

LITTLE DIXIE COMMUNITY ACTION AGENCY, INC.
209 NORTH 4TH STREET
HUGO, OKLAHOMA 74743

MINUTES
BOARD OF DIRECTORS MEETING

July 13, 2021

Head Start Administration Office - Hugo, Oklahoma

The Board of Directors of Little Dixie Community Action Agency, Inc. met in a regular meeting session on Tuesday, July 13, 2021 at 10:05 a.m. The meeting was held at LDCAA's Head Start Administration Office, located at 1005 S. 5th Street in Hugo, Oklahoma. The notice of time, place, and an agenda for the meeting were posted 24 hours prior within prominent view at the main office (209 N. 4th St., Hugo, Oklahoma) and the meeting site (1005 S. 5th St., Hugo, Oklahoma) as well as online at <https://littledixie.org/board/>.

The meeting was called to order by Chairman William Smith.

The Invocation was given by Vice-Chairman Brent Franks.

Roll Call was taken and a quorum was established (20 Board Members present, 6 absent). The following Board Members were present at the meeting site: Danny Cornish, Kevin Cory, Clinton Crawley, Melissa Cress, Earl Dalke, Brent Franks, Selena Franks, David Hawkins, Andrea Henkel, Jia Johnson, Vickie Leathers, Kara Maness, Sandra Meeks, Derek Porter, Dwight Satterfield, Leah Savage, Wade Scott, David Smith, William Smith, and Craig Young. The following members were absent: Brad Burgett, Cathie Carothers, Patsy Guess, Mark Jennings, Les Shumake, and Vicky Wade. LDCAA employees and visitors present at the meeting site were: Kinsey Cox, Rhonda Teague, Jennifer Smith, Jami Reich, Jordan Mack, Sheree Ensley, Stella Dennis, Susie Mashburn, Macy Self, Mattie Ferguson, Kathy James, Dionne Frankum, Amber Duncan, and Rebecca Reynolds.

In order to be in compliance with the Open Meeting Act (Title 25, Oklahoma Statutes §§ 301-314), the vote of each member was publicly cast and recorded. The agenda contained Consent Docket items of business and the rules that pertain to voting on the items.

The Client/Program Testimonial was provided by the YouthBuild Program (Organizational Standard 5.9). The YouthBuild Program, based in Choctaw County, provides educational instruction, occupational skills training, classroom and hands-on construction training for at-risk youth ages 16-24. During the 26-week program, participants spend 50% of their time engaged in education instruction and 40% of their time engaged in learning and acquiring construction industry-recognized credentials. The remaining 10% of participants' time is spent engaged in meaningful community service projects. YouthBuild Program participants receive approximately 600 combined hours of education instruction, occupational skills training, and leadership development activities, and are provided with an additional twelve months of follow-up services. More information on the program can be found online at <https://littledixie.org/youthbuild/> or by calling (580) 326-9490.

Sheree Ensley, Fiscal Officer, provided the Board with the Finance/Audit/Loan Committee Report. The Finance/Audit/Loan Committee met on July 13, 2021 at 9:00 a.m. The Committee received a status report on all active loans; there were no new loan applications to present. The Committee voted to recommend full Board approval of the agency's Financial Reports for May 2021. The Committee was presented with and reviewed LDCAA's draft 2020 Form 990 and Oklahoma Tax Return, as well as proposed updates to the agency's Financial Services Manual and Cost Allocation Procedures. The Committee voted to recommend full Board approval of LDCAA's 2020 Form 990 and Oklahoma Tax Return (for filing submission), along with the proposed updates to the Financial Services Manual and Cost Allocation Procedures.

CONSENT DOCKET ITEMS

CONSIDER APPROVAL OF MEETING MINUTES/FINANCIAL REPORTS

William Smith, Chairman, requested the Board's consideration, discussion and vote to approve the June 2021 Regular Meeting Minutes and the May 2021 Financial Reports; the June 2021 Financials were distributed for consideration and vote at the August 2021 Board Meeting (Organizational Standards 5.5 and 8.7). A motion was made by David Smith and seconded by Derek Porter to approve the June 2021 Regular Meeting Minutes and the May 2021 Financial Reports. The roll call vote was as follows: Yes 17; No 0; Abstain 1. The motion carried. The Voting Record is attached (Items E & F).

CONSIDER SUBMISSION OF RESOLUTIONS/GRANT APPLICATIONS

1. FY 2021 Supplemental Grant Application (Operational Capacity, Efficiency and Sustainability for Lenders) to NeighborWorks® America in the amount of \$25,000; if awarded, these funds will be used to support the Southeast Oklahoma Community Development Corporation in efforts to become an established lender in the service area. Funds will help support training, software, contractual fees and other activities necessary for SOCDC to position itself to apply for CDFI (Community Development Financial Institution) Certification.
2. okADRC COVID-19 Pandemic Response Grant Community Funding Application to Sooner SUCCESS/Oklahoma Department of Human Services in the amount of \$4,500; if awarded, funding will be used by the Retired and Senior Volunteer Program (RSVP) to help mitigate social isolation and support community response to needs resulting from the COVID-19 Pandemic. Funding will be used primarily within the program's food bank stations (as those groups serve the largest number of community residents) to help combat food insecurity (further exacerbated by the COVID-19 Pandemic) and will work to decrease contact and lessen risk during the distribution of food and supplies, thus ensuring the safety of clients and volunteers alike. Additionally, funding will also be used to purchase personal protective equipment and cleaning supplies for RSVP volunteers and program stations.
3. Housing Preservation Grant Application to the U.S. Department of Agriculture, Rural Development/Rural Housing Services in the amount of \$50,000; if awarded, the funding will be used to complete significant rehabilitation and repairs on two substandard homes in the service area. The repair and rehabilitation conducted will work to preserve the homes' integrity, as well as ensure housing standards are met for safety, accessibility, and energy efficiency.

4. FY 2022 Base Grant Application to the Oklahoma Court Appointed Special Advocates (CASA) Association in the amount of \$19,000; if awarded, these funds will be used to support operational expenses for the Little Dixie CASA Program.
5. FY 2022 Head Start/Early Head Start Continuation Grant Application (Period 12/1/2021–11/30/2022) to the Administration for Children and Families, Office of Head Start in the amount of \$4,036,395; if awarded, funding would provide support for program operations and training/technical assistance for the Head Start (\$3,132,326) and Early Head Start (\$904,069) Programs for a period of one year, with a funded Federal enrollment of 435 children (387 Head Start, 48 EHS).

After discussion and Board Member input with regards to the applications presented, a motion was made by Andrea Henkel and seconded by Wade Scott to approve the submission of resolutions and/or grant applications in the amount of \$4,134,895 presented as listed on the Consent Docket. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item G).

CONSIDER ACCEPTANCE OF GRANTS/CONTRACTS/AWARDS

1. Rx for Oklahoma Award from KI BOIS Community Action Foundation, Inc. in the amount of \$10,830.62; these funds will be used to assist eligible individuals in accessing medication cost assistance programs provided by pharmaceutical companies.
2. Board Member Discretionary Grant Fund Award (Early Childhood Education) from the Potts Family Foundation, Inc. in the amount of \$1,000; these funds will be used to support LDCAA's early childhood programs.
3. FY 2021 Community Services Block Grant Award (2nd, 3rd and 4th Quarter Allocations) from Oklahoma Department of Commerce/Community Development in the amount of \$167,219; these funds represent the core funding source to support Community Action Agencies and other CSBG-funded organizations whose primary mission is to address and alleviate poverty within their communities. This allocation will be used primarily for salary and operational support for LDCAA Administration and several agency programs, including Housing, Early Learning Centers, Mentoring, CASA, RSVP, and YouthBuild. To date, the total amount of CSBG funding awarded for FY 2021 is \$224,525.
4. American Rescue Plan One-Time Supplement Grant Award (Head Start/Early Head Start/EHS-Child Care Programs) and Non-Federal Share Waiver Approval from the Administration for Children and Families, Office of Head Start in the amount of \$678,416; these supplemental funds will be used over a period of 24 months to further support the provision of in-person services under the Head Start, Early Head Start, and EHS-Child Care Programs. The award also includes approval of a Waiver for the Non-Federal Share associated with the Federal funding in the amount of \$169,604.
5. 2021 Grant Award from the Potts Family Foundation, Inc. in the amount of \$10,000; these funds will be used for operational support of the agency's Head Start, Early Head Start, EHS-Child Care, and Help Me Grow Oklahoma programming, which promote resilience and help mitigate adverse childhood experiences prevalent among the children served.
6. FY 2021 Supplemental Grant Award (Asset and Property Management) from NeighborWorks® America in the amount of \$50,000; these funds will be used to support the development of two multi-family complexes to help address the community need for affordable rental housing for low-income families in Antlers and Hugo, Oklahoma.

7. Oklahoma Early Childhood Program Grant Award (Year 16: 7/1/2021–6/30/2022) from the Community Action Project of Tulsa County, Inc. in the amount of \$181,239.68; a total of \$272,052.62 in funding (grant award plus \$90,812.94 match) will be used to support personnel costs within Early Head Start and the Early Learning Centers, as well as other associated operating costs.

A motion was made by Derek Porter and seconded by David Smith to approve acceptance of grants, contracts, and awards in the amount of \$1,098,705.30 as presented and listed on the Consent Docket. The roll call vote was as follows: Yes 17; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item H).

Rebecca Reynolds, Executive Director, requested the Board's consideration, discussion and vote to approve revisions to the LDCAA Personnel Policy Manual (Organizational Standards 7.1 and 7.2). Reynolds explained that revisions to the manual were necessary to institute changes in agency practice. Specifically, revisions were needed within Policy No. 312 - Holidays and Policy No. 415 - Dress and Personal Appearance. Policy No. 312 was revised to include Juneteenth as a recognized agency holiday, in addition to providing clarification regarding employee eligibility for holiday pay. Policy No. 415 was revised to include shorts (as appropriate, knee length or longer) as acceptable workplace apparel within the agency. The procedure for enforcing appropriate workplace dress and appearance was also revised; upon the first violation of the policy, the employee will receive a verbal warning and be sent home to change clothes immediately. Once approved, agency staff will be notified of the Personnel Policy Manual revisions via email announcement. Agency staff will receive a copy of the revised policies by email, and the revised Personnel Policy Manual will be available through the online Employee Portal. Each employee will sign an acknowledgement of receipt of the revised Personnel Policy Manual. A motion was made by Kevin Cory and seconded by Kara Maness to approve revisions to the LDCAA Personnel Policy Manual. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item I).

Macy Self, Associate Director, requested the Board's consideration, discussion and vote to approve the signing of a Proclamation recognizing June as National Homeownership Month. A motion was made by Jia Johnson and seconded by Brent Franks to approve the signing of a Proclamation recognizing June as National Homeownership Month. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item J).

Sheree Ensley, Fiscal Officer, requested the Board's consideration, discussion and vote to approve filing of LDCAA's 2020 Form 990 and Oklahoma Tax Return (Organizational Standard 8.6). As required by CSBG Organizational Standard 8.6, the agency's Form 990 must be completed on an annual basis and made available to the Board of Directors for review. The drafts of the Federal and State Returns have been checked by agency staff, in addition to review (and subsequent approval to file recommended) by the Finance/Audit/Loan Committee. Copies of the draft returns were also sent out to individual Board Members (via mail or email, according to preference) for review prior to the meeting. A motion was made by Andrea Henkel and seconded by Wade Scott to approve filing of LDCAA's 2020 Form 990 and Oklahoma Tax Return. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item K).

Sheree Ensley, Fiscal Officer, requested the Board's consideration, discussion and vote to approve revisions to LDCAA's Financial Services Manual (Organizational Standard 8.10). Ensley explained that the proposed updates to the Financial Services Manual reflect the agency's move to a central purchasing system. Additionally, all previous references to the Accounting Supervisor were changed to Fiscal Officer in the Manual, since "Accounting Supervisor" is no longer a current position within the agency. A motion was made by Brent Franks and seconded by David Hawkins to approve revisions to LDCAA's Financial Services Manual. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item L).

Sheree Ensley, Fiscal Officer, requested the Board's consideration, discussion and vote to approve LDCAA's Cost Allocation Procedures (Organizational Standard 8.12). Ensley explained that the agency's Cost Allocation Procedures (which describe the cost allocation methodology) have not been updated since 2015. Proposed updates to the procedures include removal of references to handwritten fax logs as those are no longer in use. Allocation procedures for telephone and internet service usage/transmittal have also been listed. A motion was made by Brent Franks and seconded by David Smith to approve LDCAA's Cost Allocation Procedures. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item M).

Jordan Mack, Head Start/Early Head Start/EHS-Child Care Assistant Director, requested the Board's consideration, discussion and vote to approve the 2020-2021 Head Start/Early Head Start/EHS-Child Care Self-Assessment, Report and Program Improvement Plan. The Self-Assessment—an internal audit conducted annually—is geared toward reviewing and understanding program data. During the Self-Assessment, staff work to identify areas of need within the Head Start, Early Head Start, and EHS-Child Care Programs on which to focus and improve. As shown on the Self-Assessment 2020-2021 Discoveries documentation included in the Board Meeting packet, all recommendations to help address the discoveries have been completed. At last month's meeting, Mack facilitated discussion about the Self-Assessment, and Board Members were asked to provide input and suggestions on the plan. No further comments or changes have been provided by the Board or Policy Council since last month's meeting. A motion was made by Derek Porter and seconded by David Hawkins to approve the 2020-2021 Head Start/Early Head Start/EHS-Child Care Self-Assessment, Report and Program Improvement Plan. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item N).

Kathy James, Senior Program Planner, requested the Board's consideration, discussion and vote to approve the FY 2022 CASA Program Goals and Objectives. The Board was presented with the FY 2022 Goals and Objectives for the program, to be accomplished during the Oklahoma CASA Association's Base Grant funding period. Discussion concerning the Goals and Objectives was facilitated, and no changes were proposed by the Board. A motion was made by Kevin Cory and seconded by Andrea Henkel to approve the FY 2022 CASA Program Goals and Objectives. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item O).

Kathy James, Senior Program Planner, requested the Board's consideration, discussion and vote to approve revisions to the LDCAA Victim Services Programs Policies and Procedures

Manual (Organizational Standard 5.7). James detailed the proposed revisions, which were necessary to receive continued Certification as a Domestic Violence, Sexual Assault, Stalking Victim Services Program through the Oklahoma Office of the Attorney General. As presented to the Board, revisions were made to the following sections within Manual: I. Core Services and Program Rules; XIV. Persons with Special Needs; XXVI. Volunteer Policies and Procedures; and XXXV. Client Grievance Policy and Procedures. James then facilitated open discussion with the Board regarding the proposed revisions. A motion was made by Andrea Henkel and seconded by David Hawkins to approve revisions to the LDCAA Victim Services Programs Policies and Procedures Manual. The roll call vote was as follows: Yes 19; No 0; Abstain 0. The motion carried. The Voting Record is attached (Item P).

Sheree Ensley, Fiscal Officer, provided a Board Training over LDCAA Finances (Organizational Standard 5.7). The training covered the following topics: CSBG Organizational Standards – Fiscal Management; Financial Oversight – Overall Agency Fiscal Status, Procedures, Practices, Transactions; and Interpreting Financial Statements.

Kinsey Cox, Data Entry of Planning/Public Relations Specialist, provided a Board Training over CSBG Organizational Standards (Organizational Standard 5.7). The CSBG Organizational Standards are a comprehensive set of standards organized into three thematic groups (Maximum Feasible Participation, Vision and Direction Standards, and Operations and Accountability Standards). The Organizational Standards are comprised of nine categories, with 58 total standards that must be met for private, nonprofit entities. The purpose of the Organizational Standards are to ensure that all agencies have appropriate organizational capacity, in both critical financial and administrative areas, as well as areas of unique importance to the mission of the Community Action network. Cox provided a brief overview of all the CSBG Organizational Standards, and then conducted a discussion of Category 5 pertaining to Board Governance.

Kinsey Cox, Data Entry of Planning/Public Relations Specialist, provided a Board Training over Results Oriented Management and Accountability (Organizational Standard 5.7). Cox presented a video training to the Board titled “ROMA for Boards: An Introduction” by the Community Action Association of Pennsylvania, which explained the ROMA framework and process.

Susie Mashburn, Head Start/Early Head Start/EHS-Child Care Early Childhood Development and Curriculum Coach, provided a Board Training/Programmatic Report over the Spring 2020-2021 Child Outcomes and Assessment Results for the Head Start, Early Head Start, and EHS-Child Care Programs (Organizational Standards 5.7 and 5.9).

Andrea Henkel, Board Member, provided the Board Giving Committee Report (Organizational Standard 5.7). Currently, six of 26 Board Members have provided a monetary donation to the agency during 2021. Achieving 100% of giving by the Board is the goal as it is an eligibility requirement by many private funders and foundations. Any amount is appreciated and ensures the agency’s ability to apply for funds where Board giving is a threshold requirement. Board Members can designate what program or activity the donation is to be used for, and employees of the agency can also make donations on behalf of Board Members. Since the funding

entity typically looks at the year prior, by achieving 100% Board giving in 2021, the agency is eligible to apply for funding in 2022.

Kinsey Cox, Data Entry of Planning/Public Relations Specialist, presented the 2021 LDCAA Customer Satisfaction Report for the 2nd Quarter (April – June) in accordance with CSBG Organizational Standards 1.3 and 6.4. The Customer Satisfaction Surveys are completed by clients after having inquired about or received a service through an agency-operated program. During the 2nd Quarter, a total of 32 surveys were collected. Of the surveys collected, 100% of respondents selected ‘Very Satisfied’ with regards to agency services received.

Mattie Ferguson, Head Start/Early Head Start/EHS-Child Care Assistant Director, provided the Board with the Policy Council Report for the June 15, 2021 meeting (Organizational Standards 2.1, 5.7 and 5.9).

Rebecca Reynolds, Executive Director, recognized Dionne Frankum (Director, Tri-County Opioid Response Project) as the July 2021 LDCAA Employee of the Month.

Rebecca Reynolds, Executive Director, recognized Peggy Parker (Teacher Assistant, Head Start Program) for Five Years of Service.

Other Reports/Announcements/Correspondence were presented as follows: HHS Communication and Guidance Report; HS/EHS/EHS-CC Program Summary Report; USDA Meals and Snack Report; HS/EHS/EHS-CC Enrollment/Attendance Report; HS/EHS/EHS-CC Data Analysis Report; and Oklahoma Department of Commerce Monitoring update (Organizational Standards 5.7 and 5.9).

There being no other business to come before the Board, a motion was made by David Smith and seconded by Selena Franks to adjourn the regular meeting. The roll call vote was as follows: Yes 18; No 0; Abstain 0. The motion carried. Voting record is attached (Item BB).

The Regular Meeting adjourned at 11:40 a.m.


David Hawkins, Secretary/Treasurer

CALL TO
ORDER:
10:05 am

D. SMITH
D. PORTER
A. HENKEL
W. SCOTT
D. PORTER
D. SMITH
K. CORY
K. MANESS
J. JOHNSON
B. FRANKS

July 13, 2021		Present	Absent	E F F			G			H			I			J		
				Y	N	A	Y	N	A	Y	N	A	Y	N	A	Y	N	A
1	Brad Burgett		✓															
2	Cathie Carothers		✓															
3	Danny Cornish	✓		✓			✓			✓			✓			✓		
4	Kevin Cory	✓		✓			✓			✓			✓			✓		
5	Clinton Crawley	✓	FR															
6	Melissa Cress	✓		✓			✓			✓			✓			✓		
7	Earl Dalke	✓		✓			✓			✓			✓			✓		
8	Brent Franks	✓		✓			✓			✓			✓			✓		
9	Selena Franks	✓		✓			✓			✓			✓			✓		
10	Patsy Guess		✓															
11	David Hawkins	✓		✓			✓			✓			✓			✓		
12	Andrea Henkel	✓		✓			✓			✓			✓			✓		
13	Mark Jennings		✓															
14	Jia Johnson	✓		✓			✓			✓			✓			✓		
15	Vickie Leathers	✓		FR		✓	✓			✓			✓			✓		
16	Kara Maness	✓		✓			✓			✓			✓			✓		
17	Sandra Meeks	✓		✓			✓			✓			✓			✓		
18	Derek Porter	✓		✓			✓			✓			✓			✓		
19	Dwight Satterfield	✓		✓			✓			✓			✓			✓		
20	Leah Savage	✓		✓			✓			✓			✓			✓		
21	Wade Scott	✓		✓			✓			✓			✓			✓		
22	Les Shumake		✓															
23	David Smith	✓		✓			✓			✓			✓			✓		
24	Vicky Wade		✓															
25	Craig Young	✓		✓			✓			✓			✓			✓		
26	William Smith	✓																
27																		

July 13, 2021		Present	Absent	<u>A. HENKEL</u> K			<u>W. SCOTT</u> L			<u>B. FRANKS</u> M			<u>P. PORTER</u> N			<u>D. HAWKINS</u> O		
				Y	N	A	Y	N	A	Y	N	A	Y	N	A	Y	N	A
1	Brad Burgett		✓															
2	Cathie Carothers		✓															
3	Danny Cornish	✓		✓			✓			✓			✓			✓		
4	Kevin Cory	✓		✓			✓			✓			✓			✓		
5	Clinton Crawley	✓					✓			✓			✓					
6	Melissa Cress	✓		✓			✓			✓			✓			✓		
7	Earl Dalke	✓		✓			✓			✓			✓			✓		
8	Brent Franks	✓		✓			✓			✓			✓			✓		
9	Selena Franks	✓		✓			✓			✓			✓			✓		
10	Patsy Guess		✓															
11	David Hawkins	✓		✓			✓			✓			✓			✓		
12	Andrea Henkel	✓		✓			✓			✓			✓			✓		
13	Mark Jennings		✓															
14	Jia Johnson	✓		✓			✓			✓			✓			✓		
15	Vickie Leathers	✓		✓			✓			✓			✓			✓		
16	Kara Maness	✓		✓			✓			✓			✓			✓		
17	Sandra Meeks	✓		✓			✓			✓			✓			✓		
18	Derek Porter	✓		✓			✓			✓			✓			✓		
19	Dwight Satterfield	✓		✓			✓			✓			✓			✓		
20	Leah Savage	✓		✓			✓			✓			✓			✓		
21	Wade Scott	✓		✓			✓			✓			✓			✓		
22	Les Shumake		✓															
23	David Smith	✓		✓			✓			✓			✓			✓		
24	Vicky Wade		✓															
25	Craig Young	✓		✓			✓			✓			✓			✓		
26	William Smith	✓																
27																		

A. HENKEL
D. HAWKINS
D. SMITH
J. FRANKS

July 13, 2021		Present	Absent	D			BB											
				Y	N	A	Y	N	A	Y	N	A	Y	N	A	Y	N	A
1	Brad Burgett		✓															
2	Cathie Carothers		✓															
3	Danny Cornish	✓		✓			✓											
4	Kevin Cory	✓		✓			✓											
5	Clinton Crawley	✓		✓			✓											
6	Melissa Cress	✓		✓			✓											
7	Earl Dalke	✓		✓			✓											
8	Brent Franks	✓		✓			✓											
9	Selena Franks	✓		✓			✓											
10	Patsy Guess		✓															
11	David Hawkins	✓		✓			✓											
12	Andrea Henkel	✓		✓			✓											
13	Mark Jennings		✓															
14	Jia Johnson	✓		✓			✓											
15	Vickie Leathers	✓		✓			✓											
16	Kara Maness	✓		✓			✓											
17	Sandra Meeks	✓		✓			✓											
18	Derek Porter	✓		✓			✓											
19	Dwight Satterfield	✓		✓			✓											
20	Leah Savage	✓		✓			✓											
21	Wade Scott	✓		✓			✓											
22	Les Shumake		✓															
23	David Smith	✓		✓			✓											
24	Vicky Wade		✓															
25	Craig Young	✓		✓			✓											
26	William Smith	✓																
27																		

ADJURN:
 11:40 am