

## Warikoo and Hamad Transcription

Warikoo: (00:08:22:00) Umm, Granholm. You have Clinton in here. Where's the President Clinton? Oh there it is, the President Clinton. And that was a recent photo below, right? Who's that with?

Hamad: (00:08:37:00) That's Nakow Preston, the king of Iran in a recent visit. And uhh, yeah you can tell it's recent because of the hat.

Warikoo: (00:08:47:00) The hat, right. How about—do you have one with President Bush, or no, that one you don't.

Hamad: (00:08:52:00) I don't have one, but I have a--.

Warikoo: (00:08:55:10) You choose not to.

Hamad: (00:08:56:10) No, no I have the letter addressed to me with a photo sign. I used to have it there. You know, I used to have a cabinet there with some photos. But when my wife rearranged the office, you know, there was no space. There's lots of things that were moved around.

Warikoo: (00:09:20:00) What does the Granholm one say?

Hamad: (00:09:24:00) Well, I think it's personal note of friendship. See I don't have anything that relates to Free-Press. I have the News.

Warikoo: (00:09:37:00) You only have The Detroit News, I know, come on! We got to get some.

Hamad: (00:09:42:00) Well, that's just the addition of Michigan of the Year. I think they are smart about this tradition. It's become something people look for.

Warikoo: (00:09:51:00) Look forward to. That's a good thing. And you have one from the police chief too somewhere.

Hamad: (00:09:59:15) The chief yes—there.

Warikoo: (00:10:08:00) I just wanted to ask you a little bit about the banking situation. Can you tell me a little bit about your concerns on that and what you're planning to do about the banking situation. I know that a lot of Arab Americans are concerned that they're being unfairly targeted and told to have their banks closed. Can you tell me about that?

Hamad: (00:10:31:00) basically, this is not a new issue. It has been around for a bit of time but we never realized that it is at an up to be a true matter of concern. We heard of cases and situations across the nation. Different cities, different states. We had some

cases here in Michigan but the volume of these cases, the size of these cases wasn't as alarming as what we are witnessing these days. Basically, several people, we cannot have an accurate number, we don't have an accurate number. That's something the banks can provide if they can share this information. Or what we know that people are receiving this written notification asking people that their bank accounts—personal or business, and in some cases both—are to be terminated by a specific date. And the other alarming part is that--

Warikoo: (00:11:53:00) How much they're being told you have just a short time period to--

Hamad: (00:11:57:00) Two weeks.

Warikoo: (00:11:58:00) Two week notice

Hamad: (00:11:58:15) Two weeks notice and you're talking about customers who have been valued customers of that specific financial institution for a long time—ten years, fifteen years, twenty years, 25 years. You're not talking about a recent or current—currently opened new account. You're talking about a pre-existed accounts with long history. Even many people that have loans from these particular banks as well. And yet it's so ironic that they send them a note that their bank account will be closed and terminated by this date, but yet they have an active loan to pay with them so they are good for the loan but they are not good for the bank account. Now the alarming part of this according to so many is a segment written states that this information can be reported to The Credit Bureau. A situation that could lead to serious ramifications affecting peoples' credit profile and block they're opportunities from proceeding they're life normally when it comes to financial aspects and financial affairs if they were to think of buying a house, car, et cetera. The interesting part here that most of the banks we talking about here—that includes Comerica, Charter One, Chase, Huntington—they are all friends to the Arab American community.

Warikoo: (00:13:50:00) They're all considered friends.

Hamad: (00:13:51:00) They are friends—not considered friends—they are friends, they've been friends. And in many cases all of them are good supporters of many good causes, many good programs, to many good organizations around, including our organization as ABC. This is where we feel that they are in a position to understand the sensitivity of the situation and this is why we felt compelled to communicate with them directly, sending them a letter, request to meet with them so we can better understand their perspective, their explanation and hopefully maybe that we can work out a proper resolution to this. But this matter cannot be ignored. It's growing and people are very concerned about it. It brings chilling effects because within this whole concept of racial profiling that has been the ongoing challenge to our community.

Warikoo: (00:14:57:00) I was just going to ask—so the people was being affected—they're all of Arab descent—they have like roots in Arab countries—all the people that have had their banks terminated?

Hamad: (00:15:06:15) Well, I have no means to know if these actions were taken against others. I know for a fact--

Warikoo: (00:15:15:05) But in the cases you've heard of.

Hamad: (00:15:16:00) Yes in the cases we have they're all Arab or people of Arab descent and Muslim faith. And so many of them they are not even politically active to suggest that there's some type of political tone to it

Warikoo: (00:15:32:00) They're just quiet people.

Hamad: (00:15:33:15) they are just ordinary people—professionals, engineers, doctors, teachers—just general labor people

Warikoo: (00:15:42:00) Even doctors are affected?

Hamad: (00:15:45:00) Yes, and we feel that this issue--

Warikoo: (00:15:49:20) Hold on. Doctors, engineers, but what else?

Hamad: (00:15:51:08) Teachers and just ordinary folks. And we're not talking about, like, in many cases even not sizable accounts like small accounts. You know it's not hefty accounts with big lump sums of cash. You're not talking about suspicious activities of...frequent money transfers and activities that could lead maybe to raise some sort of red flag. We studied cases where it was stunning to us to why the bank will close the accounts of these people. We're looking for the answer and we don't want to prejudge. We don't want to rush to judgment. The fact that these banks are our friends and because they are our friends I think our friendship mandates them to explain to us and for us to wait hearing their explanation. But I can tell you one thing—that almost all the banks in Michigan are doing that. And unfortunately these types of incidents are not just Michigan related like--

Warikoo: (00:17:19:05) ...happens in other states.

Hamad: (00:17:21:00) we learned about cases that took place in a number of states. The most recent was the state of Massachusetts, the city of Boston.

Warikoo: (00:17:29:15) Tell me about this—you said the attorney general...

Hamad: (00:17:32:00) Yes. When the attorney general of the state of Michigan—of Massachusetts—mediated a issue similar to that and had bank of America restore—to reinstate the openings of a few accounts that were closed for people of Arab descent.

And I think the article and the statement was very clear, calling that “bias.” And they tend to believe bias was the driving force. Here I cannot claim this at this point. The fact that these banks, as I said, continue to have a great relationship with our community and they are supporters of many good causes around and we tend to believe that this may be an issue beyond their jurisdiction. And if that is the case we need to know who is behind it and why they are doing that. Because you know it doesn’t make sense that I am a customer of yours for ten years, fifteen years, twenty years, and all that you owe me is to send me a piece of paper telling me “you’re...and bye.” When people call—if you call this 800 number on that letter and try to find out why and they tell you we cannot discuss it with you, our decision is final because they’re relationship is a ...relationship so it’s final. People ask okay if I were to address it with who, who should I address it with. You’re saying in your letter that you cannot report this to The Credit Bureau so I want to make sure you don’t damage my credit profile. So who should I address my credit concerns to. They tell him there is no specific person or address. So what happened with the many people who came by—they had no choice but to go to the local branch and talk to the local manager in a hope that they can receive such assurances that, “Okay you are closing my account, fine, but you don’t go beyond that because information sharing according to the US Patriot Act could lead to serious ramifications where these names can become blacklisted and this rings the bells of the many checklists that Arab Americans and Muslim Americans have been coping with since September 11<sup>th</sup> so now you talk with profiling—no longer when you fly or you drive or you cross a border or you encounter police or when you vote—now it seems this is leading to affect people’s livelihoods, daily basics and the basis of their needs. and

Warikoo: (00:20:41:00) Now in order to make this story work is there anyone we can interview maybe that’s been affected, like a person you’d recommend?

Hamad: (00:20:49:10) I talked to a gentle-lady who’s a teacher, she’s willing but as long as—she doesn’t want to reveal her true identity. And I think all of them feel the same way for a simple reason—fear of retaliation is one because if they get publicly exposed they feel that this could lead to block their opportunities with other bank institutions and two brings them unnecessary exposure which they feel becomes a burden on them and three and this is the unfortunate reality of it that they feel that they are not to hopeful that our efforts will bring a fair closure to it. They tend to see it as part of this larger challenge that we feel as a community and they feel that if the banks were not to have the green light from the government to do so or the existing laws and regulations, in particular the US Patriot Act that gives them the opportunity to do that then they would have not done it. And that’s why people say, you know, “I’m reporting this to you, I am hurt as a citizen, I am hurt as a customer but I need to let you know and if you can do something fine. But I need to protect myself enough to pay an additional price simply because I spoke out.

Warikoo: (00:22:25:00) And so, so basically we can interview the woman but she doesn’t want to use her name. So are you going to put out a release on this?

Hamad: (00:22:36:00) We're putting—we're releasing that shortly hopefully. There's a segment because we know that the number of complaints we receive are not reflective of the truth—never been the case. So what we receive we consider just the tip of the iceberg. So we put up a public announcement asking the public, members of our community in particular to report to us these incidents, these cases. We want to have as much possible of more information more cases. So when we meet with the perspective bank institutions' representatives we have a more educated supported information.

Warikoo: (00:23:27:00) Sounds good. Yeah, if any of these people do want to come forward and use their name that would be great, just let me know. Because that would really make this stronger a stronger story if we could get people on the record with their name

Hamad: (00:23:39:00) Yeah, I will check now, and I will call her and give her your cell. She'll give you a call and she'll speak to you as long as we have this understanding.

Warikoo: (00:23:49:00) Yeah, if she doesn't want to use her name that's fine.

Hamad: (00:23:51:00) You know, one of the things that we found out—and believe it or not—and this is off the record, but that will show you the seriousness of it. Since we started digging into this, investigating this we—I was approached by a number of bank associates who worked at this bank who became aware of our letter and our inquiry. And our inquiry was brought to the attention of the bank attendees. And many of them came to us to say, "You guys are doing the right thing, there is a serious problem, there is a serious problem."

Warikoo: (00:24:38:15) These are like officials within the bank?

Hamad: (00:24:40:00) Yes.

Warikoo: (00:24:41:00) That's good.

Hamad: (00:24:42:00) So...But the unfortunate part is that they cannot lose their job. They put their job on the line if they were to come and speak against their own bank institutions.

Warikoo: (00:24:53:00) So do you think...

Hamad: (00:24:55:00) You know, we're in a very difficult position because the information I have is like this information that is shared with you and you have to respect their privacy, you have to respect the sources, but from the information we obtained and gathered thus far. I think all the banks here are to respond to the public and I feel because they're our friends, I'm very optimistic that we can address this but definitely I can assure you that not by the name of the friendship and not by the name of their support to our community organization including ours that would suggest for a moment that we are to compromise the integrity of the issue here, the concern. Nor will we compromise the

interest of our community at large. And third we feel that this is totally un-American because people all ought to be treated equally regardless of national origin, faith or race and these procedures cannot be selectively implemented against certain groups of people. So today it could be Arab Americans and Muslim Americans. Tomorrow it could be somebody else. So we see this as very alarming to all as an American issue that concerns us as Americans not only as Arab Americans

Warikoo: (00:26:25:00) Right, yeah it sounds great. Like I said if she does want to give her name or anyone else could because that would make the story a lot stronger.

Hamad: (00:26:36:15) You know, but you're problem in the media in many cases you're the one who really understands what we go through--

Warikoo: (00:26:45:22) In getting people to talk openly, right.

Hamad: (00:26:48:21) And sometimes you face the same situation. But yet you come to force us to break that rule just for the sake of writing your story or publishing your story and sometimes because we cannot break this, it blocks you as a reporter from writing about an important issue like this. So it doesn't make sense because when you're the first to understand that sometimes we're restricted by these things. That such restrictions does not mean the issue is not there and the issue cannot be addressed, especially when it comes from a credible source like us. We've been around for 27 years and I think in our history for the past 27 years—I don't want to say that we have a perfect record—but I think the record speaks for itself that we're credible enough that when we raise an issue we have the reasons.

Warikoo: (00:27:55:11) Oh no. I agree with you 100 percent. I mean, I have no doubt that it's happening but--

Hamad: (00:27:58:15) As a reporter don't—as an editor don't...

Warikoo: (00:28:01:15) But the issue is that to get something in a newspaper it's always best to have an actual name, like an age and residence, because it just enhance the credibility of the story. Like if we just say “anonymously” tends to undermine the credibility of stories. In other words, I mean, I trust you, I trust you 100 percent. You've never been wrong in all of my experience. You're 100 percent credible source. But in terms of getting a story in the paper it just makes a story that much better if you can get an actual name, rather than anonymous person.

Hamad: (00:28:34:20) I understand. It is more effective, more appealing, yes. But at the same time--

Warikoo: (00:28:41:20) Some cases it's hard

Hamad: (00:28:43:20) there are some certain situations where you cannot, simply you cannot. And because you're not able to, it's not fair to ignore the issue. It's not fair to

step it aside because there's a true fear here—there's a true fear. And people have the right to be concerned. I am one of those who always encourages people to be straightforward and to speak their mind in the open. I'm in my position as a community leader and you know from your own experience with me—with my role as a community leader—I've been in this position for years and years, okay, this is my 11<sup>th</sup> year with ADC as a civil rights advocate. And with all the things I do, sometimes even speaking my mind I get my share of the payback. So you can you imagine the ordinary citizen-- It's only logical. I dare to say it because my position gives me that power but sometimes even daring to say it as is puts you in trouble. Sometimes even in this political engagement you're forced to be politically correct and not to be truthful. And you debate between being truthful or being politically correct. What others want you always is to be politically correct. Nobody wants you to be but politically correct. That's not a true reflection of the reality around. And that's why people around with the tremendous challenges we've been facing as a community, they tend to believe if you're in that position and if you get hit on every once in a while, what's going to happen to a little guy like me? I cannot—like when people tell me “Give me the assurances.” I can try to give them assurances that no retaliation or this. But am I God or am I a sealed agency that I can guarantee this to any person or any 100 hundred persons or more? No I cannot. So I have to respect people's wishes. I have to respect people's feelings but our challenge with the media in general, I know they're going to look for a face and a name to project and to attend to the story and lot's of people will do it. But certain select sensitive cases people might not do it. But again you cannot just have this precondition to address the issue but the issue is of serious concern and it's presented in a very logical order with solid facts behind it. Go ask the banks. Why don't you go to the banks and say, “ADC as a civil rights organizations claimed this. ADC as a civil rights organization sent you a letter raising that concern and requested a meeting.”

Warikoo: (00:31:50:25) That was actually my next question. Did you--

Hamad: (00:31:52:15) Can they deny that we sent them a letter requesting a meeting--

Warikoo: (00:31:55:15) So you did send a letter to the banks. When did you send it this week?

Hamad: (00:32:00:05) A week and a half and we already have two meetings set and we're waiting for the other

Warikoo: (00:32:03:20) So they did. So you're going to have meetings with Comerica

Hamad: (00:32:07:15) Yes, I'm not going to be specific about who but the banks acknowledged receiving our letter. So you have written what these concerns

Warikoo: (00:32:1:00) So they have acknowledged. You have written what them with these concerns. Two of the banks have responded saying to the meetings.

Hamad: (00:32:19:00) Yes and we're waiting for the others to respond

Warikoo: (00:32:22:15) Can you say which of the banks have responded?

Hamad: (00:32:25:20) No. I told you were are dealing with friends here and I have to be respectful.

Warikoo: (00:32:31:15) So there are four banks total that you wrote letters to.

Hamad: (00:32:33:20) We wrote letters, I can tell you, we wrote to Comerica, to Charter One, Huntington, and Chase.

Warikoo: (00:32:39:20) Okay, four banks and two have said they're going to sit down with you to discuss the issues. And the other two are in the processes of negotiating and talking.

Hamad: (00:32:47:00) We're actively engaged with them.

Warikoo: (00:32:49:00) So they're all talking now.

Hamad: (00:32:51:00) Yes, we're all talking. If they are not talking, they're aware that we're talking. So it's their choice to talk to us directly or indirectly, but at the end of the day we are requesting that they explain their position to us.

Warikoo: (00:33:14:15) What is that?

Hamad: (00:33:15:00) We are accountable to our people. We are accountable to the public. The bank is accountable to its valued customers—that's what they claim, at least—we're accountable to our grass roots base so we both are in the same position, we're talking about the same people. What guarantee that they give you that I would receive a letter of that nature? There's no guarantee. So there must be some reasons that spark the attention of the bank to close that number of accounts. There are many accounts—business accounts and personal accounts. You see, if you're talking about some limited accounts. Limited to some organizations, religious or not, that's a different debate, which some of them are included in this. But you're talking about a larger scale of people—very diverse sector of people. Some of them, politics means nothing to them and they are affected with it, so.

Warikoo: (00:34:22:00) Right. These are definitely important concerns that we're going to try to see if we can do a story on it.

Hamad: (00:34:28:00) Ask the banks. Ask the banks.

Warikoo: (00:24:31:10) Banks...so the release is going to come out this afternoon?

Hamad: (00:34:34:00) Well we are going to work on it. I just have to check the language of it and then it's out. Hopefully we receive a response. I'm going to post this

in the Arab American News. I'm going to put it in bilingual format. I'm going to ask Osama to put in bilingual so people can understand because this is like alarming to us.

Warikoo: (00:34:54:20) No, no, it's definitely a story. I know it's an important issue. There's definitely been this sort of unfair crackdown on Arab Americans related to financial issues and others so definitely.

Hamad: (00:35:06:00) people are because they see no reason for the closure. They see the only reason that their accounts been closed. And they receive this simply because they are Arabs or Muslim.

Warikoo: (00:35:22:15) Right.

Hamad: (00:35:24:00) You know, now, the main areas are Lebanese and Yemenis, these are the two people.

Warikoo: (00:35:30:15) The prime? Okay.

Hamad: (00:35:31:20) The mainly Yemenis and Lebanese—Lebanese origin. And according to some information, it relates to—In some cases it deals with the usage of the bank—the ATM—or overseas charges—transaction that are done internationally or abroad. Some had situations where they send money to their families on a monthly basis and this could be the red flag. The country and you're not talking about large amounts of money, you know what I mean. Nowadays there is an existed regulation that when you transfer two thousand and up it has to be reported to the authorities and it goes through the process of verification and if something is wrong they come back to the person and even they block the transfer. So that's what makes you wonder more so if everybody is following that so what prompted the bank to take it upon themselves and simply close the accounts of these people . if they are not breaking any law or regulation, so what was the reason? If everybody is going by the book, so what's the reason. And then to threaten them by reporting this to The Credit Bureau, what does this have to do with that? We understand that it's an at work relationship but an at work relationship does not give you the right to abuse me or inflict some damage on me by the name of the at work relationship. Why do you have to report it to the Credit Bureau? Now most of the people who went back to the branches were told verbally, "don't worry. We're not going to report it to the Credit Bureau. Just legal language, the bank needs to protect themselves. They have to put it in writing. But what kind of guarantees that the bank would not go as far as do it? So they're not providing these customers any guarantees that this will not be reported because according to the US Patriot Act—when it comes to that particular issue any shared information with any financial institution under the—I don't know how to say it—merrily, merrily suspicion of money laundry or support of terrorism or what have you. Just merrily, merrily support of terrorism. If you just feel like you're the bank and think this could be—you don't have to have any reason. You don't have to have any proof. If you just feel like this. You cross it and you put it on the record category, you're gone with the wind

Warikoo: (00:38:37:00) Do you mean the Treasury Department can do this?

Hamad: (00:38:39:00) Well according to the US Patriot Act they have the authority to do that.

Warikoo: (00:38:43:15) For any accounts that they have or something? They can just say we don't like whatever?

Hamad: (00:38:47:20) It's a vague—very vague and general term. So I tell you--

Warikoo: (00:38:53:15) And this is under the Patriot Act?

Hamad: (00:38:54:15) Yeah, it goes as far as for you to look at someone's account activity. For some reason, you don't like the name, you don't like—and you decide, let me save myself the headache, you know, that's it—you're gone. You're done. Your remedy to go back to visit it, to address it. Now part of the bank logic here. And I can see why some explanation here, and that in my opinion the bank is trying to over protect themselves. It's over reaching, over protecting the situation from these banks.

Warikoo: (00:39:34:15:00) They don't want to expose themselves of liability.

Hamad: (00:39:36:10) True. They want to avoid the liability. They want to avoid future headache over any future questioning, if any exists. So they say the best thing is to get rid of them. That would be the easier thing. I don't want to deal with that headache . so it's the short cut for them. It's the easy exit for them to deal with potential or possible questioning if any, if it comes their way. So I think they are over reaching, over reacting and being overprotective and in that process they are really causing severe pain and they're hurting many of their valued customers. Totally unnecessary. If there is a probable cause—if there is a probable cause or suspicious activity on any account—God Bless America, do it, I would not have any complaints, they have every right to investigate it. But don't come and make your own suspicion the norm and the rule and apply it against everyone simply because the person is of Arab origin or Muslim faith. Or a "name" or a name that looks like a name on a certain list. As Arab Americans so far we're sick and tired of these lists. Our last name is first list, middle name is second list and our last name is endless checklist. So now we start with the first name, middle name, last name. Start with the list, another list and endless list. That's how we're known to be. It's like these list are just made okay for us

Warikoo: (00:41:26:00) Right to harass the community

Hamad: (00:41:28:00) And actually this was one of the topics we discussed with the attorney general when he was in town last week.

Warikoo: (00:41:34:00) Oh right, this came up this issue of Muslim--

Hamad: (00:41:36:00) No, no not the banks. But when we talked about--

Warikoo: (00:41:40:00) Alberto Gonzales, when you met with him last week, okay.

Hamad: (00:41:43:00) We talked to him about the many checklists that the government had. We said, “How many lists do you have? Where we go from here?”

Warikoo: (00:41:51:27) Lists for borders, list for immigration.

Hamad: (00:41:53:07) Yeah how many and how we deal with them? We understand the challenges are huge before the government and we don't blame the government. We think it's one of the most challenging and one of the most complicated. Especially when it comes to the Middle East complex because Middle Eastern names are almost alike, look alike, written the same. So we tend to be confused so I don't blame them for being confused but that doesn't mean it's an open ended loop. That we start with a list and we end up with an endless list so we don't know where we go and we don't know how to deal with it. And when we addressed it with the attorney general we said, “There must be something here when you talk about security clearances for people. How long can this take? How long a person can wait to obtain this clearance?” and when we give the example of the citizenship, there had been people who were waiting six years for the security clearance. You can only ask if this person is in question and let's say “under certain suspicions,” “potential bad apple.” Catch, you're waiting six years and God knows how long to say if he's a bad apple or a bad orange. Say something, do something, you know.

Warikoo: (00:43:18:20) Right, exactly...

Hamad: (00:43:21:00) And I think the banks are putting themselves—the banks are putting their nose in that sticky business.

Warikoo: (00:43:30:00) Putting their nose where it should be, is what you're saying.

Hamad: (00:43:31:20) Yes, you see well I don't take away the right of the financial institutions to do everything in the book

Warikoo: (00:43:39:20) But do you think the banks are acting like the FBI—that the banks are becoming like federal law enforcement now?

Hamad: (00:43:46:00) Well, this has been the trend now nowadays. It's like police now enforcing immigration and playing an FBI agent. So even private companies are playing and becoming that role and I believe the banks are falling into that same misconception and the same trap. They need to wake up and smell a strong coffee because this is not their role and they cannot mix apples with oranges. But because the pressure is affecting all I see them fall into the same trap.

Warikoo: (00:44:20:05) Right

Hamad: (00:44:20:15) So then when I have like their financial affairs unit become maybe like an FBI unit or subdivision of the FBI. You know they want to implement the US Patriot Act more than the FBI and the Treasury Department. So they're over reaching. They're over reacting. At the end of the day we want everyone to respect the law. No one is above the law. We don't request any sort of selective treatment. We want equal opportunity and equal treatment. And an equal treatment that does not make national origin, faith or race to become the highlighter or the marker for implementation or regulation or any piece of law around—banks or not.

Warikoo: (00:45:12:25) Okay so the next step is I'll wait for the release and I'm going to try and see if we can get a story on this today and take it from there. And if that woman wants to talk feel free to pass along my phone number because it would be great to get her perspective on this story and I really appreciate your time and help here and what else is going on here? Anything else going on in the community that I should be aware of or any issues that are coming up? Events looking forward to?

Hamad: (00:45:42:18) Well unfortunately on the surface it looks settled and calm and quiet but the reality is it's not. I think the number of discrimination complaints are increasing and not decreasing and just continue to be a huge challenge before us as a civil rights organization and as a community. But at the end of the day we're doing what we have to do on a daily basis.

Warikoo: (00:46:14:00) All right good seeing you. To maybe go stop by and talk to Ronald a little bit or any suggestions?

Hamad: (00:46:22:00) You're not a stranger Niraj you're part of the family

Warikoo: (00:46:23:20) Oh I appreciate that.

Hamad: (00:46:24:25) You're part of the family and we thank you for your role. You've been more than good in many cases—very bad in some others. But overall you've been a very good reporter and you've been balanced, objective and sometimes we don't envy you even being in tough positions with your editors. And I think I continue to say and you were part of meetings with your chief editors and others and I always say the problem lies with them more than the little reporters around. Sometimes you're the one who becomes the buffer zone or the Sponge bob who takes the beating. But the issue deals more with them not you. The reporter plays an instrumental role, sometimes they hit sometimes they miss but in the overall process I think editing and the role of editors continues to be the real challenge for us who write the story and sometimes we come to commend you or sometimes we come to scream at you. And then the editors are shielded and the issue continues to be a challenge but I see overall us improving in that area. I see more openness, more reach out to the community from all media segments and outlets around. And I think we tend to have a good work and professional relationship that enables us to say it as is to each other without being shy or intimidated or afraid of being misunderstood. So we truly appreciate your hard work because sometimes your work is not as easy as some of us may think. We're in the same shoes sometimes, many times.

Warikoo: (00:48:16:23) I really appreciate that. You have a challenging position to. And like I said, I think I appreciate the fact that we're always open and you're always open and we have this open line of communication, even when issues arise so it's always great working with you

Hamad: (00:48:32:15) It's a pleasure working with you always.

Warikoo: (00:48:35:15) Same here.

Hamad: (00:48:36:15) Okay, good luck.

Warikoo: (00:48:37:25) Thanks Hamad. Good seeing you again.

Hamad: (00:48:40:02) All right, my friend.

Warikoo: (00:48:41:15) Let's keep in touch. I may give you a call later today then.

Hamad: (00:48:44:20) Sure. I'll give the lady your phone number. I'll call her and I'll give her your cell number

Warikoo: (00:48:50:00) It's always good seeing you.

Hamad: (00:48:51:05) All right my friend, good luck.

Warikoo: (00:48:52:25) So she changed the office then?

Hamad: (00:48:54:00) Yeah, my wife did all the changes, okay. So now you can blame her not me. Before I was to be blamed because I had it as a little museum around. By the way I tell you this is not how she had it—I added the stuff.

Warikoo: (00:49:16:25) Oh, she wanted even less stuff.

Hamad: (00:49:17:00) Yeah she had more less stuff but I put back.

Warikoo: (00:49:21:06) Oh when she wasn't looking. Is that from a Rafeet Kareeri. I didn't see that. Did you get that from a trip to Lebanon?

Hamad: (00:49:31:00) Yes

Warikoo: (00:49:32:13) It's nice