Season 3 EP10

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SPEAKERS

Monique Curry-Mims, Valerie Johnson

Valerie Johnson 00:00

Hello and welcome back to beyond philanthropy. I'm Valerie. I'm here with Monique. No, I'm

Monique Curry-Mims 00:07

so excited guys.

Valerie Johnson 00:09

And we've got one of one of our our biggest fan girl guests today. So I would actually let Monique do the introduction because this was her like top Wish List guests for this season. So we're really excited. So Monique, who are we talking to you today?

Monique Curry-Mims 00:25

Oh, we are talking to the one and the only Edgar Villa Nueva, the author of decolonizing wealth, the founder of the decolonizing wealth project. I'm so excited. I'm not even sure I want to be able to really do this podcast today. But I'm excited. I'm wearing my decolonize shirt. Thank you, Edgar, for blessing us with your presence on this show.

00:46

Thank you. It's a joy to be here.

Monique Curry-Mims 00:48

We were we were just recently in Nola for a conference and people were asking us about our podcast. And we're like who you have on next? Because I last gasp was lay? And we're like, oh, well, next surprise, no surprise, I can't hold it. It's like, well, you guys are doing it. You got Edgar and like you don't like ever doing it? We're doing it. But it is amazing to have you on. And you're celebrating your fifth year of a decolonizing wealth project like congratulations. Tell everyone who? I don't know if everyone should know. But for those who don't know, can you give a little bit of background on the project and how it got started?

Yeah, happy to. So when I put my book out in 2018, at the time, I was working at a foundation and really enjoying my job. And I had scheduled a few book events after just kind of what you do when you put a book out. And what really happened after that is the my book tour never ended. I was, you know, I'm in LA at the moment, as I was signing books last night, I feel like this book tour has been five years long. And while I was going around the country on this book tour, especially in 2019, where we were just out there just everywhere, I began to see just a growing demand for more. And what folks were asking for were more support tools resources to operationalize the big ideas in the book. And so we put out a journal to accompany the book, we designed a workshop. And it just got to a place where my job was so generous to kind of lend me out as a loan executive for a year to do the thing. And then I got to the point where I was like, I can't do both, I can't be out here and still be president of the foundation. So I launched a project to really focus on organizing and disrupting in the sector of philanthropy. And then what came about. So I guess the short story is I didn't have a business plan to launch organization. It's been very, very organic and responding to opportunities and needs. And what also happened in those early days is i a lot of people would well to begin coming to me saying, advise me on where to put this money, I want to move money and you know, with the lens of racial justice, or people were saying, you know, we want to give you the money, we trust you to move this money. And so I realized, well, I'm actually in the room every single day with donors, millionaires, folks who are resources, who care and are open to the ideas that we're pushing out into the world, why not create a mechanism right there in the moment to get the resources to redistribute. So we launched our fund Liberty capital, which has become a big part of our organizational mission and work to model a kind of a laboratory of a very different type of fund to deploy resources. So it's been quite a journey. And I'm so thankful to everyone who's been, you know, along this ride with us, we are celebrating five years, we're putting out a report by the end of the year to just codify the impact that we've been able to have as an organization, and it's just blowing my mind. It's so awesome. So yeah, thank you.

Valerie Johnson 04:16

So I feel like you were really at the forefront of the decolonizing movement. Maybe even bringing the word decolonizing into the general lexicon. So for folks who maybe aren't familiar with the book, or aren't familiar with the term, can you just talk a little bit about like, what decolonizing is and maybe how to operationalize it in a very general sense, obviously not for, you know, a very specific situation.

04:46

Sure, um, I will not take credit for too much around that. But I think bringing that framework into philanthropy, we definitely can take a lot of credit for that. Also around the time that my book dropped, black pants came out, and I think that just helped really, like get this into the public consciousness. I was like, Oh, I could not have time that movie better to support our work in any way. You know, it's, it's, there's a there's a paper. And we're this so we pull often this quote from this says the colonization is not a metaphor. And I say that to lay out that I do think there are many approaches and ideas and sort of definitions of decolonization, I want to pay homage to folks who have who see decolonization as a very political act, right? It is like, it is about reinstating the sovereignty and self determination of peoples and, and it is very, very political, and to take away from that, in any kind of way, is offensive to some people. So I stand by the definition, that decolonization is not a metaphor, that it is a political act, it is about undoing, through policy and all types of mechanisms, what has been done to colonize us all. I think

that, where I bring the deficit, Mike, sort of my spin on the definition of decolonization, especially into the space of philanthropy, is also what I feel like for me as a reality check. You know, I don't think of decolonization as, like all the white people in America need to leave, that's not realistic at this point in time. Our families are entwined our businesses, I we're all here together. And so I approached decolonization from the point of view of less acknowledge the history of how we got here, let's understand what colonization is, what it was, and how it continues to operate in systems and policies in a very real violent ways that are, they're tangible. And let's think about how we begin a collective healing process from the wounds of colonization for everybody, because the fact is, colonization has harmed all of us in different ways, but all of us. And so if I had to really simplify a gross simplification of decolonization, I think of the word healing. It's like acknowledging truth and repair and healing. But we have to center indigenous sovereignty and self determination in a political way, as we think about that.

Monique Curry-Mims 07:35

So 2018 is when I launched my consulting company, and I'll say your book was one of my pieces of education as I decided to step outside of just working in nonprofits have one thank you for that. In the workbook when it came along, I have that as well was also helpful when I want to think about decolonizing wealth, and even the title of this episode, which is decolonizing philanthropy. What is it that we really need to do? I mean, people are saying, you know, what should I do with my money? Or here's my money, you know, do do the right thing with it. I still feel as though there are power structures that exist outside of just the money that we're putting towards philanthropy or philanthropic pursuits. What else should we be doing? We're not going anywhere, right? Or they're not going to where we're not going, where we need to come together. But how do we come together and break down these barriers of power and be more equitable in life?

08:33

Yeah, it's a really good question. You know, honestly, I kind of go back and forth sometimes about money and the other things because especially for philanthropy, because we kind of like to move through the world sometimes as, as funders and folks who are are stewards of philanthropic resources, where we don't like to talk about the money for some reason. It's like, I'm like, at the end of the day, because I fundraise a lot. Now, I'd really just want your money. Anything else I might get from you as gray, I do want to be in relationship. We have fantastic donors that DWP, but at the end of the day, we cannot kid ourselves that is really about wanting to move money. I do think the how of how we're doing money beyond a transactional thing is really meaningful. And so we talked about this idea of money being medicine and the donors in our community. It is not this transactional thing where, you know, it's just about them funding us, but we actually have built a community of folks who are committed to healing who are committed to giving up power. None of our donors dictate how we use money, where we put it and all of that, I don't have time I got 600 donors, and I don't even I've only had one donor in the history of our organization who was like, can you put this money just to these causes? I'm like these three counties and I'm like, I'm I want to lie like, I mean, I can act like that's what we did. But it is just too overwhelming to track. At that level, you have just done it.

Valerie Johnson 10:10

So how did the donor react to that, like when you said like, I can only put it towards these three counties.

they were fine, they were fine, because part of that there's an opportunity for education, because the reason that we call our final liberated capital is because for two reasons, one, we are liberating nonprofits and tribes and folks that we support from the ridiculous like burden that funders have put on community to apply for funding, the weaponization of evaluation, yada, yada, yada doing their work under the white gaze. But we also are liberating donors, we're liberating and funders right on the other side of that table, and we're liberating them from this identity of being a donor, which somehow has got has been equated to the person who controls and dominates program officer, this title in foundations. it's all about policing. And so we're inviting them to liberate themselves from the identity and be like, Well, who else are you because we're all donors we all give. And so your other your other things, you are a person who lives in a community, you're a mother, you're, you're you know, you're a PTA member or whatever, what are you other than being a donor? Can you see yourself liberated from that identity that is so locked in to what really are a core tenements of white supremacy that needs to dominate and control. And so what we say to our donors is, we are not begging for money from you to find poor black and brown communities. But we are extending a lifeline into your humanity and liberation to be a part of a healing process and the community. And so when you kind of lay it out like that, they're like, Oh, my God, yes, take this money and do but it is a reparations reparative, you know, framework that we operationalize at Liberty capital, where people are giving their money and giving up their power and need to control and all of those decisions are made by community leaders. And it just creates this beautiful opportunity for them to get something else because it's like, do you want that control and power and decision making? Does that make you feel good when you go to bed at night? Or do you want to be a part of something that is more spiritual and bigger and to be in a community where we're talking about issues and healing and just connecting, because the money's gonna do what the money is going to do out there and community and like, you can just get out of the way of that and let it happen. And we have just remarkable results of how the folks have been trans transform really, by allowing themselves to be liberated from the need to control the resources.

Valerie Johnson 12:49

That's like a lot of donor education. And I mean, I feel like anytime I've not such large scale, but small scale, pushed back on a donor and said, can't do this can do that, or this is why I'm not going to do that. Like Tori, so I work for housing organizations, they want to tour apartments, and I'm like, Absolutely not. That is someone's home. Like, I'm not going to just let random strangers into somebody's home. So you can see what a home looks like for one of our participants. Like, that's weird. And they always say, Oh, totally, I never thought about it that way before. I totally understand like, I've never really had bad reactions to that. So like, both really not surprised that you haven't had a bad reaction? And also really surprised that more people don't do it. I guess? I don't know. I

Monique Curry-Mims 13:33

feel like I am. I don't feel so I'm surprised. I feel like there are people for everything. There are going to be people who understand that. And they're going to go, my question is, were there people that you might have talked to that you try to educate that just didn't get it? Like, what was that? What was your point were like, Alright, I need to just move on and not just bang my head against the wall.

No, it's interesting. I feel one I want to acknowledge in this work that I have a lot of power and privilege a lot. And so some of the ways I cut up, place back come from a place of having a lot of power and privilege that my platform has afforded me. And I do cut up and push back a lot because I do feel like in doing so I'm creating maybe a new norm where others will be able to have a more free experience in this work. Because I totally acknowledge nonprofit folks who are trying to keep the lights on and need money and have bills to pay, you know, salaries to pay and pushing back can be very scary. So I'm in a very fortunate position where I can and I hope that my pushing back just you know is helping folks treat others differently. So I just want to say that because I get that a lot. Oh my god, I couldn't say that to 100 I get it right. I haven't always been able I have run nonprofits back in the day and definitely felt like I had to just do what I had to do to get the checks, right. But what I will say to your question is, overall, like, surprisingly to me, I haven't had a lot of pushback there. I think part of it was the timing of when we launched, the book came out, and we launched the organization, I think there was just so much like collective exhaustion from conversations around equity and nothing changing. I think that, you know, right around the time, right after that, we also had the murder of George Floyd, we had the pandemic. we had all these external things happening, where philanthropy was, like, had to do something different. And that was really accelerated our ideas and able to get out there to like, do do all kinds of light work, because folks were deeply impacted. And they were like, what we've been doing, this ain't gonna work. And this and I'm like, I'm sorry that it took all these horrific things that happened for you to kind of like realize that. And so we've had really significant support and embracing of the ideas and a lot of actions that I can speak to where I've been surprised some of the ideas have taken hold that I put out into the world and actually never thought anybody would do it. To be honest, I was just trying to spire and spark imagination. The only pushback that I've really had have been from folks who are super conservative, you know, just funders who are just basically racist anyway, right? And not ashamed of their racism, their funding, like right wing racist type of coalition's and work. So that's been a really, really small number of people. But you can Google and see there have been articles written about me that I am eroding democracy and like, who am I to tell rich people who have worked hard for them when and what to do with their money? And all of that, but that's been so small, in general, there's been so much celebration of the work, and both from folks who work inside the industry, both from people who hold wealth, and absolutely from nonprofits and fundraisers who are like, yes, please more of this, we need, we've got to change this, this dance that has been in place for way too long.

Monique Curry-Mims 17:24

In Philadelphia, we have like, and I'm sure a lot of cities probably have this issue as well or not issue, but the same thing. We have a lot of nonprofits. I think that I saw some recent stats that there's like, you know, 1000, there's so many nonprofits that like when there's like 1000 people for every nonprofit, right? And some people are serving, like over serving 20,000 people, but there's, you know, it's really about capacity, right? There's a lot of people who are just like I need so I'm going to start instead of just saying I'm going to build coalition and work over here. Now, while some of those organizations probably are causing trauma and harm, and some of them do need to just revamp or closed down or whatever, for those people who feel like their needs aren't being met in their community, what do you say to them? Is it just go ahead and start? Is it educate in participate? Like, what would be your feedback to them?

You mean, specifically, like the nonprofit leaders who are trying to engage funders, and

Monique Curry-Mims 18:31

are not well try to engage funders, because we don't have a lot of funders here. It's a very tight market here, but just just in this space, right. So I think that a lot of, especially start a lot of startups, they'll say, a lot of what you're saying, they're like, Oh, they're racist, they're worrying about, you know, the white gaze and evaluative methods that don't really apply. But it's also like, but what are you actually doing there is a method to this then order to help community. So should you just go ahead and just do your thing and shout that everything is wrong? Or should there be a moment where you're like, you know, what, I need to do more education, and participate in what's already going on to really get what needs to get it right.

19:10

Yeah. You know, I what I often say to I get approached by a lot of startup nonprofits or people who want to start nonprofits, and what I always say is like, don't start

Valerie Johnson 19:23

that's what we say.

19:26

And it's like, why I do it. It's, it's, there's there's something I appreciate the entrepreneurial spirit. I started a nonprofit. So I get it. But it is just really, really hard. Y'all like it is really hard and unfortunately, because of historical racism and all the things you know, the truth is, you got to have money to get money, right. It is so hard to start from the ground up. And no Oh foundation is going to find a new nonprofit who has no money. And there's so many other ways to fulfill your calling and passions beyond the traditional structure of a 501. C three. So a few tips that I offer folks are, first, identify another nonprofit in your community who may be doing similar work. Chances are it already is right. And so there are opportunities to plug and play maybe in an existing organization, maybe you're bringing a new twist on the idea or something new, and they might welcome you to come in under the umbrella of their organization to, to incubate your work there, right. And so that is going to provide, you know, one more alignment, less competition, maybe some streamlining of services that are that are better for the community, because you got to think about the community to try to run around, like we're not getting services, like all these places, right. The other thing that I highly recommend is to work through a fiscal sponsor. And so that's either in an other another nonprofit that's going to help you incubate potentially, or there are organizations that provide fiscal sponsor support and overhead. And that is the path that I took. Because what I did not want to do is spend 99% of my time doing audits, financial statements, managing board, if you start a nonprofit, that's what people need to realize, right? Your job is not that fun stuff that you think you're gonna do, that's not your job, your job becomes the running a business that is about budgets, boards, all that stuff. And you can be if you really just want to do the work work, there are places to plug in and do that. So that is that's my recommendation is just don't do it and find another way, we have to remember, you know, my point of view on nonprofits is that nonprofits are a community owned organizations, they are public organizations. And so you should not start a new organization unless there really is a public there are people around you who are like we want this

organization to exist, right? This is why we actually have in Taxco, what's called the public charity test, where of private foundation, really many, in many cases won't even find a new nonprofit for about five years, because we want to see your if you're getting local funding from people like does the public want you to exists? If they do, they will fund you first. If they don't find you, then maybe you shouldn't exist. And so if it is just you all by yourself in your room, and you're like I'm starting nonprofit, and you don't have people who are like, let's do this as a community, then maybe you should question that. With my nonprofit, again, I had no plans to do it. There was a boomer who came around me and said, We're doing this thing we started. Oh, I guess I'm starting this organization,

Valerie Johnson 22:57

right. So with or without you, you just

23:01

if you don't really heed to that advice, I mean, I'm sorry to say you probably have a really hard road ahead. It's gonna be really difficult. But there are ways to lean into your calling and passion that just might not be that way.

Valerie Johnson 23:16

I feel like so we talk sometimes on the podcast, but just like burning it all down and starting over, because there are so many structures that are inequitable in place surrounding philanthropies, learning nonprofits, surrounding public support all of the things. I imagine that's where a lot of people creating their own nonprofits are coming from, like, I see that it's not being done well, I see that my community is not being put first by this major nonprofit that's servicing my community. So I can see the challenge of someone who is very, you know, in the community, community driven like wants to do things in a more equitable way for the people that are a part of their community.

Monique Curry-Mims 23:57

Know, I'm starting a breast cancer, nonprofit, and I'm like, What are you doing about breast cancer? I mean, I'm giving people breast cancer, like, what are you doing? Well, my mom had breast cancer and died from it. So I'm going to start an organization I'm like, but what does it do? Because, you know, the Susan G. There's all these other organizations, what does it do? Like, I just want to start something and I'm like, there's a lot of that. There's a lot there's more of that the people that are like, definitely wrong was being done. I need to fix it.

Valerie Johnson 24:27

Definitely. And I feel like that's, that's probably the difference, right? It's like people who are like my mother, sisters, brothers boyfriend had cancer. Now I want to support cancer. And then there's the people who are like, there's only one housing organization in my community, and they are incredibly racist and aren't supporting the community the way they need to. So I mean, I think even even if the one organization in town is incredibly racist and not doing things well, there's still the opportunity to partner I mean, like, obviously going to them and saying like, Y'all are doing this wrong is maybe not the right way to approach that organization. But I think a lot of people who work in nonprofits are there for the right reasons. And they're just, they've got blinders, they've got biases that they maybe just don't pay attention to. I can't say that they're fully unaware of them. But the I think that is kind of the bigger

thing that holds people back from approaching nonprofits and saying, like, hey, let's partner instead of starting their own thing. So if that's you try to have the conversation anyway. Like, they probably want to help, and they just don't know they're being dumb and racist. That's, that's the way I see it. I don't know.

25:36

It's a good I hear your point, though. I mean, because people of color have always created our own way when we've been left out. I mean, that's, that's what we do. So I hear that. So it's definitely worth a conversation. And I would say you may have to look outside your community, maybe there's a statewide or national organization that is in alignment, or is led by people of color, people call it run all kinds of stuff these days, too, right? So there's just definitely no the ecosystem, this is the same if you were starting a business and the for profit sector, if you're going to an investor or to someone to get a loan to start a business, you have to be able to demonstrate what the what the ecosystem looks like, right? If you're trying to open a Subway franchise, you best political on there and be able to share with them what other subways are in town, what other restaurants are around and why you should be opening a subway on this blog that is going to make money. So we have to have passion. But also, you know, I paid a lot of money to go to grad school. And the one thing I remember that is really important. Is finance drive strategy. And without without the money there it is really, really hard jaw and this system is built is rigged against us. And so we have to be really smart about around, you know, what can I do to to kind of fill in that gap because you're going to need resources and money. And so it's not fair. It really is. It's

Valerie Johnson 27:09

really not, it's like you got to go to your oppressors to get what you need to to address the fact that you've been oppressed, it's really philanthropies real messed up.

27:19

It is really messed up. messed up. Little by little,

Valerie Johnson 27:27

doing great work, you're definitely pushing that needle forward.

Monique Curry-Mims 27:31

So I we had a conversation, maybe like last season, we were talking about the idea of what philanthropy is right? And idea that is supposed to be the love for all mankind. And that's not really how it is in actuality. And a friend of mine, Michael O'Brien, from human nature said, We need a new word. Because this isn't it. This has been colonized, it has been too traumatizing. We need a new word. Do we need a new word? Or do we slow roll our path to what it should be?

28:02

Yeah, I appreciate that. You know, I just learned something really interesting. I was at the Smithsonian National Museum of American History. I think that's the appropriate name. And someone there was just pointing out how the word philanthropy or philanthropists was co opted. It actually used to mean what many of us wish that it meant. It used to mean liberation and a fact that Cincinnati, Ohio, there was a newspaper back in the day that was an abolitionist newspaper called The Philanthropist. Oh, I was like,

Yeah, I was learning. I was like, I didn't even know I was getting my philanthropy history. Really interesting. And so I have not been able to forget that. So what happened was these conservative philanthropists and that day and I forget the dates, but it was back you know, early civil rights movement co opted that word. And you know, made it more about the wealthy white man and sort of the institutional kind of what comes to mind today for a lot of people when they hear the word philanthropist, so I'm kind of in favor of reclaiming the word to really be about preparation again, because we come up with a new word it's just gonna be Yeah, we can chase ourselves around in circles with words but I think that we just redefine a model what philanthropy what and what the way I talk about my work this is not radical, this is modern philanthropy. If you don't do it this way then you are behind the times are antiquated. So we I think we I'm in favor of reclaiming what we want philanthropy to be.

Valerie Johnson 29:41

That's awesome behind that. Yeah. I

Monique Curry-Mims 29:43

can't do as good so five years you got a report coming out? Any any thoughts on what the next five years plus has for decolonizing wealth and for Edgar Villa Nueva,

Valerie Johnson 29:55

a question

29:57

questioning all who I'm We a little bit a little bit of thinking we have had, we've been so fortunate, so many doors to open. And it's it really, I feel like at this moment, we're standing in front of like 20 doors, and I was like, which door do we go through? I'm so blessed to have an amazing team of folks who have joined me to help me figure a lot of that out. In the new year, we're actually going to take what I hope to be is like a little bit of a pause to reflect more and to build out a plan for the next five years, I keep seeing stuff being added to the calendar. So I'm like

Monique Curry-Mims 30:43

it's just a deep breath, pause. It's not a real

30:47

time to think. But I can tell you a couple things that, that I feel like are really opening up for us. We have really began to expand our work outside the US, which is really exciting. We're doing a lot of work in the UK, we've been meeting and doing some work in Mexico, Brazil. And so I'm really excited. We have a report coming out by the end of this year on decolonizing global philanthropy. We engaged hundreds of leaders from the global south to ask them the question, what do they want to see different about philanthropy. And so we're ready to just you know, America, and a lot of ways sets the tone for this industry. And lots of countries have looked to the US for how to build out their sector. And we're like, there's a different way. And we've had an impact here. And there's a lot of interests, and you know, what they should do differently. So global, is one, we're increasingly doing work outside of philanthropy, which I also love. Philanthropy is massive, as you all know, and really influences so many other sectors.

But sort of our reparative philanthropy framework, which is like the foundation of what we teach and preach and how we're trying to shift this industry, is being used and adopted by a lot of different institutions from, you know, museums to corporations, work in the entertainment industry, we want everybody to write their wrongs. And to get the right relationship. Any place where there is money, wealth and power concentrated, we're trying to show up, we've been doing more in the fashion industry, just like popping up, but how y'all gonna decolonize this. So I'm really excited to further explore how to how to, you know, the multiplier effect of what we've been able to do in this industry and other places. The other thing I will say, just in terms of our work and community. I'm really proud of our work around reparations. We launched an initiative, you know, some three years ago, or four years ago, to create the first National Fund to support reparations for black people in this country at a time when this industry would not even say that word, right. And they were looking to me like I had lost it. We started this fund, and we've been organizing foundations to support this movement. We have moved over 4 million and we actually had a meeting today, we're about to approve another 3 million so that we can grant dollars to this movement. And then we had this really exciting conference in June. It was the first national reparations conference of its kind where we brought together the movement, but also folks from entertainment and politicians and community leaders. And we got over 40 foundations who came to this conference like the one in Atlanta, right one in Atlanta. Yeah. So we were really fill in ourselves. And we.

Valerie Johnson 33:53

as you should have been, right, right.

33:55

We announced they're a big \$20 million commitment to this movement. And so we are just deeply passionate about truth and healing and reparations. And so I'm excited to see the next five years I hope that we see reparations realize, we've seen many victories along the way locally and in states, lots of progress around it. And it's been just a joy to see up close and personal district to this movement, all the phenomenal folks that we get to support and we're doing work similarly in indigenous communities. We launched a new fund called a national treatment healing fund. That is supporting movement building that will support is brand new. We haven't met grant yet. It will support organizing and movement building around getting a federal trc a Truth and Reconciliation Commission and plays and just provide resources, partners. So we're in an era of truth and healing y'all and we're going to carry that forward into the next five years and push back on this resist Since in this country to banned books and to erase our history, because we know the only way forward is to really look back and to take ownership and of what has happened so that we can heal and move on. So that's a little bit of what I know is to come. But yeah, we'll see what happens.

Valerie Johnson 35:18

You just really casually dropped like a massive, like massive

35:25

Oh my What is my sabbatical happening and hopefully

Monique Curry-Mims 35:32

this is this has been amazing.

Valerie Johnson 35:35

Yeah, I just want to keep talking. I

Monique Curry-Mims 35:38

want to Yeah, we want to respect your time and our listeners, our listeners time. But thank you, this has been so insightful and re energizing. You know, I, I attended the healing Summit. Yeah, this this space is, is a lot sometimes. So I appreciate it, that and even just having this conversation and just knowing that you have so much support behind you in the work and you're not getting a lot of pushback, gives me hope that like you're paving the way for us coming behind you to not have to bang our heads so much when we're when we're trying to do this work. So thank you.

Valerie Johnson 36:14

Yeah. Agreed. I have nothing more to add. You just summed that up perfectly. Right.

Monique Curry-Mims 36:20

Thank you again for for being here. Thank you once again to our listeners for joining us. And if you didn't know now, you know, this has been beyond philanthropy. Thanks, guys. Thank you