *Music in the Elementary Classroom*, I tell them, never say anything like that; because it does permanent-look it- permanent damage. When I was a freshman in high school, I thought I had painted the most beautiful trees-and that art teacher said, "Those look like balloons." Well, that was the end of my art career. It was one comment, I remember it to this day, and you do too. Do no harm.

CK: Yeah, it's a, it's a good message. And I don't-

LB: I'm sorry that that happened.

CK: Well, I've had the good fortune later on to join up with a group of people who sing village music from Morocco, and our teacher believes that anybody can sing...

LB: Here, here.

CK: ... and, you know, it just has turned that around for me.

LB: Yes, and, um, you may ask, you know, some the students come not all of them have the natural aptitude. That doesn't matter. You believe in the coming song and you give them the experience of succeeding in the measure that they can. Never demean them. Always encourage them. You always get further with honey than lemon is my... because I had a piano teacher in college and I had, it was a huge culture shock to come back to the States- and he just devastated me. He just took my little rosebud and ripped the petals off and shredded and stomped on them. I mean, I was so devastated, I was majoring in piano, I quit taking piano completely. I went back to visit my former teacher in Zimbabwe that summer. I remember sitting there, just sobbing. I can't play the piano- he had so devastated my confidence, and my everything else. So-

CK: So you've had that experience-

LB: Oh! And that's how I'll never teach- ever. And that's criminal, actually, that's terrible, that people would do that. So, unfortunately, in all areas, you get people who abuse that power or get, I don't, for whatever reason. And I pray that I'm never like that. That was a good opportunity to, on know how never to teach.

CK: How do your students get a chance to, do you do recitals? How do they get a chance to perform?

LB: Well, those who are in high school and junior high, can compete at the salon ensemble level, through the band- ah public school program. If they're in band, they can take a piano piece and for a judge...in fact, I do judging for, adjudicating for that sometimes. So they can do that; but I have piano recitals. I have an advanced student recital in early December, or just those more advanced, and they can do the longer pieces, and then in the spring, for two nights, everyone, the little ones can do a piece in recital.

CK: Who are those open to?

LB: To whomever- is welcome to come.

CK: How do they find out about them?

LB: Oh, just word of mouth. I don't put it in the paper, I don't necessarily advertise. But I could, I'd be happy to let you know of the next one if you'd like.

CK: I have a memory of going to my brother's accordion recital when I was younger and, ah, enjoying it. And I think I would find it enjoyable to see what people are up to and how, how their performance level is.

Ok, another question that comes from what you were just talking about, um, of some of your students performing in the high school or...

LB: Through the high school or the junior high. Once a year the band can take solo and ensemble. You can take a solo or you can take a duet, trio or whatever- that's what solo and ensemble means- and you go and you play it for a judge and they give you comments and a rating. So, my piano students can do that if they want to also or if they're in band they can take whatever instruments they want.

CK: Ok, what are the classes then, that are available to high school students?

LB: Band and choir. You can do that, you can do it vocally, of course that doesn't involve me, but, they can take a song for a judge and get a rating, ratings on that too.

CK: Were you ever in competitions?

LB: Me? Yes. Eisteddfods we call them.

CK: Eiste-

LB: Eisteddfods. Eisteddfod- it's like a festival. Like the solo and ensemble, sort of. Downstate they have silver cup, gold cup, those kind of competitions- similar, you do it for a judge and then you get a comment and ratings. And then of course, I did the grades, piano grades for a judge at the Conservatory. I could take the exams up through grade eight.

CK: Ok.

LB: Canada has the same system-the European system.

CK: Ok, Well, unless you have anything else, I want to thank you very much for coming in-

LB: Thank you.

CK:- and sharing your stories with me so that others can get a sense of your background and your philosophy, which is very much appreciated. Thanks, Loretta.

LB: You're welcome. Thank you.