

THESE VITAL SPEECHES

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"Innovation & Opportunity," by Sandra Andrews for Andrei Iancu, Under Secretary of Commerce for Intellectual Property and Director, United States Patent and Trademark Office

"Climate Change, My Daughter and Me," by Sebastian Chrispin for Fuzzy Bitar, Chair International Association of Oil & Gas Producers and Head, BP Upstream Executive Office

"The Industry Renaissance: the Next Steps," by Kathleen Wyatt for Harry Brekelmans, Projects and Technology Director, Royal Dutch Shell

"How to Successfully Transition from Military to Civilian Life," by Soness Stevens for Brian O'Connor, Marine Veteran

"Taking It Personally," by Laurie Vincent for Brad Pierce, Volunteer Attorney, ACLU

"A Generational Moment for the Everglades," by Chris Moran for Jack Payne, Senior Vice President for Agriculture and Natural Resources, University of Florida "Oregon Health Forum's Inaugural Awards Dinner," by Rosemary King for Rukaiyah Adams, Chief Investment Officer, Meyer Memorial Trust

"Advance Women Leaders by Mentoring Men," by Martha J. Frase for Emily M. Dickens, Chief of Staff and Corporate Secretary, Society for Human Resource Management

"Digital Robots for Everyone," by Soness Stevens for Koichi Hasegawa, CEO, UiPath Japan

"Breakfast with the Chancellor," by Amanda Todd for Rebecca M. Blank, Chancellor, University of Wisconsin-Madison

"Acceptance of Executive Leadership Council (ELC) 2019 Corporate Award," by Janet Stovall for David Abney, Chairman and CEO, UPS

"2019 Convocation Address," by Jill Clark for Andrew D. Martin, Chancellor, Washington University

"The Spirit of Enterprise," by Antti Mustakallio for Jonna Kurvinen, Chair, Haukipudas Entrepreneurs

GRAND AWARD WINNER

"Listening to the Silence"

By Martine Boelsma for Paul Blokhuis, Secretary of State for the Ministry of Health, Welfare and Sports, the Netherlands Delivered at Camp Westerbork Memorial Center, Westerbork, the Netherlands, May 18, 2019

Ladies and gentlemen,
When the pain is too great,
when our hearts break just thinking
about the loved ones we have lost, we
want above all to be silent. So that in
that silence, we can listen all the better.

Perhaps then we will still hear their voices.

Perhaps we can hear them talk. Hear their laughter.

The music they made.

How they lived their lives, each in their unique way.

So that we can be with them again in our thoughts.

So that we never forget them.

Welcome everyone. Especially relatives and survivors. It's good to see young people here too.

I'm grateful and honoured to be here with you today.

And to be part of this special gathering.

Today we remember the 245 Sinti and Roma who were deported from this spot exactly 75 years ago. On 19 May 1944.

We also remember those other Sinti and Roma, from all over Europe, who were torn from your community in the dark years of the Second World War. Half a million, it is said. But maybe even more.

Grandmas and grandpas, mothers and fathers, sons and daughters—in the prime of their lives. Children. Babies.

Hated. Persecuted. Arrested because of who they were and how they lived. And then deported. To be consumed by the fire of the Porajmos.

Mädie Franz was 16 years old when she was startled awake by a loud banging on the door of the caravan early in the morning of 16 May 1944. Nine members of the family were ordered outside and arrested by the Beek police.

Beek, the town in South Limburg where their caravan had stood, for a while now, in a meadow called the Katteweitje.

Beek. Where the close-knit family was a welcome addition. With their orchestra, their puppet theatre, their horses and the textiles that they sold. Everyone came out of their houses when the Franz family caravan came past. Decorated with carved wood and cut glass. Pulled by horses with shiny coats, their harnesses ornamented with bright cherry-red tassels.

The mayor—a member of the Dutch Nazi party—had decided to obey the German order to arrest all Sinti and Roma.

One married son, Mannele, escaped. He lived with his non-Sinti wife outside the family camp and found a safe house in which to hide. The home of a German deserter.

In dark and uncertain times, help could sometimes come from an unexpected quarter.

But not, alas, for Mädie and the rest of the family. They were taken to Westerbork, where right away their nightmare began, their dehumanisation started.

They were disinfected.

Their heads were shaved.

Madie's father lost his moustache and beard.

This greatly distressed him.

They had been his pride and joy. His signature.

And now they were gone.

Three days later, cattle trucks came to take the family away.

Their journey was long and brutal.

They were stuffed into hot, windowless wagons.

Nothing to see.

Nothing to eat.

Almost nothing to drink.

Destination?

Auschwitz-Birkenau.

On arrival, the last remnant of their dignity was taken from them—their name.

In its place, a number was etched into their arm, in dark black ink.

From Auschwitz they were spread over different camps.

Mädie's mother Ernestine and sister Buntla died in Ravensbrück. Her father Johann and brother Leutze in Buchenwald. Shanni died in Sachsenhausen. Peppi's life probably ended as he fled from Dora concentration camp.

Only Mädie, her little sister Zulla and her little brother Eifa survived.

From Birkenau, Mädie and Zulla were put on a transport to a metal-works near Leipzig. As the end of the war approached, and the Russians advanced towards the city, they and the other captives were forced to set off on foot for Dachau. The exhausted and emaciated column did not walk fast enough, so they were loaded into freight trucks.

Then a bombing raid set the train ablaze. A German soldier unlocked the door of the waggon Mädie and Zulla were in. 'Run!' he cried. So they did. Through the dark forests. With their last ounce of strength.

With the help of the Red Cross they returned home after the Netherlands was liberated. Sick, weakened, mere skin and bone.

But it turned out their home didn't exist anymore.

Not only had they been orphaned. They'd also lost everything the family had possessed: the valuable musical instruments, the cherished horses, the puppet theatre, all the furniture in the caravan—everything had gone. Stolen by people whose worst instincts had triumphed.

Little by little they rebuilt their lives, entirely unaided. The government did nothing for them. They were stateless and could not prove what had happened to them. All they could do was go from door to door selling fabrics and textiles. And unbelievably they were even punished with a night in a police cell for doing that.

They could count on no one, only each other.

Mädie Franz married and built a life in Valkenburg, going on to have three daughters. No one knew about her past.

She chose to be silent.

Talking about the horrors of the camps was something she just couldn't do.

Nor was she one to complain. And the dead, she thought, were better left in peace.

The number on her arm and her weakened lungs—a consequence of the TB that she'd caught in the camps—were the silent witnesses of what had been done to her and her family. By the Nazis. And by the Dutch people who betrayed the family and handed them over to the German occupiers.

Because the line separating good and evil doesn't pass through states. It passes right through every human heart. And everyone can cross it. To good, but also to evil.

That is what we must confront. We must acknowledge the injustice that has been done to you. Not once, but time

and again. And take it to heart as a lesson for us and our children.

Ladies and gentlemen,

As Mädie grew older, little by little she allowed herself to confront the past. She was there in Beek on 16 May 1993 when a monument to her family was unveiled.

Near the Katteweitje, the meadow where their carayan had stood.

And in 2014—seventy years after she'd been arrested and transported—Mädie returned to Westerbork for the first time. The artist Ron Glasbeek painted a portrait of her for an exhibition about the persecution of Roma and Sinti. And she was the guest of honour at the opening.

It was a beautiful day, just like today. Quiet, still and peaceful.

But Mädie couldn't hear the silence. She couldn't hear the rustling of the leaves. She couldn't hear the singing of the birds.

Mädie heard dogs barking. She heard people screaming. She heard children crying.

And at the top of the empty watchtower that still stands here as a reminder, she saw a soldier standing with a gun.

It pained her to be back here. Once, but never again, she said.

And yet...

At the same time she was glad that she had come. The story had to be told, she realised. The memory—however painful—had to be kept alive.

Because only then could it be passed on. To new generations of Sinti and Roma. And to all other people.

Mädie is no longer with us. But the story of her life has been written down. By her daughter Anjès, who is here today. Just as, fortunately, other stories of survivors and relatives have been written down.

Because for a long time—too long—the fate of Sinti and Roma was overlooked. For too long their suffering was left out of the history books. Barely anyone listened to their story. Barely any monuments commemorated their suffering.

It took far too long before it began to be acknowledged. I'm happy to say that recognition has now grown.

It's good that there are monuments now. It's good that we come together to reflect, not only on the past but also on the future and how we can make it better. For the next generation.

And it's good that we're here together today. To listen to one another, to listen to music.

To listen to the silence.

And I hope that we don't hear the dogs barking. I hope that we hear these people's voices. Remember how they talked, how they laughed, how they made music.

How they lived life in their own unique way. So that we can be with them in our thoughts. So that we never, ever forget who they were.

WINNER: **AGRICULTURE**

"We Need You—Now and 30 Years from Now"

By Chris Moran for Jack Payne, Senior Vice President for Agriculture and Natural Resources, University of Florida

Delivered to University of Florida Plant Science Council Symposium, Gainesville, January 22, 2019

Thank you, Natalia, for inviting me to join you today. It's events like these that remind me how bright the future is. It's not just your idealism. It's the great training you're getting. You're going to have the skills to really pursue those ideals.

You're going to need them—the skills and the idealism. Because make no mistake about it, the future of Florida agriculture depends on you. And if you really want to take a global view of this, the survival of mankind depends on you and your international colleagues.

With your involvement in the Plant Science Council, you've joined a team that's a game changer in Florida agriculture.

For example, 30 years ago, people scoffed at the notion that Florida could be a big blueberry producer. IFAS blueberry breeding changed all that. Today, it's an \$80-million-a-year crop, and more than 95 percent of it is planted in IFAS cultivars.

Same with strawberries. IFAS cultivars account for more than 90 percent of what's become a \$400 million a year industry.

That happens because our team has the audacity to believe they can make something happen that has never happened before.

Naysayers who didn't believe in blueberries would tell you today that we can't grow olives, pomegranates, peaches, tea, or hops in Florida. We've got people working to prove these naysayers wrong on all fronts.

We have 30 plant breeders on our faculty, and in the past decade they have released more than 300 cultivars. These innovations range from turf all the way up to trees, and so much in between.

But I'll tell you what the most important crop is that our Plant Breeder Working Group is cultivating. It's you.

The Working Group is depending on you to join them to get the world off a collision course of a rising population and diminishing resources to produce the food to feed it.

Simply put, we need you. That's why the Plant Breeders Working Group and the UF/IFAS Dean of Research support the Plant Breeding Graduate Program that each year helps fund the education of four graduate students.

How soon do we need you? As fast as you can get trained. Dr. Rios, your adviser, was Esteban the graduate student just three years ago, and his studies were supported by the Plant Breeding Graduate Program. He was also one of the student founders of the Plant Science Council. And he helped get this symposium started with the help of a company that was then called Pioneer.

As a side note, let's congratulate Esteban on being an expectant father. He found out yesterday that he will soon be the father of a baby girl!

Another recent alumnus is Dr. Patricio Munoz, who's in Mississippi today giving a talk but will be joining you tomorrow.

Now Dr. Munoz is the go-to guy for that \$80 million-a-year industry. All they want is a blueberry that's firm but not too firm, can get picked by a machine, is impervious to disease, is so resistant to pests that a grower barely has to spray, comes in early in the season and in a concentrated yield, and can be pollinated easily. Oh, and it has to look great and taste delicious, too.

You think Dr. Munoz can do all that by himself? He's a great scientist, but we need a team of great minds working on challenges of that scope. In short, we need you.

Another young scientist who was supported by the PBGP, and at the same Dr. Munoz was, is Dr. Alan Chambers. He's down at our Tropical Research and Education Center in Homestead breeding tropical fruit.

They don't all go on to academia, of course. We have a couple of UF/IFAS grads from industry here with us today. In a couple of minutes, you'll hear from Charlie Messina. He got his Ph.D. from our Agricultural and Biological Engineering Department. Now he's at Corteva. Tyler Thornton is also from Corteva, and he'll be speaking to you tomorrow. Tyler was a Ph.D. student of Barry Tilman, our peanut breeder.

They were Pioneer at the time, but Corteva has been with us since the first symposium. So to Tyler, Charlie, and Corteva, thank you for your financial support and guidance in making this event possible. Let's acknowledge them with some applause.

There's so much opportunity in this field. We have breeding programs in about 15 different groups of commodities. We could do a lot more if we had the resources, because Florida produces about 300 commodities.

We need scientists committed to sustainable agriculture. My generation figured out a way to produce enough calories. But it came at tremendous environmental cost, not to mention a surge in obesity.

The most sustainable way to meet any challenge in agriculture is to develop another cultivar.

Other disciplines are also critical to agriculture's success. We need plant pathologists to find cures to diseases, entomologists to control crop-munching pests, and so on. But so often we find the surest way to overcome an obstacle is to breed the solution right into the plant.

You can prevent so many problems with just the right combination of traits. You've got game-changing tools

to do it. Disease destroying your crop? Breed HLB resistance into it. Having problems getting labor? Breed a machine-harvestable tomato. Dwindling water supply? Breed less thirsty sugar.

Other disciplines basically take the plant as it is and try to make agriculture work. You men and women create the plant as you'd like it to be. This is a room full of idealists.

I want to summon an idealist from a previous generation. President John F. Kennedy was renowned for his aspirational language. He seemed able to put ideals into action with the power of his words.

JFK said, "Some look at things that are, and ask why. I dream of things that never were and ask why not?"

We need you to dream of things that never were. I like to think a certain type of student is attracted to this kind of work. The world needs that innovator who asks, "Why not?" The world needs you.

We've been developing cultivars that resist disease and grow more efficiently for more than a century. But on top of all the challenges breeders have been called to take on in these last 100-plus years, we have now face the looming effects of climate change. We simply cannot adapt to the dramatic changes on the horizon without spectacular contributions from a new generation of plant breeders.

I'm not going to get us there. You will. We need you—now and 30 years from now.

Fortunately, you have better tools and technology than those who came

before you. And we're doing everything we can to prepare you to use some of those tools and technologies.

I know Eliana and others here are involved in getting a plant breeding graduate degree program approved and launched. In fact, if I'm not mistaken, our faculty has submitted a proposal to the Florida State University System Board of Governors.

Some of you may know that four IFAS departments offer graduate programs with an emphasis on plant breeding—Horticultural Sciences, Environmental Horticulture, Agronomy, and the School of Forest Resources and Conservation. But no one offers a diploma with the words: "Ph.D. in Plant Breeding." All four departments support the proposal to establish one. And it certainly has the support of UF's senior vice president for agriculture and natural resources.

I travel around the state, and indeed, the nation, and tell people repeatedly, "You can expect great things from IFAS." When I get to spend time around people like you, I'm reminded why I can say that with such confidence. It's not just a line.

I do expect great things from you. You have chosen one of the most challenging places to study plant breeding. Other major agricultural states have basically a handful of commodities. But in Florida there are hundreds of crops with growers waiting for someone who can create better versions of those crops.

And nowhere else has the bugs we have. It's no accident that we have the

highest-rated Entomology and Nematology Department in the world. Some of the same conditions that make Florida a great place to grow food makes it a breeding ground for bugs.

Even if we could control the most destructive of those bugs with pesticides, consumers won't stand for it. They're demanding crops that require fewer chemicals.

The other demand is that you create these new varieties quickly. In citrus, for example, we're in a race against the clock to come up with a tree resistant to HLB before that disease wipes out Florida's iconic commodity.

I want to thank you for being members of the Plant Science Council, for putting together symposia like today's, and for your interest in a career focused on the survival of mankind.

We need you. Right now. Thank you for answering the call. We'll need you in the future, too. Believe it or not, one day you'll be tenured faculty members or corporate leaders. And it will be your turn to work on that most important crop, the future plant breeders.

The field you're entering couldn't be more critical to everyone's future. The Corteva website puts it simply: "While our world is growing, our food resources are not."

It's up to plant breeders to resolve that. We need you to dream of things that never were and ask why not? That's how we got to be a blueberry-producing state. That's how you're going to feed the world. I hope today inspires you to imagine how you're going to do it.

WINNER: **ASSOCIATIONS**

"Hire the 'Wrong' People for the Right Reasons"

By Martha J. Frase for Johnny C. Taylor, Jr., President and CEO, Society for Human Resource Management, with Alice Marie Johnson, Author and Criminal Justice Reform Advocate Delivered at the SHRM 2019 Annual Conference and Exposition, Las Vegas, June 24, 2019

66 How we spend our days is, of course, how we spend our lives."

Annie Dillard said that beautifully in her book, *The Writing Life*.

Across a lifetime, people spend almost 4,000 days at work—more than 13 years.

Workplaces are where life happens.

- It's where people learn, grow, serve and lead.
- It's where attitudes and values are shaped.
- It's where they build a future for their family and a legacy for themselves.

But workplaces are also where people are too often excluded, divided, exploited and underutilized.

In this time where there are more jobs than people to fill them, too many employers are squandering the top talent inside their businesses—and waiting outside their doors.

Mismanaging this key resource is a disservice to business, and it harms us as a country competing in a global economy. It harms the emerging industries of the 4th Industrial Revolution. It harms the social fabric of our communities, and future generations.

Workplaces are where real social change begins.

So when our workplaces don't meet our standards, how can we expect to improve our communities and our societies?

I'm Johnny C Taylor, Jr., and I want you to join me in creating better workplaces for a better world.

HR professionals are at the center of all that people hope for and aspire to.

Think about it. There are more than 162 million Americans in the U.S. workforce today. Globally, 3 billion people go to their jobs every day. Each of them is affected by HR in some capacity.

Whether it's navigating their nervous first day at work, purchasing a new home, sending their kids off to college—all the way to their very last day before retirement, HR is there, impacting lives, shaping culture.

And unlike any other profession, we are the ones who create workplaces that change lives, transform organizations and leave an indelible mark on society.

Each of you has the capacity—in fact, the responsibility—to inspire the best in people.

- To create inclusive and engaged workplaces;
- To create an environment of positivity and productivity;
- To make workplaces better, and in turn, create a better world.

HR has a life-changing impact on people outside of our workplaces too.

- Those who applied but didn't get the job—or even the interview.
- Those who may have been qualified, but weren't a "good fit."
- Those whose military skills don't directly translate in the civilian world.
- Those who may not think like us, walk like us or talk like us.

Now, to be clear... I'm not saying that everyone who applies for a job deserves that job. But everyone deserves the dignity of work.

As stewards of workplaces, we play a role that is bigger than any one of us. Our focus should not be on keeping the "wrong" people out, but to bring more of the "right" people in.

And frankly, let's consider what is really meant by "wrong"

Because in terms of potential employees, "wrong" or "unqualified" is sometimes just a substitute for "different."

Finding the "right" in someone who looks "wrong" on paper forces us to

consciously put our bias to the back and look at things... well ... differently.

[Stage goes dark, Alice Johnson appears]

[Alice:] Hello. My name is Alice Marie Johnson.

More than 2 decades ago, in desperation, I got involved with the wrong people, and did the wrong things.

I made the biggest mistake of my life.

In 1996, I was convicted for a firsttime, non-violent drug offense. My sentence was life in prison.

While behind bars, I lost both my parents. I lost the moments of watching my children grow up. I lost 21 years of my life.

But I was very fortunate. My case was taken up by influential people who believed my sentence was too harsh. They took my cause to the highest office of the land, and I was granted clemency.

My good fortune did not stop there. After my release, I was able to find a new career...a new purpose.

But there are many more like me who are not so fortunate. After serving their debt to society, they are shut out—re-sentenced to joblessness and economic insecurity. Like me, they only want to find their purpose—in the dignity of honest work.

After my release, I have become a published author. My book, "After Life: My Journey from Incarceration to Freedom", makes a compelling case for the need to give others a true second chance in life.

They have as much—or more—to offer as I do.

By hiring the formerly incarcerated, HR professionals like you can stop the cycle of poverty, unemployment and recidivism.

When you give people second chances, you can change lives. YOU can create a better world.

[Johnny returns to stage]

[Johnny:] Thank you Alice. I know it has taken a lot of courage for you to share your story so frankly. And I know it is still painful to remember. But we are so glad you shared it with us.

Alice is one of 700,000 people who are released from prison each year only to find themselves locked out of the labor market. She is the 1 in 3 Americans who have a criminal record, and she is a true testament of the potential of all people to share their gifts.

Like people with criminal records, people with disabilities are not who you think they are.

Disability is complex, covering a rainbow of conditions and situations. And their barriers are not just physical.

There are people with hidden disabilities throughout your workplaces now. And even in this room.

But there are millions more waiting outside our workplaces.

What a waste of talent that we need now.

It's time we put our biases aside and put this untapped talent back to work.

- They are not charity cases, grateful for our help.
- Nor are they superheroes, overcoming obstacles in a single bound.
- They do not need extra help from others to do their jobs.
 - They are not costly to hire.
- They can become leaders, changemakers and innovators in your organization

They are like you in almost every way. And for some of you, they ARE you.

[Profile videos roll]

These talented individuals are true ambassadors for transforming workplaces. There are millions more proving themselves at work every day.

And I want to remind you again that not all disabilities are as visible or perceptible as these. In your workplaces right now are people performing with invisible disabilities, like mental health challenges, chronic pain, epilepsy, ADHD, and other medical issues that have no outward signs. They need to be supported and included equally.

And let me expand that further: People bring challenges to work that are much broader than disability. Every person brings layers of personal adversities and histories with them as they seek their opportunity to succeed.

HR has the profound responsibility to empower them to be their best.

In this context, I want to take this moment to mention returning veterans, a key focus of SHRM and the SHRM Foundation through our Veterans at Work Initiative.

So many vets returning to the workplace have a tough time finding the right job—and in many cases, ANY job. Their resumes don't look like anyone else's and can be hard to translate into a civilian role. But they have skills you can't find just anywhere, and they enhance every profession.

And that goes for our profession too. In fact, if you are a member of the military, including active duty, guard,

reserve or veteran, I want to recognize you. Could all members of the military please stand?

Thank you for your service, and for elevating our profession with your unique leadership skills.

Now I am going to urge you to think differently about another rich source of talent.

They experience more discrimination and exclusion in the workforce than just about anyone else. Ironically, they are also some of the most experienced talent you'll ever turn away.

They're called "overqualified" Or not likely to "fit in." Or "unable to adapt."

And we're NOT just talking about septuagenarians or octogenarians.

We are talking about people over 50. That's about a third of YOU!

Age discrimination is starting to affect Generation X!

Four decades after the Age Discrimination in Employment Act became law, nearly two-thirds of workers 55 to 64 years old say their age is preventing them from getting a job. And over one-

quarter of stable, longtime employees sustain at least one damaging layoff after turning 50.

Age discrimination in the workforce is not just illegal—and morally wrong, I'll add—It is damaging to your bottom line and to your culture.

When we exclude older workers, we are also excluding a goldmine of work and life experience. We miss out on the mentoring and idea exchange that only comes with a truly multigenerational workforce.

Age discrimination hurts society, and strains communities, our economy and our health care system. Unemployment sends older people into poverty and puts their health at risk.

Ageism is rampant in high-income countries like the U.S. especially. Here in America, we place a premium on youth, vitality and "newness." Aging is often seen as a debilitating process that robs people of these prized attributes.

Is that what you believe? Of course not. But beliefs are not actions.

[Older workers begin moving up the aisles]

Our workforces need to ACT.

We need to energetically recruit older workers—and develop the skills and prospects of senior talent already in your workplaces.

We need to explode the myths and trash the biases about who older workers are and what they can do.

Here is what an older workforce really looks like:

[Older workers arrive at the front and others enter from the wings to crowd the stage]

Age is a number. Let's hire people for what they can do, better and differently than anyone else.

- Different is powerful.
- Different enables creative problem solving
 - Different is how change happens.
- Different is what we all have in common.

[Alice and video subjects join center stage]

All of these people—and the workers they represent—are the future of work.

If we want our workplaces to flourish, we need to include and develop them.

We need to give people who have made mistakes second chances, so they can be in place to help our organizations grow.

We need to give people with disabilities opportunities to show us all they know and all they can achieve.

And we need to eliminate age discrimination at work every time we see it, and value the experience and knowledge that can only be developed by time.

We are asking you to do more than tap into underused talent pools.

I am asking you, as HR professionals, to create the workplaces where everyone can thrive.

- Where everyone is valued.
- Where everyone learns.
- Where problems get solved, differences are resolved, and individuals can evolve.

- Where everyone shares in economic opportunity; family security; safer, stronger communities; and the fruits of a better world.

And where people spend thousands of good days that add up to good lives.

Join SHRM as we help create these better workplaces, led by HR professionals like each of you.

Thank you.

WINNER: **BANKING AND FINANCIAL SERVICES**

"901 Days"

By Felicity Barber for John C. Williams, President and Chief Executive Officer, Federal Reserve Bank of New York Delivered at the Securities Industry and Financial Markets Association, New York City, July 15, 2019

Thank you for the kind introduction and the opportunity to speak this morning. It's a particular pleasure to be sharing the stage with Andrew Bailey, who has played such an important role in leading efforts on establishing robust references rates to replace the London Interbank Offered Rate (LIBOR). This critical undertaking traverses markets and transcends jurisdictions, making international cooperation and coordination essential for success.

Before I go any further, I need to give the standard Fed disclaimer that the views I express today are mine alone and do not necessarily reflect those of the Federal Open Market Committee or others in the Federal Reserve System.

Where Have We Come From?

Today I'm going to talk about the progress we've made, and the path that lies ahead. But first, given that 12 years have passed since LIBOR first became an acute area of concern, it's important to remember why replacing it is so critical.

LIBOR is based on submissions from individual banks. The volume of actual transactions that term LIBOR is based on is very small—totaling

around \$500 million on a typical day. To most people, \$500 million may sound like a lot, but given that \$200 trillion of financial contracts reference U.S. dollar LIBOR, it's really a drop in the ocean.

As a result, submissions are largely based on judgment, as opposed to real numbers. When the LIBOR scandal erupted, it became clear that there had been fraud and collusion, both within and across financial services firms, in the pursuit of profit.

The reliance on expert judgment, rather than actual data, makes the rate too vulnerable to manipulation. It's readily apparent to all those in the industry—both firms and regulators—that LIBOR is fundamentally broken.

Consequently, banks are increasingly reluctant to provide LIBOR submissions, adding to the level of risk around using the rate. The U.K. Financial Conduct Authority (FCA) has reached an agreement with banks to keep submitting rates through the end of 2021, but in 2022 the existence of LIBOR will no longer be guaranteed. In other words, LIBOR's survival is assured for only another 901 days.

Those in the market know the full scale of the risks this creates for the financial system. LIBOR isn't just the rate that banks use to borrow from one another—it's also the underlying rate on numerous derivatives and loan contracts. The \$200 trillion figure I mentioned earlier is the approximate total exposure to U.S. dollar LIBOR. That's about 10 times U.S. gross domestic product.

None of what I am telling you is new, but it's worth reminding ourselves just how significant reference rates are to the functioning of financial markets, both in the United States and around the world. There's broad recognition that exposure to LIBOR is a leading risk to financial stability. We need to treat it as such.

Progress Has Been Made

And, to date, significant progress has been made, moving us toward a safe and sound reference rates regime. What's more, there's been notable momentum in recent weeks.

But first, let's take a look back at some of the more significant accomplishments.

Back in 2014, the New York Fed and the Board of Governors convened the Alternative Reference Rates Committee (ARRC), which is made up of market participants. In an important

milestone, the ARRC selected the Secured Overnight Financing Rate (SOFR) as its preferred alternative to U.S. dollar LIBOR in 2017.

Since April 2018, the New York Fed has produced SOFR every day. It is based on much higher volumes than LIBOR, and compliant with the Principles for Financial Benchmarks set forth by the International Organization of Securities Commissions (IOSCO).3 SOFR is based on transactions—not judgment—making it much more robust.

All of this points to the good work that can happen when the private and official sectors come together.

Now, there has been some criticism leveled at SOFR, most notably the lack of a term rate, and not enough liquidity in the market.

But liquidity has begun to develop in derivatives and cash markets. And, earlier this year Federal Reserve Board economists published research demonstrating how forward-looking term rates can be derived from SOFR futures and swaps markets.

However, we are still some time off from a point at which a robust, IOSCO-compliant term rate can be created, and use of such a term rate should be limited to certain segments of the loan market and to fallbacks for new contracts. I want to emphasize that the industry must not wait for a SOFR term rate to transition away from LIBOR.

In my view, the biggest challenge isn't liquidity or the creation of a term rate, it's a willingness on the part of the market to stop using LIBOR.

We need a mindset shift where firms realize that every new U.S. dollar LIBOR contract written digs a deeper hole that will be harder to climb out of.

If companies are going to use LIBOR, they need to start including robust fallback language in the contract, so that if LIBOR ceases to exist, chaos does not ensue.

This is an area of recent progress I mentioned earlier. The International Swaps and Derivatives Association (ISDA) has led great work on the development of contingencies for some derivatives products for the scenario where U.S. dollar LIBOR ceases to exist. The public consultation on fallback language for some non-U.S. dollar derivatives contracts took place last year. The corresponding consultation for U.S. dollar and some other non-U.S. dollar derivatives contracts closed just last week, and I look forward to hearing the results and next steps.

Universal changes to derivatives contracts will take out about 95 percent of the exposure—the \$200 trillion number. If the market signs up to the ISDA protocol when it's published early next year, it will be a huge step in the right direction.

In addition, the ARRC has released four sets of recommended fallback language for different types of cash products. This fallback language clearly stipulates trigger events, replacement rates, and spread adjustments, and the triggers are close to those that ISDA has consulted on for derivatives.

And on Friday, the Securities and Exchange Commission (SEC) staff issued a statement highlighting risks and disclosures for market participants to evaluate proactively as they transition away from LIBOR.

While derivatives and institutional cash markets make up the bulk of LIBOR-based contracts, consumer products are a critical area where the industry needs to focus. Ensuring a fair transition away from LIBOR is going to be particularly challenging, and it's important consumers understand what the changes being made mean in real terms.

Last week the ARRC published potential paths forward for adjustable-rate mortgages (ARMs). These include a set of guiding principles for ARMs and other consumer products, draft fallback language for new ARMs referencing U.S. dollar LIBOR, and a framework for use of SOFR in new ARMs.

Much progress has been made, but there is still much to do. The ARRC transition plan is well underway, but we need to see certain developments in the U.S. financial industry for a smooth transition.

Milestones for the future include deeper liquidity in SOFR derivatives markets, greater issuance of SOFRlinked cash products, a reduction in the issuance of LIBOR-linked cash products, and the closing out of legacy positions on cash products, to name a few.

These all require the partnership and perseverance of the market.

2022 Is Just Around the Corner

2022 feels like it's a long way away, but believe it or not 901 days can disappear, almost in an instant.

And I don't always sense urgency among market participants on this issue. Tellingly, contracts referencing U.S. dollar LIBOR, without robust fallback language, continue to be written.

My message: don't wait for term rates to get your house in order. Engage with this issue now and understand what it means for your operations. Recognize where your exposure lies and deal with the contracts that mature after 2021 that lack robust fallback language.

This is a problem you have the opportunity to get ahead of now. Don't wait until January 1, 2022 to manage your business' transition away from LIBOR, because it's going to be too late.

Conclusion

I'll conclude with this: Reference rates are a complex issue, with numerous countries, a wide range of public and private entities, and trillions of dollars involved. Progress has been made, and the way forward is clear. But we are now at a critical point in the timeline. The very complexity of this issue is why the industry cannot afford to wait any longer. The clock is ticking, and there are 901 days left.

WINNER: **EDUCATORS**

"Journey of a Coal Miner's Daughter: A Career of Impact in Education"

By Joe Adams for Elizabeth A. Dooley, Provost and Vice President for Academic Affairs, University of Central Florida

Delivered at the Embassy Suites, Charleston, West Virgina, September 24, 2019

Thank you for that gracious introduction, and hello everyone!
I'm proud to be a West Virginian, and I'm equally proud to be from Fairmont. What an honor to be invited back by this distinguished group and to see so many friendly and familiar faces. Family members are here from Fairmont, Charleston, New Jersey and Ohio!
Would all my family members who are here please stand to be recognized?

I also express my deepest appreciation to the Elevations Professional Women's Network for its hospitality in hosting me. I appreciate Dow for its sponsorship of the women's network. And let me call out the Charleston Area Alliance as a strong force to advance prosperity in the Kanawha Valley.

I have always believed that together we are better, and I look forward to hearing more about the great things you will do in the future.

When I am asked to speak, people often want to know about my life's journey and what motivates me as an educator.

I'll talk a little about that today. I will also talk about some important trends in higher education and about a powerful 21st-century university model that can energize our society. And I'll close with a brief message on how we can all make a difference in elevating young people.

I must say I am fascinated that people want to know the path to my present.

At UCF, young women and students of color will ask if they can just come by and talk. One young woman was from a one-parent home, and her mom had been incarcerated when she was growing up.

She arranged to spend 10 minutes with me at my office—which doesn't sound like much time.

I think she just needed to see a role model and be with someone who would listen to her story without judging her. I also believe she also wanted some validation for the course she had chosen for her future. She just wanted to share my space.

After a recent speaking event, a young woman came up to me and seemed quite surprised. She said, and I quote: "I thought Elizabeth A. Dooley was a white woman!" I just had to smile and ask her, "So what do you think now?"

Another time I was at our student union when a young African American woman saw me and said, "Oh my, God, that's her, Dr. Dooley! There she is! Can I get a hug?" Wow, it was as if I am famous!

In meeting these young women and sometimes young men, it's like they want to get into my head and my story in hopes they can develop a playbook on becoming who they want to be.

I'm humbled by these experiences and opportunities. But I'm also saddened. You may be wondering: "Why is she saddened?"

I ask myself the same question. Is it because seeing a woman and a person of color in a major leadership role at one of the largest universities in the country is unexpected?

Is it because there are only 33 women CEOs in Fortune 500 companies and just one of them is black?

Or is it the fact that women continue to be underrepresented in positions of public trust, such as governors (18 percent), mayors in the largest cities (23 percent), in state legislatures (28 percent) and in Congress (24 percent)? And those percentages are even lower for women of color.

Being approached by young people forces me to grapple with a reality. It's not solely about me. It's about a society that has created glass ceilings, artificial constructs and boardrooms that bend to a set of demographics that don't reflect the make-up of the world we live in today.

Those data present a bleak picture. However, we know that having a post-secondary credential helps to level the playing field and is an element of distinction—and a rite for passage for some.

Here's some evidence of that: Women now earn 57 percent of the undergraduate degrees and 59 percent of all master's degrees, the National Center for Education Statistics says.

And there's some good news about gender parity. This year will likely be the first in which women will make up most of the college-educated labor force. That's a big deal because educational attainment is closely related to advances in income and job status.

I'm humbled to be the first female and the first African American to be a provost at one of the nation's largest universities. But it would be a tragedy if I am the last.

A path unexpected

I didn't set out to be where I am today in my life.

Yet, as I make that statement, I'm reminded of a powerful scripture, Jeremiah 29:11, which says: "For I know the plans I have for you, declares the Lord, plans to prosper you, plans to give you hope and a future."

My walk in faith has meant everything. It has enabled me to be purposeful; mindful of social inequalities; mindful of the need to advocate for doing the right thing; to stand up for others; and to persevere when other folks thought that they would impose their plans on my life. My introduction to faith came from my family in Fairmont. I'm a proud daughter of Fred Dooley, a coal miner, and Juanita Dooley, a stay-at-home mom who encouraged us and shared what it meant to have an unwavering faith.

Our parents were proud of their six children, and we were proud of them.

They taught me about love, the power of perseverance, and about standing up for social justice and what's right.

The life lessons we learned as children created a free will and a self-empowerment that enabled all of us to pursue a life of fulfillment; a life of purpose; and a life of connectedness and community.

I don't recall either of my parents stressing college as a possibility. But when three of their six children decided to pursue a post-secondary education, our parents did not discourage us.

College became a part of my plans late in my senior year when I toured Alderson Broaddus College in Philippi. An admissions officer told me there was financial aid for me to attend. That sounded great to me!

I earned my undergraduate degree in elementary education and taught in public and private schools in West Virginia and Pennsylvania for nearly six years.

At that point, I wanted leadership opportunities, so I applied and was accepted into WVU's College of Education and Human Resources.

After completing my master's and doctorate at WVU, I continued my career as a teacher-educator in Chicago and served as a consultant for the Chicago Public Schools. What I saw in Chicago's public classrooms had a profound effect on me.

Some students seemed to be in full control of their destiny in moving forward; others were unsure of how to progress and lacked guidance. Many of the students who found themselves challenged on how to progress to college were from underrepresented groups.

The disparities and pitfalls for students that I saw in the classroom and from the ground floor during those

years helped define how I wanted to improve education as my career unfolded.

I was recruited to return to West Virginia University, where I became a tenured professor and my perspective on education continued to evolve.

Because of a lack of state funding, many universities at that time were admitting students to their colleges and universities without much thinking about how to help them stay in school and earn a degree.

During my 24-year tenure at WVU, I was blessed with leadership opportunities to have a broader impact on addressing barriers to student success.

Early in my administrative career at WVU, my colleagues from across campus and I advocated for enhanced student success strategies and devised a blueprint for student success. Later, I founded the University College at WVU where we created a structure with greater resources to support students for success after they reached campus.

I also had the opportunity to address a lack of diversity among teachers in our West Virginia public schools. Many students would go through K-12 without ever seeing a teacher of color. I lead an effort to develop a robust recruitment and retention model to help alter that picture.

A changing landscape (subhead)

During my last six years at WVU, the narrative for education began to change for the better. In higher education, a completion agenda for students was emerging. At the same time, in public education K-12, a college readiness agenda was taking shape.

After being in higher education for nearly 20 years, I was inspired. There was recognition that all who started college should have every opportunity to complete their degree. There was more of a sense of urgency to hold schools accountable for student success. And there was a growing recognition that family income and zip code should not define who should be able to attend college and graduate.

I began to champion a new narrative of access, affordability, and completion for people of all social and economic backgrounds—a narrative that was gaining prominence at the national level.

Fortunately for America, we had a president who understood the value of education and the powerful force it could be in changing lives and improving society.

President Obama saw that the world was outpacing the United States in four-year degrees earned among 25-34-year olds. In 1990, the U.S. was No. 1. But by the start of the president's first term in 2009, our country had slipped to 12th.

The president said reversing the decline was crucial to our country's economic competitiveness and future prosperity, and he set a goal that by 2020 the U.S. would again have the highest proportion of college graduates in the world.

He launched a sweeping effort to boost access, investment and affordability to increase postsecondary attainment and completion.

For instance, he zeroed in on a troubling college access gap based on family income. High school graduates from the wealthiest families are almost certain to go on to post-secondary school, while just over half the high school grads from the poorest quarter of families attend college. In 6-year graduation rates, low-income students were at 25 percent, or less than half the rates of their wealthier counterparts.

Among many other initiatives, President Obama nearly doubled investments in federal tuition Pell grants for students from working-class and low-income families to attend college.

He called for colleges and universities to hold down tuition costs to promote affordability and value. He expanded education tax credits for families and reduced the burden of student loans while lowering interest rates.

These efforts and others made a difference. For example, more than 700,000 more minority high school graduates attended college who wouldn't have otherwise, with en-

gagement of African American and Hispanic students increasing by 12 and 26 percent respectively.

We've still got work to do in getting back in the top 10 countries for degree attainment among 25-to-34-year olds. But we're seeing positive trends with post-millennials, which covers today's 6-to-21-year olds.

A Pew Research Center report from last year showed the oldest post-millennials are enrolling in college at a significantly higher rate than did previous generations. The high school drop-out rate is lower for this generation, too.

Meanwhile, Pew says this generation is already the most racially and ethnically diverse generation in our country's history.

Nearly half are ethnic minorities, and that percentage will grow. And here's the best news of all: This group of young people are on track to be our best-educated generation yet.

So, we're seeing a pivot in higher education. More students from all economic backgrounds are reaching and completing college on the way to creating brighter futures for themselves and their families. That's an encouraging trend for our society.

The model 21st-century university

More universities are responding to the needs of students from an increasingly diverse population, which is a characteristic that I believe a 21st-century university must have.

My university, the University of Central Florida, is the template for the impactful 21st-century university.

So what are the key attributes of this model university?

For starters, it must have an access mission that aims to serve a student body that reflects the broader population.

At UCF, the student body is 47 percent minority, led by Hispanics and African Americans, with the university likely to reach majority-minority status in a few years. And a fourth of our students are the first in their families to attend college.

The 21st-century university must

be dedicated and geared to student success and completion. What good is starting college if you can't finish?

Last year, our freshman retention rate at UCF surpassed 90 percent for the first time, and our retention rates for African Americans and Hispanics surpassed the overall rate.

And I'm proud that UCF ranks second among all public and private institutions for bachelor's degrees awarded to African American and Hispanic students.

The 21st-century university's teaching, research and service are highly in tune with industry and workforce needs of its communities, region and state.

It surprises a lot of people to learn that UCF is the No. 1 producer of talent among public universities in the nation, awarding more than 16,000 degrees last year.

We work in close partnership with industry and government to ensure our students are as work-ready as possible and have the problem-solving and team-building skills to adapt as needed in the future. We also work hard to prepare our students to go on to graduate or professional schools.

The 21st-century university is also dedicated to faculty research that brings new innovations to the market-place and helps address society's most pressing problems.

As more universities embrace the 21st-century model, they are teaming up to eliminate the specter of family income as a determiner for who can get into college and succeed.

UCF is a member of the University Innovation Alliance, a diverse group of 11 of the nation's largest public research universities.

Together, our alliance is on track to graduate an additional 94,000 students over and above trend projections in its first decade. We expect at least half of these students to come from low-income and under-served backgrounds.

The model 21st-century university is not about the ivory tower, it's about elevating the community and our quality of life.

Invest in the future

My career has been about impact. As educators, we are in a unique position to create lasting change by doing what we are passionate about—creating and sharing knowledge to lift lives and livelihoods.

I never set out to be a provost. But I'm grateful to be in this role to help UCF show what an impactful 21stcentury university can, and should, be.

We are in a place now in our society where no one's dreams should be deferred—especially for our young people.

Affirming the value and worth of the young women I mentioned earlier is critical.

Opra Winfrey said: "Create the highest, grandest vision possible for your life, because you become what you believe."

For all of us, our dreams begin with what we believe and what we think of ourselves.

And we all have more of an ability to plant positive seeds in someone's life than we may realize.

I believe each of us has a social responsibility to each reach one and teach one, which is why I'm glad to connect with students who reach out to me as a role model.

But we need to be more vigilant to those who do not assert themselves.

Because we know that that a college degree is the single best tool we have for increasing social and economic mobility.

We know that college graduates earn \$1 million more over their lifetimes than non-college graduates.

We know that college graduates are less likely to be convicted of a crime or need public assistance, which reduces costs to taxpayers.

We know college graduates pay more taxes that our local and state governments can use to support and energize our local communities.

We know college graduates tend to be healthier, are more likely to register to vote, to volunteer and to donate money to charitable causes. And we know that higher education transforms lives and makes our world a better place for all of us—now and for the future.

But what most people don't realize is that state funding for higher education is declining.

Overall state funding for public two- and four-year colleges in the school year ending in 2018 was more than \$7 billion below its 2008 level, after adjusting for inflation, according to the Center on Budget and Policy Priorities. Shame on us for not investing in education! Higher education yields the greatest return on investment to society over time and provides a strong platform for lifelong learning.

Communities play a major role in creating a brighter future for their residents, and they need to have high expectations of their leaders.

Let me encourage you to have a sense of urgency in urging our elected leaders and policy makers to invest in our future—and to get involved in your own special way.

For our communities to be elevated, it takes partnership, shared ownership, commitment and advocacy. Let your public school systems and your colleges know you want to be a partner and are interested in ways you can make a difference.

Please remember that together, we are always better!

Thank you for this chance to come home. Being with all of you has elevated me!

Take care, and may God bless.

WINNER: **Energy**

"Climate change: The Difference Business Can Make"

By Lech Mintowt-Czyz for Ben van Beurden, CEO, Royal Dutch Shell

Delivered at *The Times* CEO Summit, London, UK, June 11, 2019

L adies and gentlemen,
It is said only two things can stop
a person from asking for help. An excess
of pride. Or an excess of humility.

I am here to ask for your help. And I wish I could say that it was an excess of humility that has delayed this request.

In some ways I am not going to ask for anything new. Some of your companies already help us... as we help them. By working together. Finding ways forward that work for both sides. Creating something greater than the sum of our parts.

But what I am going to ask for is a deepening of that approach. An expansion. An entirely different level of ambition.

Because I do not believe the world is moving fast enough to tackle climate change. But I do believe that action taken by business... working together... has the potential to change that.

And I truly believe acting now is in our interests, as business people.

The energy transition to a lowercarbon future is under way. Shell probably feels that dynamic more than most.

Maybe that is why it is me... asking for help... even though I can see the

way ahead has diversions and roadblocks that need to be navigated.

But my business, and your business, must find ways to thrive in this energy transition. And making sure our businesses are in harmony with the Paris Agreement is the best way of doing that. It is an essential investment.

So I am asking for your help to establish a form of action. Action that businesses can take. A difference we can make.

As I say... this would be a significant expansion of work already being done.

Shell is, as just one example, already working with the aviation industry through IATA, the International Air Transport Association, on biofuels and offsetting.

And Shell is far from alone. The Oil and Gas Climate Initiative, a group of oil and gas companies dedicated to Paris, does great work enabling practical action on climate change. The Energy Transitions Commission as well. But all this... is nowhere near enough.

The whole world must stop adding to the stock of greenhouse gases in the atmosphere. It must reach net zero emissions. Some say by 2070, others 2050. Some countries can go faster than others... and Shell has supported a letter calling for the UK to reach net zero emissions by 2050.

But whichever timeframe you pick... I believe getting to net zero requires unprecedented... coordinated action across each sector.

Of course, climate change is, in large part, about the way energy is used. The use of energy products, like oil and gas and coal... for power, heating, cooling, industry, transport... causes the majority of the world's greenhouse gas emissions. So changing the mix of energy products in the energy system... is essential to address climate change. But making that shift is not just a question of supply... but of demand too.

A large part of demand comes down to individual consumer choices. And it is here that governments have a huge role. Regulation. Consumer signals, like well-designed... well-balanced taxes. Incentives, like electric car grants. Government-led carbon-pricing mechanisms to encourage low-carbon choices.

But governments need help. Paris... needs help.

That is why I believe companies that supply energy, like Shell, must work with the sectors that use energy. We must work together, supply and demand, to progressively decarbonise the energy use sectors.

And, because time is so short. I believe we will also need to learn by doing. Act... and refine.

The process would have to start with the major businesses within specific energy-use sectors coming together with the energy industry. Coming together to work out how each sector needs to change to be fully in line with Paris.

Each sector is different, and some are highly fragmented, so the action needed will vary. An office-based industry like accounting can largely decarbonise by switching to a renewable electricity supply, but that is not an answer for steel or cement. Textiles can move more quickly than chemicals. Electronics is one case, heavy freight another.

But the basic approach would probably need to be consistent across all energy-use sectors.

First, the sector would use some form of scenario modelling to agree a verifiable emissions budget consistent with Paris... a cap, if you like. Second, there would need to be a scenario-based assessment of the level of future demand for products and services. Finally, the sector would work with energy companies to agree how demand could be met without exceeding the emissions cap.

Each sector would also have the same three ways to make progress.

First, improve energy efficiency. Second, turn to lower-carbon energy products. Third, offset or store away emissions that cannot be avoided.

How these would be balanced and combined would be different for each sector... and all sectors would need all three.

But that is not the end of the story. There is a fourth way forward... and I have touched on it already... when I mentioned consumer choice.

The world must address consumption patterns. From consumers who choose to eat strawberries through the winter. To industries where the default could be recycling products, not making from scratch. And governments which embed decades of high-carbon consumption through decisions made on housing, transport and power.

An energy company cannot set consumption patterns on a national or global scale... it simply cannot... it can only try to help make the carbon intensity of that consumption as low as possible.

A company like Shell, on the supply side, can help by selling a mix of energy products with a lower carbon intensity... such as renewable power or hydrogen. Shell has an ambition to cut the carbon intensity of the energy products we sell by around 50% by 2050. This is a rate of reduction consistent with Paris. And it means Shell will, over time, radically change our portfolio.

On the demand side there are other questions. What fuels can be used. How efficiently they are used. In powering

transport for example. A hydrogen fuel dispenser, obviously, needs hydrogen-powered vehicles. And how light is the vehicle? How efficient the motor?

And this is where I see an opportunity. Because I am certain that, by working together, these are areas where business can make a big difference.

Does that mean it will be easy? No. State-owned enterprises, embedded practices, the need to allow countries to develop as others already have. There will be many challenges.

I am not standing here offering the answers... but with the desire to work with others... with you... to try to find those answers. I know this can only succeed if Shell is one small part of a global climate coalition.

But I also know that the world must achieve the goal of the Paris Agreement. And if energy providers and energy users, supply and demand, do not take co-ordinated action... time will run out. Climate change will overtake us.

So I hope you feel able to help build this climate coalition. I hope you will contribute to working out how this might succeed in your sector. I hope we can, together, help establish real progress... rapid progress.

I stand here today asking for your help. Not with pride. Not with humility. But in the knowledge that it is needed.

Because we have no alternative but action. No time but now. No plan but Paris.

Let's find a way... together... starting today.

Thank you.

WINNER: INSURANCE

"Societal Challenges in the Next Decade and Beyond: How the Life Insurance Industry Can Lead"

By Jessica Mancari for Susan K. Neely, President and CEO, American Council of Life Insurers Delivered at the 2019 Global Insurance Symposium, Des Moines, Iowa, April 28, 2019

Good morning and thank you!

It's a great pleasure to be in the company of such distinguished guests and leaders who are working around the globe on such important topics impacting families and our economy.

More personally, it's good to be home. I was born and raised in Iowa. In fact, being here is a "circle of life" moment for me. Let me explain.

Many years ago, in the 1980s, I was a senior aide to Iowa Governor Terry Branstad. Shortly after Governor Branstad was first elected, the bottom dropped out of the farm economy and land values plummeted. Farmers lost century old farms. Iowa went from 200,000 family farms to 98,000.

The trickle-down effect was unforgiving. Public schools had little money. Towns were dying. It was truly as we called it at the time, a Farm Crisis.

I remember walking through the lines of picketing farmers on the way into the Capitol Building. Farmers who were just desperate for help. Those of us who were born and raised here saw friends and families struggling with what to do. It was a really difficult time in the state's history.

As the governor, Branstad knew he was the "first responder" to the crisis. Beyond providing some immediate relief to families, we knew we needed to create a new, diversified environment for the state's economy. There was no way this could happen overnight, but we made an intentional decision to lead and to make Iowa an economic powerhouse.

We knew Iowa was a great place for insurance—our laws were friendly and we had a highly educated workforce. Principal Financial Group was already a major player.

We were second only to Connecticut in terms of the number of insurance

companies per capita. So we took steps to attract more interest in this space. We got support from Washington and we invested in the state's people. We worked the vision.

The strategy succeeded. We pulled ourselves out of the quagmire we were in and we reversed the downward spiral.

And here we are today. It's a "circle of life" moment that I would be here speaking to you—30 years later—now representing the life insurance industry as CEO of ACLI, at a global gathering of insurance companies in my home state of Iowa.... an insurance hub of not just the Midwest, but the world.

I've thought about that moment in my career many times. It was truly a success story for Iowa. But why was it so successful? I think it comes down to two reasons. First, Governor Branstad started from a place of deep empathy. He was raised on a century old farm. He knew farmers, and he knew Iowans. Iowa is a bedrock of strong work ethic and the Farm Crisis felt like a punch in the gut.

But second, he connected that empathy with smart economic strategy. As a team, we worked the mission. We knew Iowa's strengths—that we had legitimacy in the insurance sector and a proper workforce ...smart, well educated, bred in the bone work ethic—and we played to those strengths. It worked.

Today in business as in government, we often start by asking "what can we do for the customer or constituent?" We focus on things like business factors and economic viability, both critically important, because they are existential qualities.

But what if we first started from a place of empathy—never forgetting we are serving real people? And what if we connected those human factors to our business strengths?

That's what I want to ask us to consider today, as we are gathered here representing the insurance industry during a dynamic time. We are in an era of rapid, continuous change, where old models are being turned completely upside down. Or, as it's popularly known, disruption.

It's easy to ask the question: What can we do to keep up?

But if we start from a place of empathy, the question changes.

How can we think with society, be allies or partners with policymakers, and lead using our unique strengths?

Today, I want to focus on three things I believe people are searching for today and how they are connected to the work this industry does:

First, people want to close the financial gaps in their lives.

Second, people want to care for their families.

Third, people want to feel that financial peace of mind is accessible and achievable.

Let me start with the financial gap. People think about financial gaps in many different ways—it could be an income gap, or a retirement gap, or a pay gap, or a savings gap.

The gap is a metaphor. But let's consider for a moment what the gap means for people. For people, that gap represents the barrier to a dream or a healthier, more secure financial life. It represents a point of stress in their marriage or the feeling of falling short when it comes to providing for an aging parent. For some communities, particularly economically disadvantaged communities, the gap may feel insurmountable—like something that will never close.

In particular, closing the savings gap is a big need—and it's becoming an even bigger need as society evolves.

The way Americans work and how we live is changing. For starters, Americans are living longer. Some Americans could expect to live 30 years in retirement.

The first generation of workers who largely have self-funded for retirement is nearing the age when they will start drawing down on their savings. We face a big question—are Americans saving enough?

There are 16 million workers in the gig economy. Many of these independent contractors work for small employers who don't know where to start to offer 401(k)s or any kind of retirement savings option to their employees—even though they may want to.

Social Security faces its own challenges. The surge of retiring baby boomers, the lack of young people to support them, and people living longer put stress on the program. We've all heard the statistics ... 10,000 baby boomers a day are turning 65 over the next decade. One third of them have some where between 0 and \$25,000 in savings.

Millennials are deeply worried about their financial and retirement security. Many who are bearing the heavy debt burden of student loans don't feel they are in a position to start saving.

They are right to worry. In just 15 years, the government is slated to notify Social Security recipients of a 21 percent reduction across the board in benefits.

If we don't begin addressing the savings gap now, we will be left playing catch-up, with American families bearing the burden.

This is a topic the world over. You will hear state insurance commissioners talking about it here at this symposium and across the United States. You will hear Chairman Chuck Grassley talk about it as a priority. And it's not just an American issue. The G20, the group that represents the 20 major economies around the world, has marked aging society as one of its priority issues. Leaders around the world are grappling with the realities of retirement savings gaps in their own countries.

It's also an issue where human needs and the strength of our industry intersect.

We have private sector solutions that help people deal with the most important concerns in their lives, but we need to be forward leaning.

We can be a global problem solver by embracing bold policies that we know will work. We can start by tapping into the wisdom of our industry.

Behavioral economists and actuaries are deeply in tune with consumers, understanding what they need and how they think. Behavioral economists for years have studied how "nudging" people through choice architecture can shape better public policy. And specifically, they have looked at automatic enrollment in retirement savings plans. They tell us it is the perfect nudge to get Americans to save.

In fact, it increases savings astronomically. With auto enrollment, participants join sooner and very few people drop out after they are enrolled. We know this.

And so this year, our industry announced a bold shift. We endorsed a federal proposal by House Ways and Means Committee Chairman Richie Neal that would require employers to provide workers access to automatic payroll deduction savings through an IRA, 401(k), or other qualified retirement plans.

A requirement like this would provide access to 30 million more Americans—a number equal to 10 times the population of Iowa. This is the kind of model we need to lean into to begin to close the savings gap.

We're also acutely aware of the role employers play in this issue. Employer-provided retirement plans have done as much as any other force for good in helping people save and prepare for a secure retirement. We need to encourage more of this—and so we need to make it simple for employers.

To those representing small businesses, we know you are the life blood of the American economy. We also know that you can't survive if government imposes excessive or unnecessary regulations. This auto-enroll retirement savings proposal IS NOT that.

A proposal like this is as simple as setting up a direct deposit to a bank checking account. Think of it as no different than offering a payroll deduction for a membership in a gym. It can be done at virtually no cost or burden to you. At the same time, you are offering a benefit that can be life changing to a family. It uses the private sector at no cost to taxpayers and without creating a patchwork of state requirements for employers.

We are convening people on this and another important piece of retirement security policy that will allow small employers to join together to make plans more affordable plans.

Next week, we will join Chairman Neal to bring together a group of 8 partners to discuss how we can push forward this package which is called SECURE if you are in the House or RESA if you are in the Senate.

This is a natural leadership area for us. And one that isn't new.

The life insurance industry has long stood for the financial security and well-being of American families. In the 1930s, when the nation was at a financial crossroads, life insurance company actuaries offered their expertise to help develop the Social Security system. It was a controversial undertaking at the time. But the heartbeat of our industry was—and continues to be—to provide solutions to Americans who are facing real financial challenges.

We're going to use the strength of industry, our political influence, and our persuasive capabilities to continue to be a global problem solver on this issue and advance policy that really makes a difference.

People want to care for their families. Paid family medical leave is an issue that is catching fire in America today because it's about a basic human need. In fact, I believe there is no more basic a human need than to care and be cared for.

Paid family leave has the attention of leaders on both sides of the aisle and across all sectors. In the past four years, the number of lawmakers supportive of paid family leave has more than doubled.

On the Republican side, Iowa's own Senator Joni Ernst along with Senator Mike Lee announced the Cradle Act to provide family leave. President Trump talked about the need in the State of the Union, and his team |is pushing a bipartisan agreement on family leave.

On the Democrat side, Senator Kirsten Gillibrand sponsored the Family and Medical Insurance Leave Act (FAMILY). Several candidates for president have proposed paid family leave programs.

Private sector businesses have started to lead. CEOs of insurance companies—many represented in this room—are enhancing their own paid family leave policies. They—like other big employers that are competing for highly skilled workers in an increasingly tight workforce—know that this is a benefit that is vital to their employees.

This is an issue we ought to be concerned about. For starters, caregiving directly affects a person's ability to save for retirement.

It's particularly burdensome on women, who are more likely to be the one taking time off of work to provide care ...whether to a child or an aging parent....and more likely to live alone and need more money in retirement.

1 in 5 women take time out of the workforce to care for a baby or relative. On average, women lose over \$300,000 in wages, social security benefits, and retirement plans over a lifetime because they took time off of work to provide care to a family member. We don't have to wonder too long about why women are saving half as much as men for retirement.

We—the life insurance industry—need to be there, in this conversation, leaning in and providing knowledge.

Over the past couple of months, I've made several visits to Capitol Hill with some of our member company CEOs. Many policymakers are astonished to learn that we have a private market solution to parental leave.

Did you know 47% of private sector works are covered by short term disability policies? And maternity is the number one paid benefit. If you are an employer today offering paid maternity leave, you are likely using our products to do so.

That's a story we need to be telling and it's certainly a conversation we need to be a part of.

Now, there are few things we need to work out.

Almost half of private sector workers is a lot, but it's not all. Just as we are on retirement security, we need to work with policymakers to figure out how to incentivize expansion of the private marketplace.

And in this day in age, it's not just enough to have maternity benefits. Parenthood begins in many different ways. I know this first hand. I am the mother of two children—a biological daughter and an adopted son. We need parental leave benefits that support American families.

By bringing the full intellectual resources of our industry to bear, we can support policymakers and our customers and consumers. We need a seat at the table so we can teach others that a private market product exists. We can also be a thought leader on policy ideas that can galvanize more private sector coverage, just like we're doing with retirement savings.

Finally, people want to feel that financial peace of mind is accessible and achievable.

Taking into consideration the more diverse, more complicated socio-economic and political culture of modern America, financial literacy and inclusion are so important.

For centuries, this industry has served all Americans. Today we are just as committed to empowering all Americans—regardless of where and how they work, economic status, race, gender, or stage of life.

We want all Americans to have the information and tools they need to make sound financial decisions in today's marketplace and plan for their future. But for families to have peace of mind, we must make sure information is available and accessible to them. We can do this through a commitment to financial literacy and inclusion.

Let me start with financial literacy. Financial literacy is making sure families are equipped with knowledge. You don't need to earn a high income to be financially secure, but you do need to have a plan.

You need to be purposeful about how you are protecting your family, by taking steps like owning life insurance or disability insurance and having emergency savings. You need to have access to products like annuities, the only product that guarantees an income for life.

How consumers understand the products available to them and how they fit into their own financial plan is of deep relevance for our overall financial preparedness as a country.

For instance, we know people over estimate the cost of life insurance by 3 times the actual cost. We know consumers need to see a glimpse into their future retirement savings to understand how much they will need. Half of workers who saw an estimate of retirement income increased their savings.

Financial literacy would correct the misperceptions around what it takes to achieve financial security. Think about this—25 percent of the most financially secure households earn \$50,000 or less annually, meaning that income alone does not determine financial security.... but financial literacy and preparedness does.

The financial inclusion part of this is making sure we advance people, regardless of where and how they work, economic status, race, gender, or stage of life.

Inclusion is making sure all communities have access to the information and products they need to protect their financial futures.

The first hurdle in accessibility is self-efficacy. Does a person even feel

financial security is achievable for him or herself? Many in underserved communities would say no. We need to change that.

Financial inclusion is deeply rooted in empowerment. Access to financial products and services is a key link to economic opportunity and financial security.

Inclusion means that our financial products and services are readily available to all individuals and that they are actively using the services to meet their needs.

Financial literacy and inclusion can be powerful conduits for growth, and our industry is well-equipped to take up this mantle. We have trusted financial professional on the front lines with clients.

Our partner trades like NAIFA are doing great work in making it a priority to recruit a diverse set of financial professionals to represent the communities we serve.

To put it frankly, our young people need to see other people who look like them making smart financial decisions. They need to see other people who look like them advising them! ACLI is working one-on-one with government officials who want to actively deliver financial education to all communities. We're partnering with organizations like Junior Achievement to raise the conversation on financial inclusion.

Our industry has served this country for centuries as it has been, and we can continue to serve this country, as it grapples with the financial and retirement savings gap, paid family leave and caregiving and financial wellness and inclusion.

Of course, to deliver the full potential of our contribution, we need a stable, predictable federal tax structure that allows us to do what we do best—build a private sector safety net for all Americans.

We need privacy regulations that protect the consumer without restricting our ability to offer products priced fairly for all consumers.

We need a harmonized national standard of care, so we can continue to operate in the best interest of our consumers.

Those are all things we are fighting for—and will continue to fight for—because they directly impact our

ability to adequately address the needs Americans have today.

There are human factors at play in every public policy debate and in every societal discussion. These are truly kitchen table issues. They hit at the core of people's lives.

We know we are not the hero of this story. This industry empowers people to be the heroes of their own stories. The mission of our industry is not just encouraging financial savings. It's more than that. It's about offering people a chance for a strong, vibrant, dignified life.

There is great human need and we have great solutions... but we need to lean forward and be purposeful about answering this key question: What do our consumers and society need from us?

The answer should animate and drive our policy and actions. We are most effective when we understand and act on the motivations and core beliefs driving those needs, and connect them with the strengths of this industry. When we do, we will be an even greater force for good in this country and around the globe.

WINNER: MILITARY

"Lessons from a Lifetime of Service"

By Rob Noel for Mike Pompeo, Secretary of State, United States of America Delivered at The Citadel, Charleston, South Carolina, November 11, 2019

I. INTRO: A LIFETIME OF SERVICE

Thank you, Eric, for your kind words and your service to our country.

I invited Eric—or Specialist Leafblad, as I once called him—to speak today because he sets an incredible example for all of us. He shows us that our time in uniform isn't just valuable in the moment. It prepares us for a lifetime of giving back to America. It helps us reach our potential as individuals and as citizens.

What better day to be reminded of that than today?

It's an honor to spend Veterans Day at one of America's great military colleges. This is a campus that believes in fighting for American ideals, not protesting them. Imagine that.

By the way, I hear your football team is still in the hunt for the conference title. I'll wish you good luck—but only because you don't play Army this year!

I want to thank the many future veterans here today—all of you who plan to pursue military service after graduating. I salute you.

I remember being in your shoes as a young West Point cadet. It was a few years ago. A few pounds ago as well.... But I can still recall the carefully pressed uniforms, the early morning drills, and just how eager I was to get out on the field for my country.

I got my chance, patrolling the Iron Curtain during the Cold War.

Last week I had the privilege of returning to where the Iron Curtain once stood, to mark the 30th anniversary of the fall of the Berlin Wall. Standing there—on a chilly November day in Berlin—I felt proud to have played a small part in that victory....

Humbled by the privilege of returning as Secretary of State.... And grate-

ful to have chosen a life of service to the United States.

That's how you should feel, too. Proud. Humbled. Grateful to be a student at this distinguished institution.

Just like Eric, all of you who serve will gain knowledge and skills that equip you for a lifetime of service. Today, I'd like to tell you a few things I learned in the military that I still put to use every day as Secretary.

II. MILITARY SERVICE PREPARED ME TO PURSUE EXCELLENCE IN ALL THAT I DO.

First, military service turned the relentless pursuit of excellence into a habit.

Many of you are already acquiring this habit. You know by now that success as a cadet isn't just about good grades. It's about maintaining discipline in all that you do. It's about shining your shoes until you see your reflection. It's about making your bed so well that the sergeant can bounce a quarter off it.

To an outsider, the high standards may seem excessive. But once you step out into the field—chin strap buckled, M-16 in hand—the reasoning becomes clear: The mission hinges on your focus and discipline. It's a matter of life and death.

That's why there's no such thing as a "safe space" at a military school! You'll thank your drill sergeant later.

I'm still thanking mine. My job requires me every day to maintain the habit of excellence that I cultivated at West Point and in the Army.

By the time I sit across from a foreign leader, I've poured hours into parsing through the latest intelligence, holding briefings with key staff, and learning everything from the leader's personality quirks to their country's internal politics. Nothing is left to chance.

Just like military service, diplomacy requires a pursuit of excellence down to the last detail. I expect it of myself and of my team.

III. MILITARY SERVICE TAUGHT ME TO PUT THE TEAM FIRST.

That leads me to a second lesson: Military service taught me that you can only be as good as the team around you. A meeting with a foreign leader doesn't just involve the handful of officials in the room. It requires hundreds of people—from embassy staff, to policy experts, to security officers, and more.

The Army taught me that effective leadership means setting a clear mission and a good example, while empowering each individual to follow suit.

For those of you who go on to lead men and women in the Armed forces, I want you to know that there are few greater responsibilities, or greater honors.

After I graduated West Point, I was put in charge of a platoon of 30 soldiers in the 2nd Armored Cavalry Regiment.

You just heard from one of them: Specialist Leafblad.

He told you his side of the story, now I'll tell you mine.

Specialist Leafblad had entered the Army out of high school. He confessed to me that he had never tried too hard in school.

He seemed to be struggling to find his sense of direction. But I could tell he was bright. I saw something special in him, if I could just find a way to inspire and motivate him.

Over time, I trusted him with more and more responsibility. The more

I gave him, the more he proved he could handle.

When he came to me one day and said he wanted to return home and give college a try, I encouraged himeven though I knew it would be a loss for the platoon. I knew he would continue serving America in new ways.

He didn't let me down.

When I received his letter a couple years ago recounting his many successes—from earning his law degree, to serving for 11 years in his state attorney's office taking down violent criminal gangs—I wasn't surprised in the slightest.

He wrote, "Not a day goes by that I don't use a skill or an idea that I learned from one of my mentors in the Army."

This fills me with great pride. Who knows how many lives Eric has gone on to save over the years through his work. Best of all, he's become the director of training for his whole Attorney's office, which means he is now the mentor for new generations of public servants.

It's a powerful reminder of how each of you as future Military officers can change lives for the better—and cause a ripple effect of positive impacts for our country.

At the CIA, and now at State, I've continued to identify talent, reward hard work, and encourage each person to be the best they can be. Because I know it will pay dividends for America.

IV. MILITARY SERVICE TAUGHT ME THE VALUE OF AMERICAN FREEDOM.

I'll highlight one more lesson I learned from my military service, and

it's the most important of all. I learned that America is an exceptional nation... with exceptional values... that must be defended with exceptional courage.

I was reminded of this in Berlin last week. I remembered being a young soldier while the wall stood, and seeing the despair that had taken root on the other side of the Iron Curtain. I witnessed the thin barrier between freedom and tyranny—and America's role in ensuring that freedom wins.

I carry that lesson with me today as our administration works to defend freedom in a post-Cold War era.

We find ourselves in a competition of ideas around the world. Other great powers actively promote their authoritarian models worldwide as alternatives to the American way. The Trump Administration is pushing back in favor of Americanism.

From Europe to Latin America to the Indo-Pacific, we have mobilized our democratic partners to stand with us on the side of freedom.

From NATO to the UN, we have worked to re-focus international institutions on their original purpose of promoting democracy and human rights.

From persecuted Christians in the Middle East to Uighur Muslins in China, we have demanded religious liberty and defended unalienable rights for the oppressed.

I have traveled to no fewer than 55 countries—many of which had not been visited by a Secretary in decades—to deliver a message that America is determined to be a force for good.

V. CONCLUSION: ANSWERING THE CALL

This life isn't easy. I can't remember what it's like to not have jet lag!

But I chose public service out of a responsibility I feel to the generations before me, and to the generations after.

Veterans Day is a reminder of the sacrifices made down through the years, from Civil War to World War to Cold War, to defend the American ideal.

Already, your generation has stepped up to defend it too. Many who fight today in the Middle East are too young to remember 9/11, yet they bravely answer the call to defeat terrorism.

Should you have the honor of serving, I pray that you learn the lessons that I learned—and allow them to inform a lifetime of giving to America.

Your generation will need you. In your lifetimes, American liberty won't just face a threat from competition abroad, but also from complacency at home. From what Lincoln called "the silent artillery of time."

It is human nature to forget the precious value of what previous generations fought and died for. A natural gravity is constantly pulling us away from our founding, toward false promises of progress. It is not enough to fly straight. You have to actively steer back toward the founding, toward our original ideals of limited government, individual liberty, and unalienable rights.

That requires courage and leadership from those who know what it means to pay a price for freedom.

Happy Veterans Day, and God bless you.

WINNER: **NONPROFIT**

"One Leash, Two Lives"

By Raegan Bartlo for Danique Masingill, President and Founder, Leashes of Valor Delivered at Leashes of Valor Fundraising Event, Spotsylvania, Virginia, September 16, 2019

Imagine for a moment that you host your child's birthday party, but the unpredictability derails you so much that you seek the solace of your bedroom.

Imagine not attending your child's sporting event because the commotion and intensity of competition cause you to lose control of your senses and emotions.

Something as simple as shopping for groceries increases your anxiety to the point that you cannot leave your home.

You come home from a business trip, but don't recognize the world around you.

You don't recognize how you fit into this world.

You don't know how to function in a place that should be a source of comfort.

Imagine how paralyzing this can be – not being able to relate to family or friends:

not being able to play with your child in the yard;

not being able to do simple things such as go to the grocery store,

enjoy a movie or have a barbeque with the neighbors.

Can you feel it? Can you feel your stress and anxiety escalate to irritation?

Can you see your spouse struggling to help you, to reconnect with you?

And all of this is out of your control.

No matter what you do, you cannot fix this on your own, which makes things so much worse because you feel weak.

Very simple tasks...

The ones we do every day that feel like a normal routine...

To veterans with PTSD and traumatic brain injuries...

They are daily, raging battles.

The stress and anxiety of the scenarios I just took you through play

over and over again for veterans and people with PTSD and traumatic brain injuries.

My friend and fellow veteran, Rob, fought this raging battle every single day before he came to us at Leashes of Valor.

We paired Rob and with Service Dog Monsoon, a white Labrador Retriever donated to us by a breeder. Monsoon's calm, relaxing demeanor made him Rob's perfect battle buddy. Together they trained and formed a bond for 16 days.

Rob says he hasn't felt this free or comfortable in years.

Because of our program and Monsoon, Rob is now able to function in public with his little girls. In the past, without his service dog, social anxiety could be overwhelming. Public outings were very short and curt. Now, Rob can take his daughters to Build-a-Bear for hours to build precious memories with Monsoon by his side.

Monsoon enables Rob to be present with his family and feel more comfortable doing everyday tasks. Proof that a dog can help reestablish family dynamics.

So, let me tell you a little more about our program and what makes it so successful.

Leashes of Valor is a national nonprofit organization, founded by veterans working to help veterans, headquartered in rural Virginia. We provide customtrained service dogs for each veteran free of charge.

Our peer-to-peer system is a tough love, brotherly love, I-got-your-back kind of process. This support system feels familiar to veterans because it simulates the support they felt from their unit members in the field. It's the support they need to have a breakdown so they can breakthrough.

The environment we provide fosters the opportunity for each warrior going through our program to be part of the solution to their recovery. As you can imagine, this is very empowering. Warriors and their professionally selected service dogs go through a 16-day, in-house training program located on the LOV farm. Their bond strengthens as they prepare to take on the world together.

Where do our dogs come from? Well, this is a true "who rescued who" scenario.

As with Monsoon, we receive some dogs donated from breeders.

We also select shelter dogs, hence our motto—1 leash saves 2 lives.

Let me share with you another LOV story... Justin and Tango...

Justin returned from serving several deployments to the family ranching business in Montana. He struggled with PTSD and other injuries and over the years sought various treatments and therapy. He came to us because he was afraid of his anger. His hatred of himself fueled a rage he feared he could not control. He had a breakdown in front of his dad and farm boys. The ranch is a family business, so it was imperative to his livelihood and his family that he get help.

The more Justin tried to handle things himself, the worse things got.

Enter Tango...the dog who NEV-ER leaves Justin's side. (Picture on screen or personal testimonial video)

We rescued Tango from the Spotsylvania SPCA. Tango was an exuberant lab mix with a love to work that needed to be channeled. He was willing, ready, and able, so we brought him to the LOV facility for training. We also learned he was a super snuggler! Tango was the perfect match for Justin because Tango needed a sense of pur-

pose. He needed a job. Justin needed a dog that could be on a farm and interact with his small children. Tango fit the bill.

Now with Service Dog Tango by his side, Tango allows Justin to ground himself in situations. For example, Justin enjoyed his first July 4th celebration with his family and the entire community. Tango allowed him to be present in the moment, providing Justin the calm balance he needed.

Very often, Justin spends hours alone in the tractor on his farm. Isolation and loneliness set in, or worse, intrusive thoughts such as loss of a fellow service member.

You know how thoughts can rage through your head after a bad day at work and you're just furning sitting in traffic? Now imagine that 100 times worse, spinning out of control.

Tango rides with Justin in the tractor. He keeps Justin in the now, focused in the moment. Justin can function because of Tango. He participates in community plays, sets up the town Easter egg hunt with Tango by his side. One leash...two lives...

So, who are we and why did we establish Leashes of Valor?

We—myself, my husband Matt, and our partner Jason—are all veterans with disabilities that want to help our veteran brothers and sisters live their best lives.

Due to combat, both Matt and Jason have PTSD and TBI.

For our veterans going through the program, we provide comfort and safety in being with people who relate to where they've been, their daily struggles, and where they want to be.

This is total emersion therapy for our veterans and dogs. We teach them how to be and live in common situations, such as going to children's sporting events, with their trained service dog by their side. During intense or isolating situations, the dog provides the balance and companionship the veteran needs sometimes by simply asking for a pet on the head. Each dog is custom trained to alert its veteran to his or her specific trigger.

What does this mean?

We can't see PTSD. We, as humans can't. We can only see the consequences.

Think of the dog as a prosthetic for the brain. Each veteran may not only have a different trigger but also display a different reaction to the same situation.

PTSD is like a fingerprint—although our military veterans may be in the same explosion, their reactions to that same situation can be very different.

Dogs are first engaged in basic obedience training, then they go to advanced training to take their public access test. They must pass this test before they are paired with a veteran.

Once paired with a veteran, our certified trainer works with the team of two so that the dog learns its veteran's "tell" that he or she is having a problem. The dog then learns a behavior interruption technique to alert the veteran to the early physiological stages of a possible PTSD reaction. For example, foot-tapping, ring twisting, beard pulling—these are all self-soothing behaviors.

We've learned through experience that smaller groups produce the best outcomes. Our facility currently only houses one veteran at a time in a private cottage. Our goal is to house three veterans at a time. This small group atmosphere allows our veterans to connect with others having the same struggle, while also allowing each to have restful bonding time with their dog. They almost always skype with family so the family can also begin transitioning to a new life together and meet their new family member.

So far, we've been able to help a few veterans, but we want to help more.

We already have five more veterans and dogs booked for training through 2020.

There is no cost to veterans going through the program. They have paid their price through their service. Leashes of Valor provides food, lodging, and therapy sessions while on site. We continue providing support when they go home.

Our vision is to host four veterans a month. We plan to expand our facilities to a training center, veterans' quarters, and larger kennels for our dogs. (Picture on screen or display in person).

We hold several fundraisers a year and sponsors are appreciated and welcomed at our annual golf tournament. But the needs of our veterans and service dogs continue.

How can you help? In several ways... Donations—no donation is too small and we appreciate anything you can do.

You can guy a veteran going through emersion training a meal. Ways to order are provided on LOV social media pages.

We provide the supplies veterans need to care for their dogs for the dog's entire life. Keep in mind this may be the first dog they have ever owned. So, another way to contribute is through our Amazon Wish list. You'll find dog food, service vests, poop bags, bowls, and anything else they may need to be successful and healthy.

And finally, something that costs nothing but can be an incredible contribution...

Follow us on social media—YouTube, Instagram, Facebook, LinkedIn, etc.

Help us spread the word so that veterans and their families know this resource exists. It doesn't cost anything but could save someone's life by sharing the Leashes of Valor story.

Thank you for having me here today. Thank you for helping our veterans and dogs in need.

One leash saves two lives.

With that, I'm happy to take any questions.

WINNER: **Transportation**

"Why We Need to Build a Better Illinois"

By John Patterson for John J. Cullerton, Illinois Senate President

Transportati

Delivered at the Innovations in Construction, Asphalt & Transportation 2019 Conference, East Peoria, Illinois, April 10, 2019

When I'm not being Senate President, I'm a partner at the law firm Thompson Coburn.

We have beautiful office space in Chicago.

37th floor downtown just off the lakefront.

From the conference room, there's a picturesque view out over Lake Michigan.

I walked into that conference room just after lunch on Monday, February 11 and, looking out that window, I saw something I'd never seen before.

All along Lake Shore Drive, vehicles were just sitting there.

Not crawling in Chicago traffic.

They were stuck.

Stopped.

Going nowhere.

They were backed up from the river to the museum campus.

All around them vehicles were streaming onto side streets throughout downtown.

It looked like an ant farm where one route is blocked and the entire colony suddenly diverts to every other possible path.

My staff hopped on Twitter and quickly learned that just a few moments earlier a structural emergency had been declared and the north-bound lanes of Lake Shore Drive shutdown.

A section of the roadway carrying traffic over the Chicago River suffered a structural failure and dropped half a foot. The problem was cracks in structural steel girders on the underside of the viaduct at the expansion joints.

Crews from F. H. Paschen (pronounced: F. H. "passion"), Metropolitan Steel and CTA ironworkers worked 12-hour shifts to shore up the roadway. It's a credit to everyone involved that the situation was corrected and the

roadway re-opened to traffic only 26 hours after it was closed.

I don't know how many of you are aware of how this structural failure was discovered, but it's a good story.

On the morning of February 11, a city crew was sent to replace a streetlight pole near the Lake Shore Drive viaduct.

One of the crew happened to look up and noticed a problem: A giant crack in a support beam holding up a section of Lake Shore Drive.

Thankfully, that worker said something.

Word quickly went up the chain of command and bridge engineers were on the scene and shut down the road.

There were no reports of injuries or vehicles damaged.

Now, we have enough problems in Illinois without imagining what else could go wrong.

But in a situation like this, I can't help but wonder: What if that crew hadn't been there? What if that worker hadn't said anything? What if he'd simply been looking elsewhere and not noticed?

Lake Shore Drive handles 120,000 cars a day.

It's frightening to think of what could have happened.

Thankfully it didn't.

But here's what we know about that specific elevated section of road.

It was constructed in 1986. The Illinois Department of Transportation last inspected it in June of 2017. It was deemed to be in fair or satisfactory condition. However, this type of structure doesn't meet current federal highway administration requirements for new bridges and is considered functionally obsolete.

There were some minor cracks and deterioration reported in the 2017

inspection, and it was scheduled for another review this coming summer.

Extreme temperature swings are the likely culprit, turning minor cracks into a structural emergency. Remember, this winter Chicago saw temperatures fluctuate from minus-20 to 50 above within just a couple days.

That takes its toll on aging structures. And aging structures is something we have a lot of in this state.

Last week, the American Road and Transportation Builders Association published its annual report regarding the condition of bridges across the country.

With 2,273 structurally deficient bridges, Illinois ranked 20th worst in the nation for percentage and the fourth worst in the nation for the sheer number. The estimated price tag for repairs was pegged at \$4.8 billion.

For the record, I feel the need to note that Iowa ... which I'm often told is filled with nothing but good government and responsible finances ... is also apparently filled with bad bridges. Iowa was the worst in the nation with more than 4,600 structurally deficient bridges, which I can only assume must be every bridge in Iowa.

But here in Illinois, we have serious problems that need to be addressed.

The Interstate-80 bridge over the Des Plaines River in Joliet recently has become a focal point.

Perhaps you've seen the billboard cautioning motorists to "cross bridge at your own risk."

Subtle ... but it gets the point across.

The twin spans of the interstate bridge are two of the worst rated bridges in the state.

The westbound span is rated at 6 out of 100

The eastbound is rated at 7.4 out of 100.

Together, they carry more than 85,000 vehicles a day including an ever-growing number of tractor trailers heading in and out of the region's massive distribution centers.

Local officials have asked for emergency funding and begun crisis planning for a worst-case scenario shutdown, which would be economically devastating to the area.

Now, I could stand up here for hours and hours going through the bridges that need to be repaired or replaced.

And that's before you even get into the roads in major need of repairs and the massive backlog of deferred maintenance on university campus buildings and other public facilities.

We all know the solution.

The state needs to come up with a way to raise money ... a lot of money ... to invest in roads, bridges and other infrastructure.

Let me be clear: I support doing that. Always have.

A decade ago we were in a similar situation.

We'd gone too long without investing in infrastructure.

The project backlog was reaching crisis status.

And so, upon becoming Senate President in 2009, one of the first things I did ... after we impeached the governor ... was pass a construction program.

We did it because our infrastructure had been neglected.

And we did it—with Republican and Democratic support—because we wanted to send a message that state government could function again.

2009's Illinois Jobs Now program put thousands of people to work. It made Illinois better. It's why we don't have as many bad bridges as Iowa.

It was a \$31 billion federal, state and locally funded program.

Over six years, Illinois built and repaired nearly 9,000 miles of roads and 1,475 bridges.

We invested \$3 billion to build, repair, and replace schools across Illinois.

We invested in rail and public transit, grade separations, housing, water projects, port improvements, dam

safety, military facilities, broadband deployment and high-speed rail from Chicago to St. Louis.

Here's how we raised the money:

We increased vehicle registration fees, title fees, license plate transfers and. Driver's license fees.

We applied the full state sales tax to candy, soft drinks and beauty aids.

We increased taxes on beer, wine and liquor.

We privatized the lottery, and we legalized and taxed video gaming.

And we increased fines on overweight vehicles.

Those weren't easy things to do. But the time had come and the case had been made. And so we found support on both sides of the aisle.

Now, 10 years later, we find ourselves in a similar position.

Again, I support construction spending.

I want it to happen.

But there are two things that need to occur for that to be a reality.

First, the General Assembly must approve putting the governor's Fair Tax constitutional amendment on the ballot.

Until we get our fiscal house in order, there's not going to be a capital bill. That's the harsh reality of where we are.

Illinois is one of the few states that still has a flat income tax. It does not reflect our economy or our economic needs. That antiquated tax system, mandated by the 1970 Illinois Constitution, is why our budget careens from one crisis to the next. We are unable to address our short-term or our long-term financial needs given the system we have.

The governor's plan gets rid of the constitutional flat tax requirement. We would replace the current tax system with a set of tax brackets that would result in 97 percent of Illinoisans seeing no increase and likely some kind of tax cut.

Now for the millionaires in the room, I'll be honest, you'll pay more.

I'm OK with that, and I think voters will be too. It's how most other states' tax systems work.

Governor Pritzker's entire four-year plan for Illinois hinges on that amendment being approved by voters. So far, the credit rating agencies have held off on downgrading the Illinois to junk bond status to see if it happens.

Now, the first step in this process is for the House and Senate to agree to put the question to voters. That's how constitutional amendments work.

If we can't get an amendment out of the General Assembly and onto the 2020 ballot, there's not going to be big infrastructure investment plan.

For starters, when we get downgraded to junk status it'll be really hard to borrow money to finance the projects.

So, I'm here to ask for your support for the Fair Tax amendment.

We have a real opportunity to finally make a change in Illinois.

Then there's the second point: How do we pay for all this construction we want to do?

The Fair Tax is all about stable funding for education, higher education and paying off our pension debts and overdue bills. Those dollars are already committed.

Financing a construction program will require more revenue and more tough votes.

I need your help in making the case that it's worth it.

I need your help because right now public support isn't there.

And if public support isn't there, it makes it hard for lawmakers to vote "yes."

I'm sure someone's thinking: Just raise the gas tax.

That would make sense. The state's gas tax hasn't been raised in nearly 30 years.

Well, there's a reason for that. People don't like gas taxes. It's a commodity almost everyone uses and no one wants to pay more for.

A recent poll by AAA (triple A) found 61 percent of Illinoisans believe more needs to be spent maintaining roads and bridges.

But when asked if they'd be willing to pay more in taxes and fees to maintain those roads and bridges, 74 percent said "no."

My point is there remains public hostility toward paying for the roads that the public also openly acknowledges need to be repaired.

Trust me, it's hard to get publicly elected officials to vote for something that they know full well the public opposes.

That's the other area where we could use some help in trying to calm fears within communities and get the discussion focused on the needed improvement.

When you have the opportunity, talk about why this investment is needed. Writer letters to the editor. Do social media posts. Start a dialogue with community leaders.

We need to shift the discussion away from the negatives of taxes and onto the positives of work getting done and jobs being created.

It's encouraging that the Illinois Chamber of Commerce stepped up and supported a 25 cent increase in the state's motor fuel tax to fund construction.

Local 150 Operating Engineers have also backed a separate idea for a motor fuel tax increase for infrastructure.

It helps to have labor and business talking about the same issues from the same side.

We've cleared these hurdles in the past. But it takes a lot of work.

The more you can do to help build support within your industries and

communities, the easier it gets for a local lawmaker to vote yes.

So, in closing ...

I want to thank Dr. Amir Al-Khafaji for once again putting together this tremendous conference.

It reaffirms our leadership position as a transportation hub for the world.

And it restores my confidence that if we work together, we will build a better Illinois.

Because I don't want to trust the future of our transportation network to the off chance that a light pole crew will be there to catch the next emergency.

Thank you for all that you do to make Illinois successful and for the opportunity to speak to you this morning.

WINNER: CONTROVERSIAL OR HIGHLY POLITICIZED TOPICS

"Good for Europe and Good for America"

By Mark Morris for Jens Stoltenberg, Secretary General of NATO

 $/\!/$

Delivered at the Joint Meeting of the United States Congress, Washington, D.C., April 3, 2019

Madam Speaker,
Mr Vice President,
Honourable members of the
United States Congress,

Ladies and gentlemen.

I am really truly honoured and grateful for the privilege of addressing you all today.

And to represent the 29 members of the NATO Alliance.

70 years ago, tomorrow, NATO's founding treaty was signed in this great city.

On that day, President Truman said, "We hope to create a shield against aggression and the fear of aggression;

a bulwark which will permit us to get on with the real business of government and society;

the business of achieving a fuller and happier life for all our citizens."

Our Alliance was created by people who had lived through two devastating world wars.

They knew only too well the

horror, the suffering, and the human and material cost of war.

They were determined that this should never happen again.

And they were also determined to stand up to the expansion of the Soviet Union.

Which was taking control of its neighbours.

Crushing democracies.

And oppressing their people.

So, they founded NATO.

With a clear purpose.

To preserve peace and to safeguard freedom.

With an iron-clad commitment by all members of the Alliance to protect each other.

They made a solemn promise.

One for all and all for one.

This commitment has served us well.

Peace has been preserved.

Freedom maintained.

Yes, Allies have been involved in conflicts in different parts of the world.

And Allies have suffered the pain of terrorist attacks.

But no NATO Ally has been attacked by another country.

The Cold War ended without a shot being fired in Europe.

And we have experienced an unprecedented period of peace.

So, the NATO alliance is not only the longest lasting alliance in history.

It is the most successful alliance in history.

Ever since the founding of our Alliance in 1949, every Congress, every American president, your men and women in uniform, and the people of the United States of America, have been staunch supporters of NATO.

America has been the backbone of our Alliance.

It has been fundamental to European security and for our freedom.

We would not have the peaceful and prosperous Europe we see today

without the sacrifice and commitment of the United States.

For your enduring support, I thank you all today.

So NATO has been good for Europe. And NATO has been good for the United States.

The strength of a nation is not only measured by the size of its economy.

Or the number of its soldiers.

But also by the number of its friends.

And through NATO, the United States has more friends and allies than any other power.

This has made the United States stronger, safer, and more secure.

Madam Speaker, Mr. Vice-President, It's good to have friends.

Yesterday as I flew over the Atlantic, I looked out of my window at the ocean below.

The great ocean that lies between our two continents.

The Atlantic does not divide us. It unites us.

It binds us together.

And for Norwegians like me, the Atlantic Ocean defines who we are.

Indeed, it was a Norseman, Leif Eriksen, who was the first European to reach American shores, almost a thousand years ago.

A fact that more people would know... if he had not left so quickly!

And decided not to tell anyone about it!

For adventurers like Leif Eriksen, the Atlantic Ocean was never a barrier.

Rather, it was a great blue bridge to new lands and new possibilities.

For millions of Europeans, it has been a bridge to freedom, sanctuary, and hope.

My grandparents were among them. My mother was born in Patterson, New Jersey.

And I lived part of my childhood in San Francisco.

This has given me a deep sense of kinship with this wonderful country.

A kinship that has only grown throughout my life.

I remember well, during the Cold War, when I was a young conscript in the Norwegian army.

Our forces were trained and equipped to hold the line.

And Norway is actually bordering the Soviet Union in the Cold War.

We knew that we could not take on the might of the Soviet Union alone.

But we also knew that we were not alone.

We knew that, if needed, our NATO Allies, led by the United States, would soon be there with us.

We enjoyed a level of security that only our transatlantic Alliance could provide.

So, thanks to NATO, as a young man during the Cold War I felt safe.

And that says something about the strength of our Alliance.

Madam Speaker,

Mr Vice President,

Members of Congress,

At the entrance to the NATO headquarters in Belgium, there are two monuments.

One, a piece of the Berlin Wall. Designed to keep people in and ideas out.

It failed.

It failed because the ideas and the values of those who built it were less compelling and less powerful than ours.

Because we, as NATO, were resolute.

We stood together and would not back down.

The other monument is a twisted steel beam from the North Tower of the World Trade Centre.

A memorial to the ordinary people going about their business on an ordinary day when the unthinkable happened.

A memorial to the 2,977 people who lost their lives on 9/11.

A reminder of how all NATO Allies stood with the United States in its hour of need.

One monument is a symbol of freedom.

The other a symbol of solidarity. Both are symbols of NATO.

Who we are and what we stand for.

What so many of our brave men and women have fought and sometimes died for.

But not in vain.

And not alone.

The men and women of our armed forces have served together over the decades.

This includes actually also many of you in this room, in this Congress, and in my delegation.

I pay tribute to you and to all those who serve in the defence of freedom.

There is no higher cause than freedom.

And in these two monuments we see the challenges we have overcome as an Alliance.

We deterred the Soviet Union during the Cold War.

Stopped wars and atrocities in the Balkans.

Fought terrorism from Afghanistan to the Middle East.

Welcomed the newly free nations of Central and Eastern Europe into our Alliance—helping to spread democracy, peace and prosperity.

And NATO's door remains open.

This year the Republic of North Macedonia signed the accession protocol.

And with your support, North Macedonia will soon become the thirtieth member of our Alliance.

So, what started in 1949 with 12 members, has proven a powerful force for peace.

An Alliance that others strive to join. Showing the historic success of NATO.

But as you know, success in the past is not a guarantee of success in the future.

We have to be frank...

Questions are being asked on both sides of the Atlantic about the strength of our partnership.

And yes, there are differences.

We are an Alliance of many different nations.

With different geography, history and political parties.

Republicans and Democrats.

Conservatives and Labour.

Independents, greens and many more.

This is democracy.

Open discussion and different views are not a sign of weakness.

It is a sign of strength.

So, we should not be surprised when we see differences between our countries.

Today there are disagreements on issues such as trade, energy, climate change, and the Iran nuclear deal.

These are serious issues and serious disagreements.

But we should remember that we've had our disagreements before.

The Suez Crisis in 1956.

The French withdrawal from military cooperation in NATO in 1966.

And the Iraq War in 2003,

Which was strongly supported by some Allies.

And equally strongly opposed by others.

The strength of NATO is that despite our differences, we have always been able to unite around our core task.

To defend each other.

Protect each other.

And to keep our people safe.

We have overcome our disagreements in the past.

And we must overcome our differences now.

Because we will need our Alliance even more in the future.

We face unprecedented challenges, challenges no one nation can face alone

The global balance of power is shifting.

The fight against terrorism is a generational fight.

We have only just seen the beginning of the threats in cyber space.

Artificial intelligence, quantum computing, and big data could change the nature of conflict more fundamentally than the Industrial Revolution.

And we will need to continue to deal with a more assertive Russia.

In 2014, Russia illegally annexed Crimea.

The first time in Europe that one country had taken part of another by force since World War Two.

We see a pattern of Russian behaviour.

Including a massive military build-up from the Arctic to the Mediterranean and from the Black Sea to the Baltic.

The use of a military-grade nerve agent in the United Kingdom.

Support for Assad's murderous regime in Syria.

Consistent cyber-attacks on NATO Allies and partners, targeting everything from Parliaments to power grids.

Sophisticated disinformation campaigns.

And attempts to interfere in democracy itself.

NATO has responded with the biggest reinforcement of our collective defence in decades.

For the first time, we have combatready troops deployed in the east of our Alliance.

We have increased the readiness of our forces.

Tripled the size of the NATO Response Force.

Modernized our command structure. Bolstered our cyber defences.

And we have stepped up support for our close partners, Georgia and Ukraine, sovereign nations with the sovereign right to choose their own path.

We do all of this not to provoke a conflict.

But to prevent a conflict.

And to preserve the peace.

Not to fight, but to deter.

Not to attack, but to defend.

There is no contradiction between deterrence, defence and dialogue.

We do not want to isolate Russia.

We strive for a better relationship with Russia.

But even without a better relationship, we still need to manage a difficult one.

So, we need to talk.

And we do talk.

To reduce risks, to avoid incidents, accidents and miscalculations.

We also need dialogue in order to work for arms control.

My generation was shaped by the deployment of thousands of nuclear missiles in Europe in the 1980s.

Missiles capable of destroying our cities and killing millions of people in moments

Thanks to the vision and leadership of President Reagan and Premier Gorbachov, the INF Treaty put an end to all these weapons.

But today, they are back.

Russia has deployed new missiles in Europe.

They are mobile.

Hard to detect.

Nuclear capable.

Cut the warning time to just minutes.

And reduce the threshold for the use of nuclear weapons in an armed conflict.

NATO's position is united and clear...

Russia is in violation of the INF Treaty.

There are no new American missiles in Europe.

But there are new Russian missiles.

I continue to call on Russia to return to compliance with the INF Treaty.

But so far Russia has taken no steps to do so.

And time is running out.

We do not want a new arms race.

We do not want a new Cold War.

But we must not be naive.

An agreement that is only respected by one side will not keep us safe.

So we must also prepare for a world without the INF Treaty.

We will be measured and coordinated.

We will not mirror what Russia is doing.

NATO has no intention of deploying land-based nuclear missiles in Europe.

But NATO will always take the necessary steps to provide credible and effective deterrence.

Madam Speaker,

Mr Vice President,

The fight against terrorism also demands our collective effort.

The attacks on 9/11 made that clear. NATO's response to those attacks was swift.

Within 24 hours, and for the first and only time in our history, we invoked Article 5 of the Washington Treaty.

The collective defence clause, which states...

"an armed attack against one... shall be considered an attack against them all".

So, 9/11 was not only an attack against the United States.

But against all NATO Allies.

Within days, NATO aircraft were patrolling American skies.

And in the wake of 9/11, NATO soldiers went to fight side-by-side in Afghanistan.

To prevent that country from ever again becoming a safe haven for terrorists, who could attack us here at home.

Over the years, hundreds of thousands of troops from Europe and Canada have served in Afghanistan.

Over a thousand have paid the ultimate price.

And many more have been seriously wounded.

We honour their service and their sacrifice.

NATO remains in Afghanistan today. To fight terrorism and to train Afghan forces.

Our goal is not to stay there forever. We should not stay any longer than is necessary.

We went in together.

We will decide on our future presence together.

And when the time comes, we will leave together.

NATO fully supports the peace process.

It must pave the way for Afghan reconciliation.

There can only be peace, if Afghanistan stays free from international terrorists.

And for peace to be sustainable it must build on our achievements.

NATO has created the conditions for social and economic progress.

Bringing education and human rights to women and girls.

Their rights must be preserved.

NATO is not only fighting terrorism in Afghanistan.

We are also part of the Global Coalition to Defeat ISIS.

The Coalition has made remarkable progress

Once, ISIS controlled an area roughly the size of Virginia.

And imposed their twisted ideology on millions.

They beheaded people.

Burned people alive.

And traded women as sex slaves.

We should never forget their brutality.

And thanks to American leadership and our collective efforts, we have stopped this brutality, and millions of people have been liberated.

But our work is not done.

That is why NATO is stepping up our training of Iraqi forces.

So, they can better defend their country.

And make sure that ISIS can never return.

That is also why NATO supports our partners in the Middle East and North Africa.

Helping them to build-up their intelligence services, border security, cyber security and special-operations forces.

Training local forces and building local capacity are among the best weapons we have in the fight against terrorism.

Prevention is better than intervention. Madam Speaker,

Mr Vice-President,

Some of you here today will have been directly affected by terrorism.

You may have lost friends and loved ones.

You know the reality of terrorism.

I know it too.

I was Prime Minister of Norway on the 22nd of July 2011.

A date that will live in infamy in the history of my country.

That day a terrorist detonated a bomb outside my office.

Killing eight people and injuring many more.

He then went to the island of Utøya. Where young people were enjoying a summer camp.

He killed a further 69 people.

Most of them teenagers with their whole lives ahead of them.

It was the darkest day in Norway since the Second World War.

It was the darkest day of my life. Terrorism comes in many forms.

Some perpetrators misuse religion.

Others misuse political ideology.

They claim to be different from each other, fighting for different causes.

But they are all the same.

They believe in hatred, violence, and killing innocent men, women and children.

They are nothing more than cowards.

Terrorists attack our freedom, our values and our way of life.

Our answer must be more openness and more democracy.

Our values will prevail.

Freedom will prevail over oppression.

Tolerance over intolerance.

And love will always prevail over hate.

I see this in the flowers laid outside the mosques in Christchurch, New Zealand.

I see this in the lives led by the young survivors of the attacks in Norway.

And I see this in New York and Washington.

Two indomitable cities.

Cities that were not intimidated.

Not defeated.

But which rose stronger than ever from the horror of that September morning.

Madam Speaker,

Mr Vice-President,

NATO is a strong alliance.

But to remain a strong alliance, NATO must be a fair alliance.

In an ideal world, we would not need to spend any money on defence.

But we do not live in an ideal world.

Freedom has enemies, and they need to be deterred.

And if deterrence fails, we need to fight.

Hitler could not have been stopped with peaceful protest.

Stalin could not have been deterred with words.

ISIS could not have been defeated with dialogue.

Future enemies of freedom may choose violence again.

Our desire for a peaceful world is simply not enough.

We must act—and invest—to make it so.

NATO Allies must spend more on defence.

This has been the clear message from President Trump.

And this message is having a real impact.

After years of reducing defence budgets.

All Allies have stopped the cuts.

And all Allies have increased their defence spending.

Before they were cutting billions. Now they are adding billions.

In just the last two years, European Allies and Canada have spent an additional 41 billion dollars on defence.

By the end of next year, that figure will rise to one hundred billion.

This is making NATO stronger.

That money allows us to invest in the new capabilities our armed forces need.

Including advanced fighter aircraft, attack helicopters, missile defence and surveillance drones.

This is good for Europe, and it is good for America.

America's NATO Allies provide important capabilities.

Including tens of thousands of intelligence personnel and cyber experts.

Giving the United States better eyes and ears where you need them, from tracking submarines in the Arctic to taking down the cyber network of ISIS.

And Europe provides the US with a platform to project power around the world.

Last year, I was in Fort Worth, Texas.
I saw how industries from many
NATO allies are working together to
produce next generation strike-fighter

NATO has always had a technological edge.

To keep that edge, we must innovate and capitalize on the ingenuity of our industries and our best minds.

On both sides of the Atlantic.

This will continue to provide us with advanced capabilities.

And create jobs in the United States, Canada and Europe.

So our transatlantic bond is not just about security.

It is also about prosperity.

It is not by chance that Article 2 of the Washington Treaty encourages economic collaboration between our nations.

Europe and America have long been, by far, each other's largest trading partners.

Creating millions of jobs on both sides of the Atlantic.

Generating more than three billion dollars a day in trade.

Injecting trillions of dollars into our economies.

There is more wealth, greater health, better education and more happiness, thanks to the bond between our two continents.

Madam Speaker,

Mr. Vice-President,

The ultimate expression of burden sharing is that we stand together.

Fight together.

And, sometimes, die together.

I have visited Arlington National Cemetery to pay tribute to all those American soldiers who have given their lives.

Many of them in defence of Europe. Two World Wars and the Cold War

Two World Wars and the Cold War made it clear how important America is to the security of Europe.

And equally, that peace and stability in Europe is important to the United States.

Our Alliance has not lasted for seventy years out of a sense of nostalgia.

Or of sentiment.

NATO lasts because it is in the national interest of each and every one of our nations.

Together, we represent almost one billion people.

We are half of the world's economic might.

And half of the world's military might.

When we stand together, we are stronger than any potential challenger—economically, politically and militarily.

We need this collective strength.

Because we will face new threats.

And we have seen so many times before how difficult it is to predict the future

We were not able to predict the fall of the Berlin Wall.

The 9/11 attacks.

Or the rise of ISIS.

Or Russia's illegal annexation of Crimea.

Since we cannot foresee the future, we have to be prepared for the unforeseen.

We need a strategy to deal with uncertainty.

We have one.

That strategy is NATO.

A strong and agile NATO reduces risks.

And enables us to deal with surprises when they happen.

And they will happen.

NATO is the most successful Alliance in history because we have always been able to change as the world changes.

And because, despite our differences, we are united in our commitment to each other.

NATO is an alliance of sovereign nations.

United by democracy, liberty and the rule of law.

By a person's right to live their life in the pursuit of happiness.

Free from oppression.

Values that lie at the heart of the United States.

And at the heart of NATO.

As President Eisenhower, NATO's first Supreme Allied Commander, said,

"We are concerned not only with the protection of territory... but with the defence of a way of life."

Europe and North America are not separated by the Atlantic Ocean.

We are united by it.

And just like the Atlantic, NATO unites our continents.

Our nations.

And our people.

It has done so for 70 years.

And today we must do everything in our power to maintain that unity for future generations.

Because come what may,

We are stronger and safer when we stand together.

Madam Speaker, Mr. Vice President, It is good to have friends.

Thank you.

WINNER: **DIVERSITY**

"Shaping our Future"

By Rosemary King for Roberto Jiménez, CEO, Mutual Housing California Delivered in Sacramento, California, November 19, 2019

Thank you, Cathy, and I too would like to welcome all of you here today.

My name is Roberto Jimenez and I became the CEO of Mutual Housing California about 2 years ago. I'm eager to share my thoughts this morning on "Shaping our Future," the theme of our breakfast today.

I'll begin not with the future, but with the past by sharing a family story.

In the mid-1950s, my parents decided to move from New Mexico to Oregon. They packed up, sold their home, and headed north in our blue Chevrolet Coupe. My Mom, who was pregnant, sat uncomfortably in the front passenger seat. My brother Gary and sister Kathleen (or "Kata" as we called her) in the back.

After endless hours of driving, my parents decided to stop for the night. They had been traveling through the desert on a hot August day, and the blue Coupe didn't have air conditioning. My parents found a roadside hotel with a "vacancy" sign out front. My Dad hopped out, went in, but came back empty handed. He shrugged saying there were no rooms available.

Dad drove on and the same thing happened at the next hotel. Again the sign outside said "vacancies," but the hotel manager turned my family away.

After striking out a third time, my mother convinced him that she should give it a try. Mom, cradling a big, round belly, carefully lifted herself out of the sticky, vinyl seat. She slowly made her way inside the small office.

I don't know what she said of course, but the hotel manager must have taken pity on her, a young pregnant woman, not to mention Gary and Kata staring wide-eyed out the back-seat window. The hotel manager gave us a room.

When I think back on this story, I am disappointed and angry that my family was subjected to such overt racism. Kata feels the same way. She once lamented that we had been living in New Mexico for over 400 years (on both my mother's and father's side of the family)—far longer than most families, yet we were being unfairly turned away. It would take ten more years after that trip for Congress to pass the Fair Housing Act of 1968, designed to end such blatant injustice.

At the same time, I'm also struck by my parent's memory of the trip. When I ask my father about it, he smiles warmly and talks about a strong sense of hope. He and my mother were inspired by the family's bright prospects of a new home.

Somehow the obstacles along the road didn't diminish my Mom and Dad's enthusiasm. If anything, it made them more determined to set down roots, work hard, and build a new life in Oregon City. That's what they did and that's where I was born.

As we at Mutual Housing look to the future, that's the kind of relentless optimism we'll need. Like my parents, we face daunting challenges in the form of homelessness and lack of affordable housing. But we must not lose hope in our ability to solve the problem at hand ... however daunting.

The US Department of Housing and Urban Development reported that, on any given night, about 134,000 people in California sleep on the streets. And the San Jose Mercury has pointed out that, "in 2012, a family with an income of \$100,000 could afford the median rent in 72 percent of Bay Area neighborhoods; as of 2018, the same family could afford the median rent in just 28 percent of those neighborhoods."

Here's another way to understand the scope of the problem. Several weeks ago, I attended a meeting here, in the state capital, with Senator Scott Wiener who represents our eleventh district.

The Senator explained that in the 1970s, California delivered on average about 200,000 housing units to the market. But last year, that number shrank to a mere 77,000 units—less than half of what it had been. Making matters worse, Census data projections suggest that 2.5 million people are expected to move here in 2020.

As Senator Wiener shared these numbers, a sense of alarm rippled through the room. But so too did resolve. His comments weren't news to me—I'm well aware of the magnitude of the problem—but they did confirm that we need to take action. And now!

I believe Mutual Housing California is in an excellent position to make a difference. Our organization currently houses over 3,000 people across 19 properties. I'm talking about affordable housing in good neighborhoods close to where people work. Over the past 31 years, we've become one of the largest nonprofit affordable housing providers in the Sacramento-Yolo County area.

And we continue to lead the field of affordable housing development. Last June, for example, we completed the second of two phases at our Spring Lake property located in rural Woodland. Phase one had included 60 units and open its doors in 2015. Phase two included 40 more units.

Spring Lake was the first nationally-certified zero net energy rental housing property in the nation. That means it generates at least as much energy—if not more—than it consumes, returning power to the grid. This property is a tangible example of the ways Mutual

Housing is a pioneer in the field of affordable housing.

Here's what's really special. Spring Lake houses farm workers and their families and, in this way, it is a microcosm of what we do. Our job isn't only to add more units to the market. It's to serve people.

Beyond farm workers, who calls our facilities "home?" Cambodian refugees. Members of the LBGTQ community. People in need of PSH or permanent supportive housing. ESL-speakers. Disabled people. Formerly houseless families and dozens of other underserved, hardworking people.

Mutual Housing has always been about people—they have been the "through line" since we began operations in 1988. Only one of our 19 properties involved the traditional construction process of buying land, designing housing, and building structures.

Every other property we own came about "organically." By that, I mean people in the community came to us, asked us to provide housing, and we partnered closely with them to build affordable homes. Mutual Housing is determined to "Shaping our Future" in ways that are more fair and equitable.

This morning I'm proud to announce our goal of tackling the severe housing shortage by doubling the size of our current housing portfolio in the next seven years. That means adding another thousand units by 2026.

That's incredibly dramatic growth and certainly a stretch goal for us. But I'm confident we can make it happen with continued emphasis on what's worked in the past. Mainly, putting people at the center of all we do.

We plan to do so, in part, by investing heavily in our continued efforts toward diversity, equity, and inclusion or DEI. Our Board of Directors and staff reflect the diversity of our communities, but we could do even more to ensure every facet of our organization is welcoming and inclusive.

Specifically, we plan to integrate this essential social work into the

technical work of building homes. We won't settle for a DEI effort that runs parallel to our everyday operations. Instead, we hope to embed it deeply into the DNA of our organization to achieve significant, lasting impact for years to come.

That long, hot drive in the blue Coupe took place some 6 decades ago. And, as some of you know, my 93-year-old father still lives in Oregon City. Over the years, I too have grown into a fundamentally hopeful person like my Dad.

Doubling our housing portfolio won't be easy, nor will it solve the broader housing crisis across the state. But it will help hundreds of people by providing them with a safe, beautiful, and affordable place to call home. Mutual Housing California is on a journey in which we'll grow and evolve to meet the housing need, but our values won't change. Serving people will always remain at the core of what we do.

And that gives me hope. Thank you.

WINNER: **ECONOMICS**

"Free Enterprise at Work: How Winsupply's Business Model Gives Everyday People the Freedom to Earn Their Own Success"

By Teresa Zumwald for Richard W. Schwartz, Chairman of the Board, Winsupply Inc. Delivered at the Road to Freedom Seminar: Secrets to Advancing Free Enterprise Over Socialism, the Center for Entrepreneurship & Free Enterprise, Young America's Foundation, Reston, Virginia, September 21, 2019

magine this scenario:

■ What if I walked up to you today and said that come tomorrow, you and I were going to have an amazing, one-of-a-kind opportunity to go into business together.

And what if I promised you that this opportunity—this business—was going to be something pretty unique.

Something really different.

You'd probably be more than a little curious, right?

And what if I went on to tell you that we'd base our unique and different business on three simple things:

Sharing

- Trusting
- And helping

All those things you learned way back when you were in kindergarten.

Your first thought would probably be:

"What kind of a new nonprofit organization is this?"

"Tell me more!"

And then you'd probably be completely surprised when I went on to tell you that this unique and different business was NOT a new nonprofit—but instead:

A for-profit business operating in

a free market to help thousands of people earn their own success by doing good in the world.

Think about that for a minute.

- A for-profit business based on sharing, trusting and helping.
- A for-profit business doing good in the world.
- A for-profit business that is free enterprise at its very best.

Now if I told you all this, would you believe me?

My guess is that you might be just a little skeptical.

After all, today we keep hearing that our economic system in America has

failed many of us—and we need to find a better way.

Raj, I want to take a minute to say thank you for inviting me to speak here today.

It's always great to come back to the headquarters in Reston to talk to the staff at Young America's Foundation who work so hard to make this organization the success that it is today.

I was so impressed to hear that a record number of students had signed up to attend our eighth Road to Freedom Seminar, which promises to give you the secrets to advancing free enterprise over socialism.

If you want good insight into some of these secrets, you need to look no further than the business model created by Winsupply six decades ago, back in 1956.

It's a business model based on the human virtues of sharing, trusting and helping.

And that's what I'd like to talk to you about today.

Winsupply is in the business of construction wholesaling.

We supply thousands of different products—everything from faucets to furnaces, pipes to pumps, and lighting to landscape irrigation—which we sell to contractors and installers across the country.

Some people call us "A 4 Billion Dollar Wholesaler of Construction Materials."

But we're not.

- Instead, we're a COLLECTION of about 600 independent wholesaling locations in 45 states across the U.S.
- We're a COLLECTION of 600 separate companies, each run by a local entrepreneur, that altogether produced nearly 4 billion dollars in revenues last year.

The truth is this:

Winsupply exists for one reason: To eliminate obstacles and provide support

to help courageous, capable, hardworking entrepreneurs succeed.

That's our purpose: to build entrepreneurs!

We just happen to be doing it in wholesale distribution.

Since 1956, our business model has never changed.

It's based on three things:

- Sharing
- Trusting
- And helping

First, we SHARE ownership.

How do we do that?

By inviting hardworking entrepreneurs to partner with us and buy stock in a local company they will own and operate as the local owner.

That means we're co-owners in a business—together!

Now to open a new local company, Winsupply puts in most of the money.

The local owner, and maybe a few employees, put in the rest.

So we're not a franchise.

We're not family-owned.

And we're not a typical organization with a headquarters and branches that share little—if any!—stock ownership.

Instead:

- Almost every local company is a separate corporation—a separate legal entity.
- Each corporation has a separate local owner who's president of the company, with Winsupply as the majority owner.
- Each corporation has separate financial statements and a separate board of directors.

As partners and co-owners in a business, our interests are common.

So we share the risk—and we share the rewards.

The second part of our business model has to do with TRUST.

We trust the local owners.

How do we do that?

By giving all 600 local company presidents at Winsupply the power and the freedom to make their own decisions.

They get to choose everything: their markets, their vendors, their products and their customers.

They choose their employees.

They even choose the level of service they'll deliver to their customers.

We don't tell them what to do.

Instead, we put the authority right where it belongs—at the local company level—not at some faraway headquarters office.

At Winsupply, there's a local owner and decision maker under every roof.

This idea reflects our trust in local owners—and our belief that they must be the ones making the major decisions affecting their company's success.

The third part of our business model is all about HELP.

We help the local owners.

How do we do that?

By delivering on the promise in our purpose to eliminate obstacles and provide support to hardworking entrepreneurs.

This help comes from Winsupply in the form of high-quality, low-cost, centralized support services—everything from accounting and marketing, to training and technology.

The services we provide give local company presidents and their teams a lot more time to make sales and serve their customers.

And the services we provide help these local companies succeed.

Now the business model I just described is really very simple:

- Sharing ownership with others, along with all the risks and rewards ...
- Trusting local owners to make the right decisions ...
- And helping them succeed by providing the support services they need.

It sounds idealistic.

But does it work?

Just look at our results!

- Since 1956, we've built thousands of entrepreneurs—people who are leaders in wholesaling and in their communities.
- Since 1956, we've created good jobs and added value to our society. Hundreds of local companies have

served their customers well and grown their businesses.

• Since 1956, we've given local owners the freedom to achieve without limits.

An entrepreneur begins by investing a little money to start or take over a local company.

So they have skin in the game. They work hard—often, very hard.

Then—if their company makes money—they're rewarded for those results.

The better their company's results, the more money they earn to reinvest or redistribute. And not just to themselves as owners, but also to their share-holders—and more importantly, to their hardworking employees!—in the form of bonus checks.

Our local owners are grateful for the opportunity at Winsupply.

They are humble. And selfless. So they continue to pay it forward.

They go on to help their employees and other people earn their own success, too.

Now if you talk to local company presidents at Winsupply, you get a good idea of how it all works.

Scott Wilson's a guy who grew up in the 1980s, in a subsidized housing project in Kansas City, Missouri.

He had a dirt bike he kept in the kitchen. Because if he left it outside, he knew it probably wouldn't be there the next morning.

As a teenager, Scott worked at a Sonic Drive-In—the burger and tater tot place.

And then one day in 1993, when he was only 17, he asked Chester Remington for a job.

Back then, Chester was the president of Kansas City Winwater—a local company in Scott's hometown—and one of Winsupply's top companies.

Chester hired Scott to work in the pipe yard at his company, which supplies valves, fire hydrants, and all kinds of water, storm and sewer pipe to contractors in the area. It didn't take long for Chester to see something in Scott that Scott couldn't begin to see in himself.

Because Scott worked hard, he was promoted quickly. Soon, he was earning some pretty great commissions as a salesman for Chester's company.

After a few years, by the time he was 25, Scott knew he was destined to do much more than sales.

Chester told him that someday, Scott would be running the company. And that's all it took.

Since nothing worth having comes easy, Scott continued to work very hard.

Before long, Chester decided to share Winsupply's ownership opportunity by giving Scott the chance to become a 10 percent stockholder in Kansas City Winwater.

To get enough money to buy stock in his company, Scott had to sacrifice. He scraped together his life savings, and borrowed the rest from his fatherin-law.

It took him four years to buy in. Meanwhile, Scott became an eager student of Chester's, learning every aspect of the business—well beyond sales.

Scott took on more responsibility.

- He asked questions.
- He made mistakes.
- And he learned lessons.

To Scott, Chester was a gracious leader, a father figure and a patient mentor.

For 10 years, Chester did everything he could to prepare Scott to take over the company in 2014, when Chester was set to retire.

And then one day, it happened.

- Scott became president.
- Scott was the boss.
- Scott was the one who was calling the shots.

As company president, Scott needed to have even more skin in the game.

This time, he invested enough to own 30 percent of his own company.

Then he turned right around, and offered to share ownership with eight of his employees.

He gave them the chance to buy 10 percent of Kansas City Winwater—just as Chester had done for him.

All eight of his employees said YES because they saw opportunity in ownership.

Becoming an owner is really a way take a chance on yourself—to bet on yourself!—that you can serve customers better than your competitors can.

After Scott became president, his No. 1 objective was to grow his company: to take it from where it was, to where he thought it should be.

So he decided to revamp his team a bit—to build the best team in the industry—people who are hungry to do more to take care of customers.

Scott and his team make a promise to their customers, and it is this:

"We'll be better today than we were yesterday. And we'll be better tomorrow than we are today."

That is the culture at Kansas City Winwater: to be accountable to each other.

Because—as Scott told me:
"When our team does well, we all
do well."

Today, Scott's company is still a top company at Winsupply. Once again last year, it was named our Waterworks Company of the Year.

Scott tells customers all the time about the chance for him and his employees to buy in and share ownership, together with Winsupply.

He tells them it's Kansas City Winwater's No. 1 competitive advantage—the No. 1 reason why his company is so successful.

Just a few states away from Kansas City Winwater is Dayton Windustrial, a local company in Ohio run by Greg Jackson.

Greg's company sells commercial construction supplies—things like drainage, fire sprinkler systems, and industrial pipe, valves and fittings: everything that goes under the ground, in the ceiling and behind the walls of hospitals, restaurants, office complexes and school buildings.

If there's a commercial construction job happening right now in Dayton,

Ohio, you can bet Greg's company is probably involved in it.

But you couldn't have predicted that 41 years ago, when Greg was spending his days pouring and finishing concrete for new homes south of Dayton.

Back then, Greg told me he was a "directionless kid" who had to do something different with his life. And he did.

In 1982, he took a job as a truck driver for Dayton Windustrial.

Before long, Greg found himself answering phones, receiving inventory and learning every aspect of the business, while taking classes at local universities.

Sometimes he'd get a little frustrated on the job. And his boss would say, "Someday when you own your own Winsupply company, you can do things differently!"

And Greg thought, "Own my own company? I'm just a truck driver! I don't know what you're talking about."

But then Greg learned what he could do at Winsupply. We call it the "Spirit of Opportunity."

It's the chance to risk a little money, run your own supply house and chase the American Dream, with help from Winsupply.

So he started spending more time at Dayton Windustrial—sometimes doing job quotes until 10 o'clock at night—because he loved the work, and he loved serving customers.

In 1993, Greg got the chance to take over as president of Dayton Windustrial. He said yes, even though he had to make some hard decisions—like cutting expenses and diversifying the company's products—to gain more sales.

But what a difference it made!

By 2001, his company had so much business, that Greg suggested we start a new local company north of Dayton.

And we did.

- Over time—to stand out from the crowd—Greg invested a lot of his money in new equipment and new services. It was a big risk! But it helped his company grow.
- Plus, he started to carry brands his competitors didn't, and sold additional

items like water heaters and plumbing fixtures.

• Then he raised the bar even higher by filling and delivering most orders to customers the very same day—something his competitors still can't do.

He just kept ramping up customer service, unloading material on job sites as early as 6 a.m., so contractors could get a jump on their day.

Year after year, Greg took a hard look at his company and decided on new ways to expand and serve more customers.

He made it very easy for customers to do business with him. And they did.

And today, Dayton Windustrial does SIX TIMES the business it did in 1993, when Greg took over as president.

- It happened because we trusted Greg as the local owner and decision maker.
- We trusted Greg to make decisions that he believed were best for his own company's success.
- We trusted Greg to decide how he and his employees would serve their customers well.

On the southeast side of New York State is Newburgh Windustrial—a local Winsupply company about an hour north of New York City.

Dean Lucas was only 37 years old when he started it in 1990 after working eight years for another wholesaler.

For Dean, the opening of Newburgh Windustrial was the fulfillment of a dream he'd had for a very long time:

The chance to "change his family tree" by becoming an owner, running his own supply house, and working hard to grow and get ahead to achieve financial freedom for himself and for his family.

He just HAD to do this. He just HAD to succeed.

But in the beginning, things were pretty scrappy for Dean's new company, which was set up to sell pipe, valves and fittings to mechanical contractors:

 He got a deal on startup inventory, used trucks and secondhand furniture from friends in the industry who wanted to see him succeed.

- He had to be patient, since it took a little while for vendors to come around with product lines and good pricing.
- He ran the business on a shoestring, out of a warehouse without any heat, and with toilets that didn't flush.

In the beginning, Dean took a smaller paycheck and worked 16 hours a day.

He was willing to take a few steps backward so he could make some giant leaps forward in the future.

And he'd never been more determined in his life:

- He had the desire and the drive to succeed.
 - He never stopped selling.
- And he had a lot of help—especially from other local company presidents—who helped him learn how to read financial statements and manage his inventory.

After only four months, Newburgh Windustrial was starting to make money. So Dean shared his profits with his employees at the end of the year.

Since coaching other people came naturally to him, Dean did something else:

He helped four of his best employees start local Winsupply companies of their own.

Around 1999, Dean decided his company wasn't growing fast enough. So he began selling fire protection products like sprinkler heads, which you can see in the ceiling right here.

Before long, Dean's company was making HUGE fire sprinkler systems!

And that work led him to spin off his original pipe, valves and fittings business in 2013.

Over the years, Dean worked hard to grow Newburgh Windustrial, which now serves contractors in nine states.

But he did even more.

Along the way, he made lots of time to help people just like himself—people with the same dream HE had—to own and operate their own companies.

Dean knew that if he helped them—and they succeeded!—the entire Winsupply organization would keep growing.

Altogether—over the past 25 years—Dean has helped at least 16 entrepreneurs either open, take over or rebuild local companies at Winsupply coast-to-coast.

Dean has continued to pay it forward—and do good in the world.

He told me it's so rewarding every time a new president calls him and says:

- "Would you be on my company's board of directors?"
- "Would you come to my annual meeting?"
- "Would you help me solve a problem?"

Dean knows that what they're saying is this:

"That we value what you've done and what you know, and we think you can help us succeed."

Dean told me that getting a call to help a new president feels just as good to him as getting a big bonus check from the company.

Today, there are 600 more people just like Scott, Greg and Dean running local Winsupply companies across the United States.

Collectively, they employ more than sixty-five hundred people.

- Those who work at a Winsupply company know from experience that the economic pie is not finite—but instead—unlimited.
- They know from experience that pride of ownership gives everyone a voice and drives better results.
- They know from experience that our economic system works best when individuals are given the opportunity to work hard so they can earn their own success.

What these entrepreneurs and their employees are accomplishing every day—for themselves and for their customers—just doesn't match what you're reading online or hearing on the news about America's economic system, and how it's supposedly failing us.

Some people say that free enterprise just isn't democratic. Or it leads to

income inequality. Or it exploits workers and human rights.

You might even hear that free enterprise just isn't sustainable.

But then you hear about Winsupply. Since the 1950s, we've been applying the same free enterprise ideals—and sustained a business model based on sharing, trusting and helping—to build hundreds of entrepreneurs year after year after year.

At Winsupply, free enterprise has fueled our company's philosophy, our business model and our collective success.

We BELIEVE in it!

- We KNOW that free enterprise inspires efficiencies, innovation and customer choices.
- We KNOW that free enterprise has taken more people out of poverty than any other system ever invented.
- We KNOW that free enterprise is the only economic system that has produced wealth and prosperity for the masses.

I've been thinking a lot about this disconnect—this mismatch between the problems and the opportunities of free enterprise.

And here's what I believe:

Every time people talk about what's WRONG with free enterprise—how it's being PRACTICED—they tend to talk about the problems you see in some of the BIGGEST of BUSINESSES.

• They complain—and rightfully so—about crony capitalism and its abuse of free enterprise.

It happens when companies buy favors from politicians to affect regulation and taxes.

It happens when companies establish monopolies.

It happens when companies ask the government for help so they can eliminate certain competitors.

• They also complain—and right-fully so—about an unfair balance of interests among shareholders, employees, customers and the public.

And it's true:

We've all heard the shareholder's voice grow louder.

We've all seen companies make decisions that shortchange employees, customers and the public to maximize shareholder growth.

We've all known companies that think of their employees as "costs" and try to pay them as little as possible.

These are the issues that often lead to income inequality, the exploitation of workers and the disregard for human rights.

And these are the issues that have upset the fair balance of interests among shareholders, employees, customers and the public—fair balance that's needed so free enterprise can work at its very best.

All too often, stories about crony capitalism and shareholder greed are what grab the headlines.

So people believe that what's going on in some of the BIGGEST of BUSINESSES is what's going on in EVERY business.

But that's just not the case!

Because in America, 99 percent of businesses are SMALL businesses!

That makes small businesses the backbone of our American economy.

What's more, the majority of small businesses—a staggering 88 percent!—have fewer than 20 employees.

That's just about the size of a typical local company at Winsupply built by people like Scott Wilson, Greg Jackson, Dean Lucas and their hardworking employees.

At Winsupply, we love small businesses!

We believe they're better for customers, employees and communities.

That's why our purpose—the reason we exist—is to build entrepreneurs.

It's a noble cause. And it's our higher calling.

At Winsupply, we're in business to make a profit.

And we're in business to do good in the world.

Our free enterprise business model gives hardworking entrepreneurs all the advantages and rewards of being an independent business owner without all the disadvantages and risks.

Having seen our business model at work since I joined Winsupply in 1972, I KNOW it's a better way to practice free enterprise.

Small businesses across America are doing it!

You just don't hear about it. Working for a nonprofit is not the only way to do good in the world.

Because if you can apply a free enterprise business model based on human virtues like sharing, trusting and helping, there's no end to the good you can do!

- The more people in America who choose their own path to happiness and earn their own success, the more opportunity we have to boost the GDP, stimulate the economy, be generous with our philanthropy and support a healthy tax base to pay for services in society that benefit the common good.
- The more people in America who pursue meaningful work, the fewer people we have relying on the social services of a government agency or a nonprofit organization.

• And the more people in America who have the freedom and the opportunity to compete in the marketplace, the more we inspire innovation to make life better for all of us.

As young people involved in Young America's Foundation, YOU have the power to bring a new voice to campus.

- YOU can stand up for free enterprise and bust the myth that says forprofit companies are only in business to make a profit.
- YOU can talk about a business model based on sharing, trusting and helping that's out there and working for thousands of people every day.
- And YOU can share stories about free enterprise at work—and how it's a force for good in the world—at small businesses owned by Scott, Greg and Dean in Missouri, Ohio and New York.

A few minutes ago, I said if you really want to know the secrets to advancing

free enterprise over socialism, you need to look closely at the business model created by Winsupply six decades ago.

At this Road to Freedom seminar this weekend, you'll hear many more secrets from many other presenters who know that opportunity for all is inevitable when free enterprise is practiced well.

So I'd like to close by sharing one more secret that's easy to remember, and easy to share.

It's wisdom that comes to us from former President Ronald Reagan, a staunch supporter of our free enterprise system.

Forty-six years ago, Reagan so wisely said:

"What some of our people seem to have forgotten is the fact that America's prosperity was not a gift from government or anyone else.

"Free enterprise, not government, is the source from which our blessings flow."

Thank you.

WINNER: **EDUCATION** "What If..."

By Alex D. Solis for Rodney K. Rogers, President, Bowling Green State University

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Delivered at Bowling Green State University, Bowling Green, Ohio, September 10, 2019

Thank you, Trustee Schneider. And to the Board of Trustees and directors of the BGSU Foundation. including Chair Mike Kuhlin, who is here, we are very grateful for your leadership and commitment to Bowling Green State University. Also here today is my wife, Sandy, and my son Isaac. People often say that college presidencies are family commitments. And their engagement and support has been critical. The mayor of Bowling Green could not make it today. He sends his regrets. Maybe it was the construction from City Hall to campus! That being said, we greatly appreciate our partnership and relationship with the city of Bowling Green, our home.

I want to share a story. And it begins more than 8,200 miles from here, in Hyderabad, India, in 1983.

A young man, looking to advance his education, was interested in pursuing a master's degree in a field that would soon shape our daily lives.

Little did he know upon his application that nearly 15 years prior, a group of innovative faculty gathered on this campus to take a chance.

They dared to conceptualize a new academic discipline. They believed in the new technology of the era, and that, in fact, it would transcend the very way we learn, communicate and connect. At the time, it was a controversial decision. No other university

in Ohio, and very few in the United States, was pursuing this. There was uncertainty. And it was tough to get others to believe that this was even a discipline worth studying.

Now, 50 years later, we call this discipline computer science. And the young man from India went on to attend BGSU, and would leverage his degree to advance the industry further than ever thought possible. His name is Shantanu Narayen, and he is currently the chairman and CEO of Adobe Systems.

I share this story because I believe that, at its core, it reflects not only who we are as a learning community, but who we have always been—rooted in innovation, rooted in a belief in creating public good, always looking forward.

Time and again, we have reaffirmed that spirit:

Understanding the global society in which we live, BGSU was the second American university to establish a study abroad program in China, one that to this day thrives with our partners at Xi'an International Studies University.

And academically, our history tells a story of innovation:

We were the first institution in the Midwest to launch an executive MBA program.

We were the first institution to create a Master of Organization Development in the nation.

We were the first university in Ohio to develop an inclusive early childhood program.

BGSU has one of the oldest environmental science programs in the United States.

We are the only university to have bachelor's, master's and doctoral programs in data science.

And we were the first public university in the state to launch a support program for students with learning differences, led by our University Libraries.

We have seen the power of innovation take our alumni across the Oscars stage, across the finish line of the 1972 Olympics winning the gold, to the East Room of the White House accepting the National Medal of Science, to receiving a MacArthur Genius Grant.

And from the onset, we have never lost sight of our founding promise of education, continuously refining and enhancing our pedagogy to prepare teachers who have gone on to shape classrooms in Inglewood, California, to remote areas in South Africa, to almost every school district in the state of Ohio.

And it doesn't stop there.

Today, we are a national leader in partnerships. I am not aware of any other university that has the breadth and depth of public and private partnerships that support an educational mission as we do. Through the leadership of Dr. Sue Houston, vice president for partnerships, we have acted in the

best interests of our students to reach beyond our campuses, knowing we are better together.

That commitment is seen in our strategic alliance with Mercy Health and Mercy College of Ohio to educate nurses and other health professionals to meet a critical workforce need. Though this innovative approach has taken a different shape since we first began conversations, we found a better path forward. And I would like to thank Dean Jim Ciesla for his leadership.

We've partnered with Cedar Fair Entertainment to develop a one-of-akind program in resort and attraction management. I'm pleased to welcome Dr. Swathi Ravichandran, faculty director, who will lead this program at BGSU Firelands.

Our existing partnerships with North Star Aviation, the Ohio Attorney General and Wood County Hospital show we are collaborating externally. We put students in the sky every single day at the Wood County Airport, a leading state agency turns to BGSU for its forensic expertise and services, and the Falcon Health Center provides exceptional care for our students and community.

As emphasized in our strategic plan, we are linking our research to the public good. In the last fiscal year alone, we have increased our externally funded award dollars to more than \$14.9 million. And as we start off the fall semester, Dr. Jonathan Bostic, associate professor of mathematics education in the School of Teaching and Learning, earned a \$1.9 million grant from the National Science Foundation to explore testing standards and assessment.

As you can see, our faculty remain at the heart of our academic mission.

Today, we are pleased to announce three areas, photochemical sciences, environmental health and water quality, and social demography, as key research pillars. We will invest in these areas to build our national and international reputation and to serve the public interest by addressing issues of significance. Provost Joe Whitehead and Dr. Mike Ogawa, vice president

for research and economic engagement, will ensure these research priorities continue to reflect our mission to create public good.

Faculty across our campuses recognize they must go beyond teaching to create and share new knowledge. Look no further than the Great Lakes Center for Fresh Waters and Human Health and the Center for Family and Demographic Research.

Today, we are announcing an additional \$875,000 grant from the National Oceanic and Atmospheric Administration to support our water quality research. And because of the Ryan family, we have secured our second research vessel, which received a fitting name—R.V. Ziggy.

I would like to recognize Dr. Tim Davis, the Patrick L. and Debra Scheetz-Ryan Endowed Professor, of the Department of Biological Sciences, for his leadership. He, along with our faculty and students, is researching and solving problems affecting our own backyard, especially in the Sandusky Bay, where we are the only university in that region of Lake Erie that has boots on the ground. We are not just standing ready, but acting and doing.

Regardless of the type of research and creative activities, our faculty demonstrate our relevance to the public and support the educational, social, economic and cultural vitality of our communities.

We are so excited to welcome the Class of 2023 to our learning community. With our 5 percent increase in numbers from last year, we overcame a national and regional trend of declining enrollment in higher education.

These students are also the most academically prepared in our university's history, with a cumulative GPA of 3.5. In this class, we saw a 14 percent increase in our top scholars, including a 19 percent increase in the Honors College, and as of the 15th day count, our enrollment is at its best in nearly a decade.

I would like to thank Cecilia Castellano, vice president for enrollment management, and her team for their outstanding recruitment work this year.

The University and the faculty association signed its third contract. I would like to thank Dr. David Jackson, BGSU-FA president, and Dr. Bill Balzer, vice president for faculty affairs and strategic initiatives, for their leadership.

I am excited to share with you that just last week, the Wall Street Journal ranked Bowling Green State University third in the nation among public universities for our quality of teaching. And when our students were asked if they would choose BGSU again for their education, they overwhelmingly said yes, scoring best in the nation among our peers in the top tier.

This ranking is a great reminder that while it is tough to compete with the resources of the Big Ten in the athletic world, we are topping them in the quality of teaching. And that is why we are here.

Women's soccer are MAC champions and they competed in the NCAA tournament! Matt Fannon was named MAC Coach of the Year for the second time in as many seasons, and Erica Hubert and Maureen Kennedy took home MAC Offensive and Defensive Player of the Year honors.

Volleyball won back-to-back MAC Championships. Hockey gained national prominence and returned to the NCAA tournament for the first time in 19 years.

And we welcomed two new head coaches, for hockey, alumnus Ty Eigner, and for football, two-time alumna Amy Loeffler's husband, Scot.

Our students completed more than 83,000 hours of community service last year alone. We partnered with Habitat for Humanity and completed our first build right here in Bowling Green. And now, we are on to the next one, serving families here in our hometown.

The Maurer Center, the new home of the College of Business, continues to take shape, completing the first phase of our campus master plan.

And this fall semester, we will begin work on our campus master plan 2.0. I want recognize Vice President Sheri Stoll for leading this initiative, which will significantly impact how we educate.

Also, let us not forget the staff who work every day to maintain and support our facilities and campuses, ensuring they are among the best in the nation. Thank you for your work.

And ... you can't forget, this past spring, we even installed a pretty significant reminder to ensure there is no doubt we know who we are. (Photo of the President and a new campus 3-D sign appears on the screen behind him)

You see, we have accomplished so much together.

While we have had many successes, we must also own that the challenges we face in higher education are the greatest of our lifetime.

There will be a sharp decline in the number of traditional students to recruit in next the five years.

Most students increasingly turn to loans to afford a college degree.

External and peer competition continues to rise.

Some are critical of the value of higher education.

To meet the educational needs of our university, we must not be timid or wait to follow others.

The state has stepped up. Thanks to Governor Mike DeWine and Chancellor Randy Gardner, we have a 2 percent increase in funding this year and next, reaffirming their commitment to higher education. Now, we must deliver and prove our value.

About a year ago, I delivered my first address to you in this room, highlighting the path forward as we focused on our future together.

I asked for your help in implementing our strategic plan, which stemmed from the input and feedback of students, faculty, staff and community members. I recognized then that I didn't have all the answers, and I still don't, nor does a single person in this room. However, collectively, we do.

Now, we are in this moment in time. It's the most transformative period in higher education, including when the Morrill Act funded land-grants or when the GI Bill sparked a major influx in veterans after World War II. The difference is that during those times came

large financial support and resources. Today, we must rely on our creativity and have courage in our convictions.

And so I ask ... what if? What if ... we rise to the occasion, like we have done so many times in our past?

We must go beyond just adding new programs or partnerships. We must fundamentally change how we educate our students, striving to be more holistic. We must fundamentally change the community that we do it in. And we must remain a great value.

Sure, at times, some initiatives will fail. Not everything that we try will work, and that is okay, because we will learn from our mistakes and be better for it.

Our strategic plan is five years of work. And while we have six overarching objectives, and 15 priority initiatives, it is imperative that we focus on three main areas. And it is those that I wish to speak to today.

While we must continue to meet the needs of post-traditional students by supporting BGSU Firelands programs, online programs and professional graduate programs, I believe it is incumbent upon us to redefine student success, leveraging our strength as a full-time, residential campus.

When you look across the nation, I bet the vast majority of colleges and universities have similar mission and vision statements, including BGSU. Ensuring lifelong learning. Promoting engaged global citizenship. A pursuit of discovery. And the list goes on.

And while all college students, across this nation, have the opportunity to experience these outcomes, what if, here at BGSU, we were honest with ourselves?

We need to stop this silly argument about career versus education. Honestly, it's both. Our focus must be to prepare each student to have the ability to build 21st-century success skills and content knowledge and apply it to real and messy issues—that is where real learning occurs.

So ... what if we actually designed, delivered, engaged and supported such a learning experience for each student? What if we intentionally prepared each of our students to lead meaningful and productive lives? Ones where they are prepared to be successful, both professionally and personally.

What if we truly redefined our educational model for this century and made it more than just a degree? What would that look like?

I believe it would begin with each of our courses, having clarity around our expectations for teaching and learning, and how each of our classes supported the overall education of our students.

What if our general education requirements and the requirements of our majors were holistically and intentionally designed? Instead of being, at times, a compilation of course requirements that appear to most students simply as a "checklist."

We know that significant learning occurs when students work through complex and messy questions. So ... what if we actually required each student to complete a signature project with a team of their colleagues from various disciplines that requires them to learn from big, relevant and complex issues?

We are proud to be a leader in our high-impact practices, ranging from learning communities, to undergraduate research to study abroad. We know when students are engaged in them, they do better. But, what if we position these programs as the obvious? It's more than just availability, it is promoting access and driving an understanding of the value of these programs to each student.

I am pleased that the task force led by Dean Ray Craig examined some of these issues. In their report, they concluded that, "In an era in which higher education is often dismissed as insular to the challenges and lived realities of many, this type of work provides opportunities for the BGSU community to be engaged in the means of upper-level experiences that transcend classroom walls and campus boundaries." What if?

While our faculty are at the core of the academic experience, there is another group of our colleagues that is just as important to the success of our students.

We have academic advisors, career counselors, staff in our Division of Students Affairs, advisors in the Office of Financial Aid, advisors in the Department of Intercollegiate Athletics, counselors in the Counseling Center, coaches in our Learning Commons and staff in our various departmental offices.

What if we began to intentionally organize all of these support programs with a framework that can serve students in their college experience and beyond?

We will look to Provost Whitehead and Dr. Tom Gibson, vice president for student affairs and vice provost, to integrate this approach, leaning on the historic strength of student affairs at BGSU.

In short, we must empower our students to design their lives.

We have taken the first step in this direction thanks to Dr. John Fisher's leadership of the Task Force on Career and Academic Advising. For our students to achieve better outcomes, the group recommended that we integrate career and academic advising, merging offices and functions.

I have asked Provost Whitehead to begin working on a centralized model to ensure the integrity of our approach is represented throughout our university and is available to each student. It requires us to invest in mentors and guides, not just the traditional academic advisors.

This will also allow our faculty to focus on their teaching, learning, research and creative activities, providing mentoring for our students inside the classroom.

This comprehensive change will take time. And it comes with risks, but that is part of trying something new, like creating a computer science program.

I have heard some say at BGSU, as well as at other universities, that they are tired and fatigued. Too many changes. Too much work. Too much uncertainty.

Well, I ask what if each of us became part of creating something new

and more powerful than the educational model used in the 20th century?

If you are up for the challenge, if you are willing to roll up your sleeves and work hard, I ask you to join us, eyes wide open, ready to tackle the bold.

If you are skeptical or unsure, I ask that you use your energy to better the idea.

Change is here for higher education. We must redefine student success for this century.

What if we truly enhance our culture to support diversity, so not all, but each student, faculty and staff member felt like they belonged here?

What if we didn't just focus on recruiting diverse faculty and staff, but worked to retain and support them?

We started to answer those questions last spring with the Task Force on Diversity and Inclusion. To date, we have begun implementing those recommendations to build a just learning community.

It comes down to this: we must focus on the objective to empower and support each person in our learning community to achieve excellence. I believe that commitment must be reflected in our recruitment strategies, research and outreach agendas to the community and beyond.

And there is a difference. To me, serving all students is just passively offering education and support where anyone can step up to access it. But, what if we focused on each individual student, and we were intentional about our holistic approach to those who historically have not been afforded the same opportunities? Diversity is about belonging.

Nationally, there is a stark divide on the outlook of student success rates between our students of color and white students. This is not something unique to BGSU. We must no longer accept different outcomes between these two populations.

Recruiting a more diverse student body should remain at the forefront of our enrollment strategies because we know the vibrancy of our learning community depends on it. And we should strive to be reflective of the diverse world we live in.

Last academic year, our learning community faced a difficult challenge when understanding our past. And I want to take a moment to address it.

It is just outside this ballroom where we began to install the Gish display, which was moved from Hanna Hall. Starting with the Black Student Union and other constituencies, we began to understand what this display represented to our learning community.

And here is what I know. Going into this, we understood there would be differing opinions, and not everyone would agree on the final decision. But I am proud of how our learning community came together.

We launched a task force, comprised of students, faculty and staff. They studied the issue. They engaged in a structured process and thoughtful dialogue, often looking externally to inform their recommendations. We learned from each other. We listened. We embraced and didn't shy away. And if we cannot do that here, at a public university, a place of learning to pursue knowledge, then where can this space live?

There have been some who have expressed concern that we are erasing history or changing history, but I actually believe we illuminated history. And today, we are moving forward.

In June, I asked Jennifer McCary to serve in an expanded role as chief diversity and belonging officer, a Cabinet position reporting directly to me. Our university priority is to create a comprehensive, outcomes-oriented strategic diversity plan.

Jennifer brings deep expertise in these areas, and she will lead a holistic approach to accomplishing this initiative so we can foster a learning community that we are proud of—one that values what makes us different, one that honors what makes us similar and one that we wish for all of society.

Since then, we have launched the new Division of Diversity and Belonging. These critical responsibilities and functions no longer live in a single college or administrative area, but we recognize them as university-wide, bringing voice to substantial work reaching every corner of our campuses.

This is the first step in building a more robust infrastructure that demonstrates our commitment to diversity and belonging. Students who come here to learn want to live in a society that is civil, inclusive and vital. This can only be accomplished if we don't merely include and welcome everyone, but ensure they are supported and find a home where they belong.

Finally, no matter what we do, we must remain a great value. That will push us to think creatively, undaunted by the pressures we face. It's on us to ensure higher education is a public good.

What if we began to think about our organizational structure from the student and public perspectives rather than its historical origins?

What if we started to be honest with ourselves, and truly assessed staffing models and budgets, starting in front of a white board with a clean slate to think big?

What if we thought of our value in its simplest of forms?

Are we confident that each one of us assigning required textbooks is sensitive to costs? Did we explore alternative curriculums, leveraging common resources?

Rather than always adding a course to meet a requirement from an accrediting body, what if we curated a streamlined curriculum, preserving quality, reducing costs and providing an education not just for today, but for tomorrow?

We should move to a standard 120 credit hours to earn a BGSU degree, being mindful of student debt and our responsibility to our students.

Under the leadership of Provost Whitehead and Vice President Stoll, we are implementing Academic Performance Solutions and Academic Benchmark Consortium, so we can better use data to inform decisions.

We take these steps so we can redirect resources to support our efforts to redefine student success and to enhance our culture of belonging.

We are in the midst of our most aggressive comprehensive campaign in

our University's history. Changing Lives for the World is our promise to ensure a brighter future for our students, faculty, staff, alumni and stakeholders.

To date, we have raised more than \$173 million of our \$200 million goal. I want to recognize Pam Conlin, vice president for University advancement, for her leadership.

This campaign supports four key priorities: professorships, facilities, programming and scholarships.

Scholarships demonstrate our commitment to affordability and access. And scholarships close the gap so students depend less on loans.

I would be remiss if I didn't share that I am thinking about Kathleen Nicosia Hawk today. As a student, she loved her time in Alpha Chi Omega, and after graduating from Bowling Green State University in 1969, she went on to find a career filled with purpose and passion.

On September 11, 2001, she started her work just like any other day. As a flight attendant, she boarded American Airlines Flight 11 at Logan International Airport in Boston. Sadly, we lost Kathy when her aircraft was flown into the North Tower of the World Trade Center.

Because of the generosity of her friends, family and donors, Kathy lives on through more than just a memory, but something we see every single day.

With us today is Anna Jones, the 2019 Kathleen Nicosia Hawk Leadership Scholarship recipient. Anna is a senior from Solon, Ohio. She is majoring in adolescence to young adult education with a mathematics specialization, and she is studying to be a teacher to prepare the next generation in the STEM fields. Anna happens to also be a member of Alpha Chi Omega, where she served as president in 2018.

She is here today because of Kathy. And it is students like Anna who will make a difference. Anna, we are so proud of you and cannot wait to see what you accomplish next.

Changing Lives for the World represents so many unique stories. And I

am reminded of a special one from this past spring.

I believe this momentous occasion illustrates what we do at Bowling Green State University, but it started years ago.

On June 4, 1954, a young woman walked across the commencement stage on University Hall Lawn, earning an education degree. She had a great student experience and aspired to be a teacher.

A year later, on June 5, 1955, a young man walked across the same commencement stage with the same hopes of teaching in the classroom. He had met his future Falcon Flame at a fraternity-sorority mixer and was ready for life after college. Their names were Ellen Bowen and Bob Thompson.

Anyone who knows Bowling Green State University knows the impact of Bob and Ellen. The hub of our student life, this building, the Bowen-Thompson Student Union, bears their name. Bob and Ellen have recently made a significant transformational gift by expanding their financial commitment to support students from working families with lower income who may not be able to afford higher education. And now we've been able to substantially increase the students supported by their scholarships to nearly 500, with many thousands more to come in the next years.

In May, we named the historic heart of campus the Bowen-Thompson Quadrangle in honor of Bowling Green State University's most generous philanthropists. Not only is it our most iconic space on campus with the backdrop of University Hall, but it is also the space where it all began at commencement in the 1950s.

The Thompsons have done more than their part for our university. Now, we must do ours so each student can control their destiny. We have come so far since our founding in 1910. The state of our university is strong, strong indeed.

The actions we take today will ensure our best days are ahead. It is on us to redefine success for our students, enhance our culture to support diversity and belonging, and it is on us to remain a great value.

I ask that all of us, especially our faculty and staff, come together this year to take action, to collaborate and to innovate, because that is what each of our students deserve, that is what the public deserves and that is what it means to create public good.

If we do this, the foundation we lay will ensure Bowling Green State University will thrive, ready to meet and overcome any challenge. We must own the legacy to which we belong. The next chapter is ours to write. And we get to answer what if, because that is what a 21st century public university does.

WINNER: ENVIRONMENT/ENERGY/SUSTAINABILITY

"Going Green: Your Last Heroic Act of Volunteerism"

By Barbara Seymour Giordano for Elizabeth Fournier, Undertaker

 $/\!/$

Delivered at TEDxSalem, Salem, OR, January 5, 2019

When it comes to the environment, we Americans love to volunteer—millions of us recycle, grow our own herbs and vegetables, and even clean our beloved parks and hiking trails.

But have you given much thought to the ultimate act of environmental volunteerism? You know, the one gift you give after you die?

Well, I have— and that's because, for nearly 30 years I've worked in the death care industry.

Since becoming a funeral home owner in 2005, my mission has been to educate the public about the importance of—literally—"going green" as their last heroic act of volunteerism.

My career is a calling far greater than me—predestined perhaps. That's because as a child, loss defined my world. Over a brief span of three years—in

the home we all shared—one family member after the next, died.

When I was six, my paternal grandmother passed. At eight, my mother. And just about six months after my mom, my paternal grandfather. By the time I was nine I'd been to so many funerals I'd become something of an accidental expert.

Since the age of 13, I knew I wanted to work in the funeral industry. So when I finally found the courage to confess this secret wish to my dad, he paused and said, "Not only is mortuary science a very narrow career field, but you probably won't be able to get a date to save your life."

The first 15 years of my career, I worked in the corporate funeral business. Out of all my responsibilities, selling graves and merchandise were my

least favorite. Upselling a family deep in the throes of grief, was the worst. Each time I tried to sell, I felt pathetic twice—once in front of the grieving family... and again when management pointed out my low casket sales in our weekly meetings.

In fact, I despised this type of sales so deeply that when the chance to takeover a rural, dilapidated and financially failing funeral home in Boring, OR arose I leapt at the chance! I could not wait to run things my way.

Not long after I took over, I received a phone call from a woman who wanted to discuss funeral arrangements for her friend Wanda, who had passed away that morning.

I loved Wanda's people. They were a close-knit group of gentle souls. While filling out the death certificate, they were stumped as to why they weren't allowed to list Wanda's occupation as, "Wanderer" and her industry as, "the Earth." After all, that was how she saw herself.

They called me because they wanted to honor Wanda by laying her to rest on the rural fifteen-acre Goddess commune, where she had lived.

But there was just one tiny little question—was it legal to bury a loved one on residential property?

"Ummm," I said, "I have no idea."
So to find out, I called the local zoning department and discovered private land burials in Wanda's county are indeed permissible and easy to obtain. So I lined up a backhoe and operator for the following morning, and while he

was excavating, we prepared ourselves

for the fitting ceremony that afternoon.

The service was top-drawer—Wanda's friends and family played drums, chanted, shared funny stories and spoke of her kindness. We all held hands to form a circle around her final resting place and stood in silence as her three sons lowered her gently into the ground.

Shovel by shovel, Wanda's body was covered with damp, earthy, aromatic soil brimming with life force. In fact, this simple act felt a lot like planting a tree—offering up all of the promise and renewal that comes along with it.

Wanda's family and friends conducted her funeral their way. I could see and feel how much comfort and closure staying with Wanda— from her last breath, until their final good-bye—brought them.

In fact, participating in an old-fashioned burial made me feel as if I had discovered something new. You see, most of my corporate career I had the nagging feeling that the impersonal nature of the, "traditional burial experience" was falling short for mourners.

But on this day, I felt I had truly helped those left behind complete the cycle of life the way nature's grand design had intended it—to honor the loved one, while at the same time giving back to Mother Earth.

About a week after the burial, Wanda's family called to share their comfort

knowing that her body was now at one with the bio-network.

Their call meant so much to me because in all my years in the funeral industry, no one had ever reached out to say, "thank you"—it was a financial transaction, payment was considered the thank you.

People I talk with are often surprised to learn they have the right to ask questions and do things their way. When they realize this, they ask—

"Can I can make my own casket?

Is it possible to be buried on my own acreage?

Is an unembalmed body good for the environment?"

The Answer? Yes, yes and yes! Green burials make so much sense— we came from nature, and nature is where we return.

In fact, over 150 years ago *green burials* were the only option that is until embalming was introduced during the Civil War.

However, it wasn't until 1865 when Abraham Lincoln was assassinated—and consequently embalmed—that this new, *arsenic, mercury, soap and water body preservation process,* took center stage.

So the public could mourn, Lincoln's body traveled over 1,600-miles by presidential train through 180 cities and seven different states.

As a result of the extended publicity, the death care industry was born.

However, by the early 1900s, embalming fluid had to be reformulated... because hundreds of medical students were falling deathly ill as a result of dissecting arsenic-laden cadavers. The replacement? The embalming fluid we use today—formaldehyde.

Essentially, we swapped one set of hazardous problems for another. Since the practice of embalming began in the 1860s, millions of bodies continue to leave a toxic black-mark on the ecosystem in ways rarely discussed.

And modern cemeteries aren't any better. In the US, there are one million acres of tainted soil that pose a laundry list of potential groundwater problems—

At the top, are steel caskets. Over time, they degrade releasing harmful toxins into the soil. Additionally, casket manufacturers use spray-on varnishes and sealers to coat wood coffins, and some of the chemicals used are among the EPA's 50 top hazardous waste generators.

When it comes to steel in the ground, there is an estimated 115M tons of it —that's enough to rebuild the Golden Gate Bridge annually!

Which brings me to this—approximately 30% of the population is buried in a casket each year—which is roughly, 900K people.

What if this population opted for a green burial and donated the steel, intended for their caskets, to repair or rebuild our nation's estimated 56,000 failing bridges? What a fabulous way to honor your legacy for generations to come! Right?!

While it's true that the popularity of traditional casket burials is on the decline, its replacement is cremation which not only poisons the Earth, but is also hazardous to the ozone layer.

For example, many deceadents have teeth with mercury fillings. Wood coffins and bodies turn to ash, and those tainted particles—varnish chemicals and mercury—float through the air, landing on our farmlands, our parklands and in our oceans... tainting the food supply of our wildlife, our pets and ourselves.

Oh, and by the way—thinking about sprinkling grandma's ashes in the garden? Think again. Ashes do not decompose, are high in salt, and are nutrient deficient. Place grandma's ashes on your favorite plant and you will certainly kill it. What a helluva way to remember grandma!

We can do so much better. Why not celebrate a life well lived by helping to heal the planet? Some of the ways that we can leave a greener footprint are to—

Choose a biodegradable casket made from cardboard, wool or wicker... or a pod made from newspaper, an all natural fabric shroud or a simple (yet elegant) pine casket. No acreage? No problem! Consider a conservation burial to help set aside parkland for all eternity.

A few years before my father died, we were talking about Chicago, his hometown. He reminisced about attending church, his childhood home, and for the first time, he mentioned the family funeral parlour where he'd spent countless hours playing Hide and Seek with his cousin.

I could not believe my ears! I thought, did he just say, "family funeral parlour"?

"Four generations back, in 1915, my great Aunt Mary was the first female in Illinois history to receive a Mortician's license. Her three sons followed in her footsteps and even today, Mary's descendants run the place. The profession skipped a generation with me, but you should know that you are the 4th generation of morticians, on my mother's side."

"Seriously, Dad?! Why on earth did you wait all these years to tell me?"

"Well, the hours are long and the pay is lousy," he said. "I thought your life would be better if you did something else. I guess I was wrong."

My wonderful daddy recently passed. When it came to his burial he had two simple requests—

The first was to have a mass given by the Monsignor at the Cathedral in downtown Portland...

And the second? To be buried next to my mom and his parents.

Yes, the burial was green—

I chose a non-toxic wood casket that was reminiscent of mom's. Dad wore a 100% biodegradable wool suit and we skipped embalming.

Surprising since it's the Catholic church? Perhaps. The good news is that Pope Francis is both a huge supporter of the environment and green burials.

The truth is, as an Undertaker I assist the living far more than dead. Over the years I've learned death is here to teach us about loss, about letting go, but most importantly about living. And perhaps one of the most important facts of living is understanding, one day, each one of us will die.

Most likely while you've been here on planet earth, you've lived responsible, sustainable, conscientious lives so I challenge you— why not continue that trend, 'til the end?

My dream is that green burials become the go-to choice for life's last stop—and I believe when we rebrand the narrative around death, one day "going green" will be considered the standard, and our last great heroic act of environmental volunteerism.

WINNER: HEALTHCARE

"Providing a Platform, Grabbing an Opportunity"

By China Bialos for Dr. Efrain Talamantes, Medical Director, AltaMed Institute for Health Equity

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Delivered at D'Youville College, Buffalo, New York, March 5, 2019

Good afternoon! Thank you to your vice president, Jogy Das, and to Dr. Clemo, for inviting me to join you today. My name is Efrain Talamantes and I am the Medical Director for the AltaMed Institute for Health Equity, at AltaMed Health Services in Los Angeles.

My colleagues and I were excited to learn about the upcoming Health Professions Hub that will be built here next year. As our population grows, and as chronic diseases become more prominent, there will be no shortage of opportunities to lend your time and energy to the health professions.

I understand that this is a room full of high achievers.

It's okay to pat yourselves on the back for a moment. College can be one of the most challenging periods of your life, and it provides a major lesson in time management. It's also a chance to find out that you're capable of getting through challenges you didn't think you could handle. You might have discovered by now that you're capable of handling much more than you'd originally thought you could at 18.

That's what your education is for. There's a fair chance you might not use some of your general education during the course of your career. But what you do take with you is the ability to work beyond your presumed boundaries.

I hope that by the time you leave this school, you'll be ready to take on whatever you set out to do. But being ready isn't just about knowing you can conquer your dreams. It's also about knowing that you might fail. It's the willingness to risk failing, which stands alongside the risk that you might succeed. And it's about knowing how to learn from your failures.

I currently run a department that facilitates research in a community health center setting. But my background is in hospital care. Some of you may go on to work in hospitals. If you've been in a hospital, even as a patient or a visitor, you know how chaotic that environment can be. The chaos is not just about foot traffic—it's about the urgency of every decision that gets made around each patient.

There was one particular patient who still sticks out in my mind. He had prostate cancer that had disseminated throughout his body. He was in severe pain. Prostate cancer is preventable, but the patient had become terminally ill. I felt we had let him down. What most sticks with me is the way he captured the essence of what we should be

capable of doing as health care providers. He said, "Doc, if you had all given me a platform for success, I would have been successful, but I wasn't given that platform, so here I am." He was a preacher, so he'd worded it more eloquently than that.

But he had come to terms with the fact that he was dying a preventable death. And if we had caught his cancer in time, we'd have been having a much different conversation.

He was a reminder that it is extremely important to design health care to meet the needs of patients, and to ensure that they're successful. If you're working in the health care system, the patient is the reason your job exists. But this patient, even in acknowledging the failures of our system, and our care, stuck with me and trusted me to take care of him until he passed.

There was no drug we could offer him to cure his disease at the point we discovered it. And to say he was disappointed is an understatement. But the next best thing we could do was allow him to die with dignity—to keep him as independent as possible, in as little pain as possible. Beyond this patient, the best we could do was to make our best effort to screen and prevent unnecessary deaths in other patients.

This patient saved my career. He made me realize that I didn't just want to be a physician. I wanted to take a broad look at the health care system I was part of and look for ways in which people like him could be spared the outcome we left him with.

I know that not everyone in this room is planning a career in health care, though many of you are. Whether you go into education, business management—or make balloon animals at parties—what all careers have in common is that you need to be able to learn from your failures, and you need to be able to recognize an opportunity and grab it. In the case of a physician attending to a patient in pain, or to a patient of a certain age, for instance, the opportunity is to ensure that the patient gets screened appropriately and on time. In a busi-

ness of any industry, it's recognizing a need and looking at the opportunities you have to fulfill it.

I'll tell you a quick story about my boss. The CEO of my employer, Cástulo de la Rocha, is often credited as a pioneer in the health care industry. He started with a storefront clinic that was largely volunteer-run, and he grew it into the largest community health center in the country. He doesn't have a background in health care. He didn't even found that clinic. He went to law school, took an internship, and became Executive Director for that storefront clinic before the age of 30. The odds of any of you repeating his story are pretty small.

But here's what he did right: he grabbed an opportunity where he saw it, and he made it clear that he was going to carry out his vision.

He immigrated to East Los Angeles from a small town in Mexico in the 4th grade, learned English, and became a teenage activist in the midst of the Chicano Civil Rights Movement. He was determined to go into politics—he majored in political science at UC Santa Barbara, and went to law school at UC Berkeley. But when he returned home to East LA, he saw a line out the door at the storefront clinic, then-called El Barrio Free Clinic, and knew that his community deserved better.

At the time, there was a severe shortage of clinics providing affordable care in languages other than English. There was an opportunity to expand on this idea and give his neighbors much more than they were getting. He joined this clinic, and under his direction, grew it to the point where we can now claim that we provide medical, dental, HIV, and senior care at about 50 sites across two counties. And not only are we providing a wide range of care, but we're in a place where we can attempt to build up our community by offering workforce pipelines like certification, internship, and residency programs. Health isn't just about treating illness—it's about addressing the resources available to a population and filling in gaps to create equity, so both

haves and have nots have an opportunity at a prosperous, healthy life.

There's another lesson to be learned in this. Regardless of whether your career is built on altruism, every industry is about business. Health care is about keeping people well. But every hospital, and every free or reduced cost community clinic, is a business that needs to be financially sustainable in order to fulfill its mission.

When AltaMed began as the Barrio Free Clinic, and even in its next dozen vears as La Clínica Familiar del Barrio, it was kept open because of grants that would now be considered laughably small. Today, it is a large business that runs on millions of dollars in grants and donations, and hundreds of millions of dollars in Medicaid or Medicare reimbursement. For those of you going into health care—this is why it is so important to pass health care policy that maximizes the number of people we insure. Health care coverage means community clinics and hospitals get paid, and getting paid is what allows them to stay open and continue providing care.

Regardless of what career you go into, know that every single business requires you to fulfill a need and keep your finances sustainable. These two go hand in hand and are equally important. The quality of your product affects whether your customers keep returning, and you need your customer to return to you to keep your business sustainable and keep fulfilling the need. This is an ongoing cycle. More importantly, you will only be able to keep your customers in the long term by building a relationship of trust.

Whether you invent or sell a product that you need people to keep buying, or whether you're a health care provider who needs your patients to stick with you instead of switching to the medical office down the street—pay attention to how you treat the people you rely on. You need each other.

How many of you have lived in Buffalo, or in New York, your entire life?

The majority of employees who work at my organization have lived

in Los Angeles their entire lives. We purposely hire them because they know their people—they know what kind of resources our patients are working with, they know what languages our patients speak, and what kind of traditions their families have taught them. They know about some of the systemic challenges our patients face and how we can help them overcome them.

Los Angeles, much like New York City, is one of the most diverse cities in the world, and our demographics are a bit different from yours. There's something to be said about knowing the community you're working in—there's a lot of value in it. But I challenge you to go somewhere new while you're young and have the freedom to move around, while you don't yet have a family of your own and a foundation to support.

Learn all you can about people with unfamiliar backgrounds, and learn how to communicate with them. Not to them, but with them. So many of the problems this world faces stem from an "us versus them" mentality, and that mentality stops with whoever wants to make it stop. Influence the wellness of your community by contributing to its design. Solve barriers instead of perpetuating them. And know that regardless of where we all come from, we all have the same basic needs.

Thank you for having me—I wish you well.

WINNER: **PHILOSOPHY AND/OR RELIGION**

"No Tolerance, for Intolerance!"

By Antonie van Campen for Stef Blok, Minister of Foreign Affairs, the Netherlands

Delivered at The Hague, the Netherlands, November 18, 2019

Your Excellencies, distinguished guests, ladies and gentlemen, March 15, 2019.

I remember this day as if it were vesterday.

We saw on the news that a man had opened fire on two mosques in Christchurch, New Zealand.

Mercilessly killing fifty-one innocent people.

Including children.

Like three year-old Mucaad Ibrahim, who ran towards the shooter in confusion...

One reason I remember that day so vividly is because of what happened after this terrorist attack.

Thousands of New Zealanders—of different backgrounds, faiths and ethnicities—came together to attend a mass vigil, to mourn the 51 Muslims killed.

Prime Minister Jacinda Ardern, showed true leadership, by taking swift action to reassure the Muslim community, by tightening the nation's gun laws, and by initiating the Christchurch Call to Action, to take down terrorist and violent extremist material online.

And I remember the words of Mr. Farid Ahmed, whose wife died in the attack, and whom we are honoured to have with us here today.

Mr Ahmed said at the remembrance service for the victims, that people asked him:

'Why did you forgive someone, who has killed your beloved wife?'

His response was:

"I don't want a heart that is boiling like a volcano".

"A volcano has anger, fury, rage; It does not have peace", he said.

"I want a heart that will be full of love and care, and full of mercy."

"I do not support his wrongdoing", Mr Ahmed added. But "I cannot deny the fact that he is my human brother."

Mr Ahmed, thank you so much for travelling so far to be with us today.

I believe your presence here is very important, because you showed us that there is hope. That love can triumph over hate.

And today, we face a number of challenging questions:

How can we preserve and spread that message?

How can we ensure that people around the world, are not subject to violence, discrimination or intimidation, because of their faith? Or indeed, because of their lack of faith?

What can we learn from each other?

Because not a day goes by without religion making headlines somewhere in the world.

Since the terrorist attack in Christchurch, there have been numerous attacks elsewhere.

Including in Colombo, Kabul, and most recently in Halle, in Germany.

As the UN Secretary-General said earlier this year:

"Jews have been murdered in synagogues, their gravestones defaced with swastikas; Muslims gunned down in mosques, their religious sites vandalized; Christians killed at prayer, their churches torched."

And I'm afraid I have to add to the list: Atheists, who face persecution or even the death penalty. Sometimes for acts that some consider 'disrespectful' to people of faith.

This is the world we live in today.

A world in which—according to the Pew Research Center's Forum on Religion and Public Life—more than a quarter of the worlds' countries experienced a high incidence of hostilities, motivated by religious hatred in 2018.

Hatred, between and within religions and faiths;

Hatred toward those who have changed their religion; Or toward

people who choose not to have a religion at all.

We are witnessing an apparent global trend of increasing religious violence, which affects virtually every group of people.

Even in my own country, the Netherlands long known for its tolerance and inclusiveness—some people face hatred due to their ethnic background and religion.

This clearly shows that intolerance is not confined to any particular part of the world.

I firmly believe that it is our collective duty to ensure that people around the world are not subject to violence, discrimination or intimidation because of their faith or beliefs.

That is why I said 'yes', when the Special Rapporteur on Freedom of Religion or Belief, Dr Ahmed Shaheed, asked the Netherlands to organise this 7th Meeting of the Istanbul Process.

I said 'yes', because of the commitments we've made.

The commitment laid down in United Nations Human Rights Council resolution 16/18.

And the commitment the world made to religious freedom, when we adopted the Universal Declaration of Human Rights.

The Declaration, that makes clear that each of us is born free to practise any religion or belief, to change one's religion or belief, or to have none at all.

In other words:

We agreed that no state, no group, no individual human being, has the power to deny these rights. Or take them away.

They are human rights.

They are universal.

They are inalienable and interrelated. And they are inter-dependent and indivisible.

They are not rights bestowed by any government, or person. They are not something you can just pick and choose.

And that is exactly why we need to come together, and why we must act.

So we can promote tolerance and inclusion. And end violence and dis-

crimination, against persons based on religion, or belief.

In the words of this conference's motto: No tolerance, for intolerance!

And so, we are also here to learn from one another.

Policymakers must learn as much as possible about religion and beliefs in order to navigate us through the Twenty First Century.

We should keep in mind that religion is important to billions of people around the world, and that it greatly shapes people's views of justice, and right behavior.

We also have a duty to learn about the digital revolution, which has radically changed the way ideas are shared, including religious ones.

For example, a pastor and an imam in Nigeria, can preach to—and positively inspire—a global audience via YouTube:

Religious scholars can exchange opinions on sacred texts; And people can find out about any religion or belief.

By contrast, Daesh has been ruthlessly effective in using social media to spread its monstrous ideas. And mass hatred towards Rohingya Muslims has been largely fuelled via the internet.

So we must bear in mind the duality of the internet.

It can do harm. But it can also be a force for good.

What's more, we must learn from grass-roots organisations, which equip local leaders, teachers, and young men, women and children—to address discrimination and radicalization in their communities.

That is exactly why we invited these organisations to this meeting, including representatives of local initiatives in the Netherlands. We hope to learn from their best practices.

For example;

Here with us today, are Saïd Bensellam and Lody Van de Kamp. Two extraordinary people, who embody a message of brotherhood.

Lody is a rabbi, born in the eastern Netherlands. Saïd is a kickboxer of Moroccan descent, who grew up on the streets of Amsterdam. Their story goes back to 2010, when Lody—the rabbi—decided to walk the streets of Amsterdam wearing a kippah, and carrying a hidden camera to film whatever happened.

He encountered a young boy who raised his right arm in Nazi salute.

For the rabbi it was a sign that anti-Semitism was still alive and well in the Netherlands.

Saïd, a youth worker with an unorthodox approach—and a well-known figure among the young people in that neighbourhood—was determined not to let this incident simply pass.

He decided to call Lody afterwards, and said:

'Rabbi, you don't know me, but I work with the boy who did this. How can we solve this together?'

Lodi was surprised. He had not given the incident much thought since it happened.

But he agreed to meet with Saïd the next day.

Not long after, Saïd and Lody spoke to the boy together, to help him understand why his actions were so hurtful.

And it worked. The boy changed his behavior for the better.

Since that moment, Saïd and Lody have shared a common vision: a society in which everyone can be who they are, without discrimination or violence.

Their foundation, that they subsequently established, works in schools, with youth workers, and with our police forces.

As Saïd and Lody have said, they "cannot reach everyone, but young people they do engage with... change".

Ladies and gentlemen,

Through their personal approach, Saïd and Lody have helped make people aware of the effects of their actions.

This is one of the things we can learn from grass-roots initiatives.

Sharing experiences and best practices can also help us support freedom of expression.

In her biography on the life of the French writer and philosopher, Voltaire, Evelyn Beatrice Hall famously wrote: "I may disapprove of what you say, but I will defend to the death your right to say it".

This phrase reminds us that we should all support free speech, and not limit speech.

Even if we do not like or agree with it. For example, speech that might be deemed offensive.

However, don't let me be misunderstood: there is a boundary.

For example, threatening people or inciting hate, is never acceptable.

What's more, everyone—including faith groups and their leaders—has a responsibility to accept the rules of representative democracy.

Religious communities as a group, are just one voice among many in our pluralist culture.

No person or group can expect special treatment.

And people cannot expect to be heard in a 'noisy public square', unless they are willing to speak out, and engage.

This is another lesson we can learn. And should learn.

At the same time, it's important to realise—and spread the message—that faith-based organisations can have a very positive impact on human well-being.

After all, they are often the driving force behind programmes and institu-

tions, aimed at helping those in need: homeless shelters, orphanages, food banks, hospitals,—or schools.

And we should realise that in failed or weak states, it's often religious organizations that provide—and maintain—a country's entire social infrastructure in health and education—and even drive economic development.

Furthermore, faith or belief has the capacity to inspire people to acts of unselfish generosity. In a way that few political movements can claim to do.

Take Frans van der Lugt, for instance, a Dutch Jesuit priest, who was murdered in Syria in 2014.

For many years, 'Father Frans' led an annual eight-day hike across Syria.

These hikes would draw as many as 200 or 300 young Syrians:

Christian and Muslim; Druze and Alawite.

Because he knew these hikes had the power to bring people together.

Or, as Father Frans once said to a BBC News reporter:

"People share the common experience of fatigue, of sleeping and eating together, and this builds a link between them".

"After the hike it is not important that you are Christian or Muslim. It is important that you are present." This, is what he said before the appalling siege of Homs. But even after that, his devotion to the Syrian people never faltered.

Father Frans kept on speaking, not of Christians or Muslims, but of "fellow human beings, struggling to survive".

This, ladies and gentlemen, is another lesson we can learn:

The ability of a single person to inspire many.

And that is why I'd like to encourage all of you today, to talk to as many people here as you can.

Share your thoughts and ideas. And pass your knowledge and insights on to other people from different parts of the world.

So we can indeed build bridges, promote tolerance of religion and belief, and boost resilience.

Because as Prime Minister Ardern said, at the Christchurch Memorial service:

"We cannot confront these issues alone".

"None of us can".

"But the answer to them lies in a simple concept that is not bound by domestic borders, that isn't based on ethnicity, power base, or even forms of governance".

"The answer lies, in our humanity". Thank you.

WINNER: PUBLIC POLICY & TECHNOLOGY CATEGORIES

"The Future Keeps Coming"

By Sandra Andrews for Andrei lancu, Under Secretary of Commerce for Intellectual Property and Director of the United States Patent and Trademark Office

Delivered in Bucharest, Romania, October 28, 2019

Thank you, Cătălin (Ștefănescu), for the kind introduction. It's a great pleasure to be here today.

First, a very special thank you to OSIM President (Ionut) Barbu for hosting this event here in Romania and especially for your warm hospitality; and to EPO President (Antonio) Campinos for the invitation to speak at this EPO conference, and for the special bond and extensive collaboration between the EPO and USPTO. It is truly an honor to share the stage with both of you.

And good afternoon to all of you. Salutari din ("greetings from") Washington DC!

It is a remarkable feeling for me to return to the place of my birth, while I serve as part of the United States government. I have lived in the United States for almost 40 years, since I was 12. And I believe that I have truly lived the American dream.

But it started here, in Bucharest. This is the place of my childhood, with all the related memories.

And this is the place of my formative years, with "cei sapte ani de acasa" ("the seven years from home").

It is also here that my love for technology began. Yes, as a child.

I was a scrawny, skinny little kid growing up in the 1970s on the streets of Bucharest, not far from here, close to Hala Traian. I only wanted to play. And I never wanted to eat. Like good Romanian parents, mine would chase me around with food. Because... "copilul trebuie sa manance!" ("The child has to eat.")

Yet nothing would work. I would simply never eat. Never had the patience, really.

But my parents eventually discovered a trick. They somehow figured out that if they took me to the airport—Baneasa at the time—and I watched

planes land and take off, I'd be lost in my wonder of flight, I would as a result stand still with my mouth half open, and they could feed me anything.

My fascination with flight started there, at Baneasa, and has continued ever since.

I then became an aerospace engineer. I worked at Hughes Aircraft for a few years before going to law school. And then my career in the innovation system began.

But perhaps it is not surprising that my love for flight and innovation began here, in Romania. For Romania has a long history of flight innovation.

First, there was Traian Vuia and his first patented "aeroplane automobile," nicknamed "Liliacul" (or, the bat), which flew for the first time in March 1906 for 12 meters at an altitude of 1 meter.

Then there was Aurel Vlaicu, whose first aeroplane—"Vlaicu I"—flew in June 1910 for 50 meters at an altitude of 3 or 4 meters. Vlaicu sadly died just three years later, trying to pilot his plane across the Carpathian mountains. Today, the Baneasa airport—where I first fell in love with flight—is named after Aurel Vlaicu.

And then, of course, there is Henri Coanda. Coanda was the Romanian academic, physicist, inventor, and aeronautical engineer who built the world's first jet airplane.

Born here in Bucharest in 1886, Coanda became fascinated as a child by the power of the wind. After graduating from a military high school in 1903 with the rank of major sergeant, Coanda continued his studies at the School of Artillery, Genius and Marine Officers in Bucharest.

But Coanda's inventive spirit was incompatible with military life, so he left the military and began working in France with the famous French engineer Gustave Eiffel. In 1908, Coanda came up with the idea of the jet aircraft and by 1909, Coanda built the first prototype. Consisting of a conventional piston engine driving a multi-bladed centrifugal blower which exhausted into a duct, the "Coanda 1910," as it was called, was presented at the 1910 International Aeronautics Exhibition in Paris, where the unusual aircraft attracted significant attention.

That same year, while testing the engine of his plane, Coanda noticed a phenomenon in which a jet flow attaches itself to a nearby surface and remains attached even when the surface curves away from the initial jet direction. This came to be known as the "Coanda effect," and it is still applied in flight technology today.

Coanda was a prolific inventor throughout his life, and later obtained several patents. In fact, he contributed some 250 inventions to a variety of fields. Today, I and probably most of you came to Bucharest through the Henri Coanda International Airport, as Otopeni, Romania's premier airport, is now named after him—deservedly so.

And just a few years earlier in the United States, Wilbur and Orville Wright—known as The Wright Brothers—found the key to manned fight stability, and made the very first powered human flights, in December 1903 at Kitty Hawk, North Carolina. They subsequently obtained U.S. Patent number 821,393 in 1906—one of the most famous and consequential patents in American history.

These incredible inventors—Americans Orville and Wilbur Wright, and Romanians Henri Coanda, Aurel Vlaicu and Traian Vuia—ushered in the modern era of human flight. And the world hasn't been the same since.

Just look at us now: air flight is ubiquitous, and has many forms. Plus, we went to space. This summer we celebrated 50 years of man walking on the moon. Earlier this month, we watched the first all-woman team walk in space—two NASA astronauts. And, of course, we have thousands of satellites orbiting Earth, and vehicles exploring distant planets and the deep space beyond.

That's the power of human innovation.

But for all of it to happen, we need a robust IP system that incentivizes and protects that innovation. Let me be clear: There is no known substitute. Humanity simply does not know progress without the modern IP system.

Think about it: human civilization has existed for thousands and thousands of years. Greeks, Romans, Hebrews, Ancient Chinese, Egyptians, Aztecs, and countless other societies across the world and across time. And despite millennia of human existence, just a couple of hundred years ago, we would have arrived here on foot or on horse or by boat, just like they were doing thousands of years ago. We would be having this meeting by candlelight, just like they were doing thousands of years ago. And just a couple of hundred years ago, anesthesia for surgery was still just a shot of whiskey. (Or Tuica, here in Romania.)

Despite millennia of human existence, the state of the human condition just two hundred years ago was about the same as it was in ancient Rome. The tremendous progress we take for granted today has mostly been made over the past 200 years. And only in the context of modern IP systems that started about two hundred years ago with the American Constitution, which expressly called for patents precisely for this purpose.

The main reason this level of progress worked while all other prior systems failed is that the modern patent system for the first time democratized invention. Anyone could participate. No need to be friends with the Crown. No need to be wealthy or to have a

patron or, frankly, any funds at all. Not even a requirement to manufacture—the modern IP system has been open to all. Anyone now can now invent, and everyone is now incentivized by our modern patent systems to do so.

And the results have been remarkable. The pace of technological progress in the modern era far exceeds all such progress in all of the millennia of human existence combined. Our modern patent systems have given rise to a spark of ingenuity and development the magnitude of which humanity has never before known.

Electricity and the telephone; the automobile and the airplane; recombinant DNA and DNA synthesis; the microprocessor, genetics and cancer treatments. And so much more. Despite the millennia of human existence, none of this was possible until the modern patent system. Because as American President Abraham Lincoln said, our patent system "added the fuel of interest to the fire of genius."

Instead of secrecy and medieval guilds, a well-balanced patent system incentivizes disclosure and competition to forever create the next improvement.

First, IP is the ultimate expression of global creativity and talent. Patents, trademarks and copyrights encourage this creativity because they incentivize people to share their ideas. In return, those people receive the support and protection of a strong IP system.

Second, IP promotes competition and forces technical advances. If the first inventor is successful, others want to partake of the new market or the new technology. But because that first particular application is patented for a period of time, competitors are forced to invent something different, often something better.

And so, a pro-competitive cycle develops. In other words, intellectual property protection creates perpetual innovation, and at accelerating rates.

There can be no legitimate debate about the success of intellectual property protection. Various studies, including from our Chief Economist at the USPTO, find that IP drives economic prosperity.

For example: IP-intensive industries directly and indirectly support about one-third of all U.S. employment. The share of total U.S. GDP attributable to IP-intensive industries is about 40%. Workers in IP-intensive industries earn almost 50% higher wages, on average, than workers in non-IP-intensive industries in the private sector.

The approval of a startup's first patent application increases its employment growth over the next five years by a remarkable 36 percentage points on average, and the effect on sales growth is even larger. Plus, patent protection motivates U.S. companies to invest 20-30% more in R&D than they would otherwise (if patent protection was eliminated).

Some of these numbers are repeated elsewhere in the world. For example, recent studies from the European Patent Office find remarkably similar results when it comes to IP intensive industries.

It is clear: a robust IP system is critically important to the prosperity of any modern economy. In fact, as Stanford Professor Stephen Haber found, "there are no wealthy countries with weak patent rights, and there are no poor countries with strong patent rights."

And so, as we embark on the next wave of technological and industrial revolutions, we must ensure that we continue to have a robust IP system, with rights that are reliable, predictable, and meaningfully enforceable. This is, in fact, more important now than ever. Because irrespective of the incredible advancements we have made to date, I firmly believe that we have seen nothing yet: artificial intelligence, self-driving vehicles, quantum computing, biotechnology, personalized medicine, 5G communications, and so much more.

Plus, there is convergence between some of these fields, such as artificial intelligence in personalized medicine, and the like. And there will be technologies that we can't even imagine yet. We are just getting started.

Our world is changing indeed, and it is changing at forever faster rates. Our intellectual property systems must

be robust enough, and flexible enough, to accommodate, and indeed encourage, these new technologies.

Take artificial intelligence, for example. According to the WIPO Technology Trends 2019-Artificial Intelligence Publication, we know that machine learning is the dominant AI field "and is included in more than one-third of all identified inventions." The field is growing fast. At the USPTO, we've doubled the number of examiners who are reviewing AI applications.

But are our IP laws equipped to deal with the new aspects of this technology? Some of these patent applications pose certain unique and interesting new questions.

For example: what level of detail is necessary in a patent disclosure as to the structure and functioning of the algorithm that underlines a new AI tool? An AI algorithm, that by definition is capable to learn on its own, sometimes performs certain tasks in ways unknown to the programmers. So, how can the inner workings be disclosed such that one of ordinary skill can replicate the invention without undue experimentation (a requirement of our patent system)?

Another question we must grapple with is whether current legal concepts of an "inventor" need to be changed. This question may become gray when machines are able to create based on human programming. United States law currently mandates that the inventor must be a natural person.

Turning to the enforcement side, who actually would be liable if the AI itself causes infringement?

There are a host of other questions, too, including ownership, subject matter eligibility, and more.

The USPTO is focused on these questions, and we're seeking public input as well. We have recently published a notice asking these and other patent-related questions, which you can see on our website at www.uspto. gov. And we will soon publish another notice, with several new questions aimed at other areas of IP, such as copyrights, trademarks, data protection, and the like.

Artificial intelligence is also impacting the way we work in government IP offices, including the USPTO.

Specifically, our respective offices are utilizing the advances in AI to help our examiners as they review the applications coming in.

At the USPTO, for example, integrating AI to augment classification and search is a very high priority. Over the past year, we've explored using AI for search expansion and refinement, assist with patent classification tools, and locating similar images. The most promising of these AI capabilities have already been identified. They're also being prioritized for inclusion into our search system in order to pilot with examiners.

And on the trademarks side, we've been exploring using AI for image search to help find prior similar images, and also to identify fraudulent specimens.

We're also looking into using AI to identify, reduce, and mitigate unauthorized or other improper activities related to trademark matters. For example, we have a special task force in trademarks that is developing some AI tools to detect a pattern of manipulation of images typical of doctored specimens of use. Additionally, the task force is using AI to detect the level of similarity between images to identify when the same or similar image has been submitted in multiple applications by multiple applicants to substantiate use of the mark in U.S. commerce.

These efforts are helpful, but much work remains. We are, in fact, currently looking for a Chief AI Strategist, someone who can lead our AI operations and advance the shared understanding of how to best implement at the USPTO the opportunities presented by AI.

The USPTO also has bilateral and multilateral engagements with other IP offices to explore AI tools.

One such effort is the "Image Search Project," a cooperative effort of the TM5, the 5 largest trademark offices in the world. This project incorporates machine learning to enhance image search database systems to improve trademark examination.

And, of course, we look forward to continuing our close collaboration with the EPO on a variety of IP issues. Work in AI is truly international, and the United States and the EPO play a big part.

There are also many other areas of international cooperation between our various IP offices. For example, many of our various offices cooperate on the Global Dossier, making it easier for examiners in one office to see the work done by examiners in another office.

Plus, there is the Patent Cooperation Highway (PPH), which allows one office to expedite the review of applications that have already been reviewed by another office. For example, if a patent application is first reviewed and allowed by the EPO and an applicant uses the PPH for examination in the United States, the USPTO will examine that application on an accelerated schedule and its likelihood of success is much higher.

The bottom line is that all of our offices must continue and even enhance work together to support innovation and entrepreneurship around the world.

For human advancement has consistently been pushed forward by our inventors. As I often say, they are our heroes.

One of America's greatest inventor heroes was Thomas Edison. He invented a light bulb, gramophone (or, "speaking machine," as they called it then), motion pictures, and so much more. Indeed, he invented the modern system of inventing, with his innovation laboratory at Menlo Park, New Jersey.

A contemporaneous scientific publication written in 1878 said, "Mr. Edison, with his marvelous inventions, is pushing the whole world ahead in its march to the highest civilization."

That is what inventors do: they continuously push all of us to the highest civilization. And that is why we in this profession strive to help them and to support them.

I am convinced that because of inventors, and the work we all do, the future of innovation is bright indeed.

And what would Traian Vuia, Aurel Vlaicu, Henri Coanda and the Wright

Brothers think about that future, if they were here with us today? What would they think of drones that can fly on their own without a pilot?

Aurel Vlaicu died because he insisted on piloting his own prototype across the mountains. He did not let another pilot fly his plane, much less let the plane fly without a pilot at all.

Specifically, what would they think of the coming convergence, where self-flying drones are combined with artificial intelligence so that they might perhaps fly with complete independence, without any human input whatsoever? Just close your eyes for a second, and imagine those guys working and inventing today.

If I had to guess, these great inventors would actually be thrilled to see how far we have come, and excited to help us go much further. Because that is what great inventors do: always looking for the next advance, always working to push us ahead.

As for us, for you and me, we are about to experience personally and most directly all these new machines, and so much more. And all of it very soon. Because the future keeps coming forever faster.

I look forward to continued collaborations between and among our nations, to build upon all the successes we've had working together thus far, and to secure that future on behalf of innovation around the world.

Multumesc, si va urez mult succes in continuare! ("Thank you, and I wish you much continued success.")

It has truly been an honor to be with all of you here today.

WINNER: **AWARD ACCEPTANCE**

"My Path to Purpose"

By Lech Mintowt-Czyz for Ben van Beurden, CEO, Royal Dutch Shell

Delivered at the Energy Executive of the Year dinner, London, October 8, 2019

Ladies and gentlemen... colleagues in energy... friends,

Thank you. Thank you for being here this evening... thank you for this award. And Bob, thank you for such a generous introduction. Praise is all the sweeter from someone as praiseworthy as yourself. And it is not just BP which is going to miss you when you step down next year... but the entire industry. You have achieved truly remarkable success. I am sure Bernard Looney knows he has some big shoes to fill.

This is a bit of an unusual speech for me to make. Coming, as I do, from a Calvinist culture... it takes me a bit outside my comfort zone to receive such a prestigious award... and then to have to talk about myself a bit. Talking about yourself is not very Dutch, you see... or, at least, not very like the type of Dutchman that I am.

But I suppose it is only fair that if you receive such a prominent award, you lift the veil somewhat. So I will... to let you understand a little where my heart is... and what has made me the CEO that I am today.

So, let's jump in at the deep end... I would like to start by taking you to the age of Flower Power. Picture me

back then. I was protesting against the Vietnam war. I was stacking shelves at a supermarket at night. I had hair down to here.

This young man was captivated by chemistry. The excitement of new materials. The opportunities those materials offered... and the cool kit that could produce them. In short, the sheer magic of it all.

And this young man also had a wanderlust. I had grown up the son of a factory foreman in a family that did not even have a car, let alone go on holidays. I desperately wanted to see the world.

So, I fought to be the first person in my family to go to university. I got a state scholarship and I went to Delft. And when I graduated as a chemical engineer, I did the only sensible thing a travel-hungry Dutchman could. I joined Shell.

It was not long before I was lobbying for an overseas job. They offered me the UK, then Norway... and, yes, although they were overseas, neither were what I had in mind. They then got serious and offered me Sudan. I arrived just a few weeks before the coup that brought Omar Bashir to power. I

experienced first-hand what resourcefulness means when you have to keep things ticking over at home and at work... even as all resources... goods and services... steadily vanish. It was a lesson in resilience I will never forget.

But the thing that stuck with me most at the time... and has stayed with me to this day... was how much having access to energy means to people who do not have it. I saw and experienced how the arrival of energy resulted in an immeasurable uplift in quality of life. I witnessed the breaking of poverty cycles by basic economic progress. I watched as families got access to health care and clean water. All of it enabled by energy.

In a way, I had already learned that lesson... in a gentler, more benign setting when I was very young. When I was a child my family only had two coal-fired stoves in the house. I would have to wash myself with a damp and rapidly cooling cloth in front of the stove in the kitchen. When natural gas came to my neighbourhood it transformed my life.

But it was Sudan that brought the lesson home to me. It brought it home in the starkest possible fashion. What

happened has shaped my thinking in the area most profoundly.

I had made friends with the watchman at the building I lived in, in Port Sudan. Mohamed's wife had a daughter just after I arrived. We provided a goat for her name-giving. Over the weeks and months that followed I used my broken Arabic to talk with Mohamed. We spoke about his daughter every day. And then one day, before she reached the age of two, he told me she was dead. Mohamed had been helpless... because he had no transport to get her to a doctor... no light, or fridge or even fan to provide her comfort... no modern energy at all.

Being close to something like that stays with you. It has been a driving force behind my belief that companies like ours should not only provide cleaner energy and more energy, but also energy to more.

I returned to the Netherlands not long after that and, by the time I got my next significant foreign posting, I had a child of my own. And I have to confess... that setting off on the long flight to Malaysia with a one-yearold boy in a cot on my lap... was not exactly what I had imagined my life of travelling the world would be like. But, nevertheless, back then my young family was along for the ride. My eldest daughter Sophie was born in Miri, Malaysia... and both she and her older brother had experiences of the sort that I could never even have dreamed of when I was their age.

But that evolved too. As my career progressed my family went from sharing the adventure of my career... to having to put up with it. The payback came... and it came in the form of a part-absent father and husband... and, eventually, the end of my first marriage.

And somewhere in that period my career hit a wall too. It happened like this. I was called for what I thought was a training course... but it turned out to be a leadership assessment. I had done only technical and operational roles at the time and, whoever that assessment was designed for, it was not designed for me. They assessed me on

nine different capabilities, and I could score green, which was good... amber, which was ok... or red, which was not. I had no green, two amber and the rest red. I failed comprehensively. I think I came bottom of the group.

The feedback to me was that I could not expect to advance much further in my career, with a subtext that they were surprised I had made it as far as I had. I was so miserable about it that I bought this watch to cheer myself up. I still wear it every day.

I suppose the fact that I am standing here this evening suggests the assessment they made of me was not entirely accurate. But it did get one thing right. It identified that I did not have a plan for myself. I was used to being handed my next role in Shell—that was how it worked back then. And as result I had no clear career direction. I woke up and realised I needed one. I realised that doing a good job in a meritocratic culture is fantastic and can bring you a long way... but will only get you so far. I realised I had to have a sense of personal purpose as well.

So, I worked out what I wanted to do and how I might get there. I must admit CEO was never on the career roadmap I plotted out... and the direction changed more than once. But with a greater sense of personal clarity and career purpose, the second part of my career was so much more fulfilling and, in a strange way, easier. And so... with a lot of support from some fantastic mentors and patient and considerate colleagues... as well as some luck and good timing... I find myself here... talking to you.

It is fair to say I am a changed man from that young, flower-power Ben. I now have a haircut that my parents would probably approve of. And I do not look forward to a 14-hour flight the way I used to. But, perhaps some other changes are more pertinent.

My thirst for travel and to experience the world has evolved into a fascination with the international dimension that comes with a company like Shell. Complex supply systems... getting access to tricky markets... com-

plicated cross-cultural understandings that you have to bridge. And, increasingly, the international collaboration that can bring around necessary and positive change.

My love of chemistry, engineering and clever kit has evolved too. I still think that what this industry can achieve technologically is astonishing. But it is not actually magic... it is science. And although it is still seductive, especially to an engineer... I believe it does not, and should not, define our industry. I believe our industry is defined by the effect we have on society... for good or ill.

And, finally, the relationship between me, my job and my family has evolved too. I found love and an amazing friendship with my second wife Stacey, who is here this evening. I have four wonderful children. And the journey I am on in this role... and the roles before this... has been a joint journey. Stacev is my closest confidante and her strategic mind and industry experience help me tremendously. Her Aussie readiness to give me the tough-love feedback... that I seemingly so often deserve... is also a massive help to me. All my children help in that way too, actually... they can all put their finger on my weakest spot... such painful honesty.

We have all experienced situations and interactions with people that have shaped us in life. I am no different. The unnecessary death of Mohamed's daughter was one... seeing for myself the benefits that a big investment can bring about in a community and wider society was another. From these key shaping moments I learned for myself what was really important for our industry to pursue... and for me as a person. What matters is not nifty kit, not marvels, and certainly not travel... but making a real and valuable difference to people's lives.

From the experience I had of failing that assessment... I learned the importance of having a clear direction and purpose. With focus and commitment, you can achieve so much.

But understanding what that direction should be, truly understanding

what Shell... and companies like it... can do within and for society... their place in the world... took the perspective that only a patient and loving family can provide. They have shaped me in a crucial way. They have helped me get my head out of the oil wells... and look up... and take in the really big picture. And for that, and for so much else, I am so very grateful to them... and to Stacey in particular.

So, yes. I believe that we... Shell... and our industry at large... can dramatically improve hundreds of millions of lives. Most obviously, by providing reliable access to energy to those who

do not have it... but much more too... because energy is critical to progress on almost every one of the UN Sustainable Development Goals.

I believe the scale of investment we bring, and the products we choose to sell, can be an enormous positive force in the world. And I believe our industry can make a major contribution to helping the world tackle climate change.

Let nobody tell us... that our industry cannot change. We have changed in the past and we are changing right now. And, as I know myself, the smart-sounding assessments of others can be very, very wrong.

We can, and must, evolve. We must do so in our own interests... and in the interests of society at large... because it is in our interests to be as one with society.

That is what I deeply believe.

I thank you again for this award, which means a lot to me. I hope from my words this evening you feel that you can understand a bit better where my heart is... where I come from... and why I feel the way I do... not only about the future of Shell... but also about the future of our industry.

Thank you.

WINNER: **Campaign speech**

"Presidential Announcement"

By Case Button for John Hickenlooper, Former Governor, Colorado

Delivered in Denver, March 7, 2019

We meet this afternoon against the backdrop of the great Colorado Rockies in this state we love, in the heart of the American West—a place that Wallace Stegner, one of the great writers of the West, described as the "home of hope."

As Americans, we all deserve to feel that hope. We're a young country in a wondrous, bountiful land, teeming with possibility.

We're innovative, filled with the strength that dwells in the toughest alloys—the magic you get from combining all origins and outlooks into something resilient and wonderful.

We have every right to live in a land that's the home of hope.

But these days, that's not how it feels in America. It feels like we're living in a heaving crisis—years in the making—spawned by dysfunctional politics—and defined above all by this president.

Donald Trump is alienating our allies, ripping away our health care, endangering our planet, and destroying our democracy.

The daily insults he hurls range from shocking to unconscionable.

But it's more than his tweet storms. Real people are being hurt: he's closed down the government. Hate crimes are up. He's forcibly taking kids from their parents.

Most people would call that kidnapping.

He measures progress by the number of enemies he creates.

He believes that by tearing others down he raises himself up. These are not the metrics of America's greatness.

We are a nation that tracks our progress by the number of working families who end the day feeling more secure about their future.

We tally our wins by the number of children who have enough to eat, who feel safe in their homes and in their schools, who have access to the skills for a changing economy.

We broadcast America's values by celebrating those who may not have been born in America—but America was born in them.

We define our gains by the number of us who look at a fellow American, of a different race or sexual orientation and feel in our heart, "neighbor, you belong here."

We gauge our standing in the world by the number of allies who trust us and stand with us through the worst of times.

We record America's greatness by our ability to come together, and despite differences, achieve bold things for our children and our country.

This isn't about unity for unity's sake. America stops working when we work against each other. Our country stops making progress when we hunker down on opposite sides of continental divides—Blue and Red; rich and poor; urban and rural.

It's time to end this American crisis of division. It's time to bring all Americans together.

And that's why I'm running to be President of the United States of America!

Now, I understand I'm not the first person in this race or the most well known person in this race. But let me tell you: at 4 syllables and 12 letters, "Hickenlooper" is now the biggest name in the race! Let me tell you something else: growing up as a skinny kid with coke bottle glasses and a funny last name, I've dealt with my fair share of bullies.

I'm running for president because the only way to end the Trump crisis of division is with a leader who knows how to bring people together and GET THINGS DONE.

It's a strength unique to America, required to solve America's unique challenges to build a future that every American feels part of.

This isn't just my vision; it's my record.

As Mayor and Governor, I got people to put down their weapons, sit down together, and listen to each other. Really listen—to establish trust, which is always the starting point for collaboration.

For those who don't know Colorado's recent history, it may seem like our current prosperity was inevitable.

But let me tell you, when I took over as Governor, things were upside down.

We had just ended the worst year for job seekers in a generation.

We were bitterly divided. We couldn't solve so many of our biggest challenges.

But things got worse: the most destructive fires in Colorado history and a mass shooting in Aurora.

And then: biblical floods. So many lives lost.

I went to 32 funerals those first four years.

But in the aftermath of the devastation, the roads and bridges broken, we saw the good was not broken. Instead of resignation, we saw community. Instead of anger, we saw kindness.

Instead of despair, we saw neighbors finding ways to reach one another. Lending a hand. Lending a truck. Listening. Helping.

That's how we rebuilt better than before.

That's how we went on to chart an entirely new course for our state.

And that's how we overcame the recession

We expanded medicaid with bipartisan support ... built one of the most innovative healthcare exchanges in the country. And as a result ... nearly

ninety-five percent of our people now have healthcare coverage.

After Aurora, we stood up to the NRA ... and we passed universal background checks and limits on high capacity magazines ... in a Western state.

We brought environmentalists and industry into the same room to sit down and craft the toughest methane regulations in America ... the equivalent of taking 320,000 cars off the road every year.

More than a year of negotiation, but in the end oil and gas agreed to pay for it.

We brought cities and suburbs and rural counties together and created a progressive water plan that made sense for everyone.

We invested in high-quality pre-K ... scholarships for young adults who couldn't afford college ... apprentice-ships ... light rail ... and so much more.

And in just eight years we moved from 40th in job growth to the number one economy in America.

That's what you can do when you bring people together.

And there was another secret ingredient: sheer persistence.

I learned persistence the hard way. I lost my dad when I was eight.

My mom said to us, "you can't control the bad things that life throws at you, but you can control whether they make you stronger."

Shortly after moving to Colorado in the 1980s, I lost my job and my career as a geologist during the recession. A whole profession disappeared for almost a whole generation.

I was unemployed for two years. And when you're unemployed for that long, you see a different person in the mirror.

With two friends, we got a library book on how to write a business plan.

And 34 investors and 3 loans later, we started a brewpub in an abandoned, forgotten part of Denver.

Our persistence paid off, and the brewery took off. An entire neighborhood grew around it.

Along the way, I learned something that Donald Trump never figured out:

it isn't how many times you yell "you're fired," but instead, how many times you say "you're hired."

And in our first ten years opening breweries across the midwest we said "you're hired" more than 1,000 times.

The best part of this story? It's not unique. Our small businesses spawned others, and, in turn, helped create vibrant communities.

We succeeded because we worked hard and built alliances with other businesses. We played a part in revitalizing communities.

And now it's time to do that for all of America.

Defeating Trump is absolutely essential.

But it's not sufficient. We need to walk out of this canyon of division to a higher plane of progress. America is ready.

And I know I'm ready.

When I'm President, we will declare as a country that healthcare is a right.

This means universal, affordable coverage where everyone has a doctor who knows them and knows their family. Where everyone can get a checkup. A real medical home.

We will declare as a country that everyone deserves to share in the benefits of being an American.

To get there, everyone has to pay their fair share: we will close the loopholes, end tax cuts for the wealthy, and we will ensure every profitable corporation is carrying their weight.

We'll bring the same relentless innovation we used to land on the moon to save our planet.

We'll reclaim our global leadership. And the first thing we're going to do is rejoin the Paris climate accord and exceed its goals.

We will build a green economy that creates jobs that can't be shipped overseas, while combating generations of climate change.

We'll create a whole new understanding about the future of work. The majority of today's young adults who want tomorrow's skills will be able to shape a 21st-century economy with better jobs.

By bringing unions, good corporate citizens and schools together we'll invest in the largest expansion of skills training and community colleges in our country's history.

In the next two years, Colorado will have broadband connecting every single school, hospital and town across the state. Universal broadband will instantly become national policy when I'm elected.

We'll renew our commitment to the fundamental strength behind American success. It's right there in the Great Seal of our country: Out of many one. This promise is predicated on the fact that we are all created equal in the eyes of God.

And that equality demands social justice for everyone of us.

And we'll renew our commitment to a reformed justice system that addresses our long history of slavery, segregation and racial bias.

We'll undo years of efforts to disenfranchise African American voters and Latino voters and even young voters. And end this assault on the foundations of our democracy.

We'll make it easier for every qualified voter to register and vote because the ultimate power in America should reside in the hands of the people—all the people.

At the end of my presidency, I want Americans to say: it feels like the cloud has lifted, we feel closer to our neighbors and we've gotten big things done. And we feel hope.

Another Westerner, John Muir, said, "the power of imagination makes us infinite."

Just imagine how different our country will feel when we start moving toward each other again.

Imagine, a country where families go to bed knowing a serious illness won't hurtle them into bankruptcy.

Imagine, a world where our young people are part of a new "greatest generation"—the one that helps save our planet.

Imagine, a new American economy where anyone can be whatever they want, whenever they want, wherever they want.

Are these big dreams? Sure.

But my story is proof that big dreams can be made real.

It's one of America's great talents: building dreams tomorrow we didn't know were possible today.

I'm proud to be part of a political party that over decades has rallied to the

call of so many dreams and dreamers—like King's vision of a country where children are judged not by the color of their skin but by the content of their character.

I'm also proud to be in the party that not only dared to dream big dreams but had the persistence to get them done—from creating Social Security and Medicare to enacting civil rights and putting a man on the moon.

That's the other half of my DNA: I am a dreamer and a do-er. And we need both to make real progress. Not just big ideas but making them happen—finding common ground when it seems like there's nothing there but mountains between us.

Being a pragmatist doesn't mean saying 'no' to bold ideas; it means knowing how to make them happen.

That's my record.

And that will be my promise as President.

No one person can heal the fractures in America today. But if enough of us accept the challenge, if we work hard enough, we can make the impossible, possible.

Together, we can turn this winter of division into a season of hope.

WINNER: **COMMENCEMENT/CONVOCATION ADDRESS**

"Turn Your Wrong Turns Into Your Best Turns"

By Aaron Hoover for Kent Fuchs, President, University of Florida Delivered at the Stephen C. O'Connell Center, University of Florida, Gainesville, Florida, December 14, 2019

And now, we have come to the part of the program known as the commencement speech.

This is the part where someone comes to the podium to make remarks while the graduates listen closely and wonder ...

Why does listening to this speaker feel like waiting forever for the RTS bus?

Why does this speech seem longer than the line at Chipotle?

Will I be sitting here for another four years?

Or, if you are like me, you are saying, instead of this, I could be watching Episode 6 of "The Mandalorian!"

Graduates, we are here to celebrate! You are receiving your degree from the University of Florida, and you are the last class to graduate in the 20-teens! It's celebration time.

However, I also recognize that you may feel some anxiety about what comes next in your life. A quiet, anxious voice may be asking: What have these years in college been building up to?

When I graduated college, I thought I knew the direction of my life.

I was graduating with a bachelor's degree in engineering. However, in my last two years of college, I had been involved with other students in a local church.

I decided in my final year not to pursue a career in electrical engineering, but rather to attend seminary, divinity school, so that I could be ordained as a pastor, a fulltime minister of a church.

That is what I did, or at least tried to do.

After my engineering graduation ceremony, I drove to Chicago, where I took an intensive summer course on New Testament Greek. That fall, I entered the three-year masters of divinity program, which went fine for

the first year—but then I took my first homiletics class on writing and preaching sermons.

I discovered I couldn't write or deliver a sermon in a way that stirred people's emotions or touched their hearts. I could inform, but I couldn't inspire. It's hard to be a pastor, rabbi or imam if you can't reach people's hearts.

To make things worse, my serious girlfriend at the time broke up with me. I was also struggling financially, despite working late nights and weekends as a security guard.

I was heartbroken and my career plans were shattered.

Graduates, if you ever feel this way about your life plans ... or if, maybe, you even feel this way today... as your president, I predict that there will be an even better and richer life before you than you can possibly dream, in the midst of your uncertainty and disappointment.

As Baby Yoda might say ... when he actually speaks ... "Awaiting you, my Gators, a great future."

As I was worrying about my apparent failure in seminary, I came to realize that my shortcoming could be my strength.

My seminary professors told me that I wasn't good at reaching people's hearts with my public speaking, but I could reach their heads.

I couldn't preach, but I could teach. In fact, I came to realize I enjoyed teaching, and that being an educator could be as important as being a pastor.

This realization, of both my weakness and my strength led me to return to engineering for graduate school, with a new goal of teaching students as a college professor.

Electrical engineering graduate school for me was also really hard, particularly since it had been several years since my last engineering class. I discovered that the students for whom I was a Teaching Assistant knew more than me.

But I survived and eventually thrived in nearly six years of engineering graduate school.

That moment of painful reckoning in divinity school ...

That time I thought I wasted three years and didn't know what to do ...

It was awful.

It was great.

It ended my dream, but directed me to a new path and new purpose.

Not only that, divinity school is where I met my partner and wife, Linda. She was returning an overdue library book, which I needed for a paper I had to write about infant baptism.

I lost my dream of serving as a fulltime pastor, but I gained much more. I got a library book, a life partner and a new direction to my life.

There's a saying that old men like to give good advice because they can no longer set bad examples.

So I'm going to tell you three things I've learned about wrong turns, failures and not achieving my own expectations.

The first thing is that I have a natural instinct to blame myself when something goes wrong. But often the blame lies elsewhere, and the best thing to do is just move on.

I heard this described well just a few weeks ago by UF College of the Arts Professor Andrew Cao, who I met when he gave a talk about directing this fall's production of "Pippin" by the School of Theatre and Dance.

Professor Cao said he spent years as a professional dancer trying to make it in New York City, experiencing many rejections before he finally reached Broadway, where he danced in many productions, including Aladdin. He said that for one of the scenes, the actor playing Aladdin has to climb into a tiny, cramped, box.

Actors auditioning for that starring role might be incredibly talented. They might be the hardest-working actors in New York. They might be the kindest, best, most generous people.

But if they literally ... not metaphorically ... if they literally couldn't fit in the box, they wouldn't get to play Aladdin on Broadway—even if they were perfect for the role.

Graduates, think about that story before blaming yourself the next time you fail or take a wrong turn.

Sometimes the problem is the box, not you.

The second thing I have learned about failures or wrong turns is to view them with hope rather than with despair.

I never became a fulltime minister of a church. But my lack of ability to touch people's hearts and emotions in my public speaking was a real weakness, so I committed to work at getting better.

It has never come to me naturally, and now, four decades since those awful homiletics classes, I still work daily at communicating not just information, but reaching hearts and souls.

As your president, I ask you to be hopeful if you experience those moments of weakness, failure, uncertainty or wrong turns. Think about how you can turn them around.

What step can you take to distill your doubt into determination? Your shortcoming into strength? Be hopeful. Be brave. Then act.

Last thing.

Your ability to get past the natural obstacles of life isn't just about you.

It's also about the world we share, which gets me back to that quiet question you may be asking: What has my time at the University of Florida been building up to?

In my case, at my own graduation, I thought I knew the answer. I thought it was to be a minister and to guide a congregation.

I was wrong.

I learned instead that the world beyond college needed me for another purpose.

It needed me not to be a minister, but to be a teacher and mentor. To be a husband and a father.

The world needed me to stand in front of thousands of people dressed like a big orange-and-blue bumblebee!

I was needed to be your university president, to express my love for each one of you, and to express my pride in what you have accomplished by graduating today from the University of Florida.

With your valuable UF degrees, the world needs you to be business and public-service leaders, pastors, rabbis, educators, homemakers, doctors, chemists, historians, parents, lawyers,

engineers, marketers ... Your lives will go in so many awesome directions ... including wrong turns, which will turn into your best turns!

The world needs you to join the countless good people who may not be on the news... or have millions of followers on social media... but who are doing the quiet, good work of holding each other, our planet and the people of our planet high in their hands.

When the days get shorter and the nights get colder, be the fall leaves, displaying your inner glow in breathtaking orange and blues.

Graduates, the University of Florida and the entire Gator Nation will always—be there for you. We will always cheer for you. Albert and Alberta will always stand behind you with their big toothy grins and their thumbs up!

I leave you with an old Irish blessing, which expresses my personal affection for each one of you.

May the sun shine gently on your face.

May the rain fall soft upon your fields.

May the wind be at your back.

May the road rise to meet you. And may the Lord hold you in the hollow of his hand.

Until we meet again.

Graduates, congratulations! It is great to be a Florida Gator!

WINNER: **EMPLOYEE MEETING**

"It's Who You Are"

By Chris Moran for Jack Payne, Senior Vice President for Agriculture and Natural Resources, University of Florida

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Delivered at Extension Professional Associations of Florida annual conference, Sanibel Island, Florida, August 28, 2019

ood morning! At last count I believe there are more than 60 counties represented in this room. Thank you for making UF the local university everywhere in the state. No other Florida university can say that. And no other part of our university can say that.

You make such a difference in your communities. Some of you are institutions where you live and work. So it seems unfathomable that we now call Gene McAvoy, Mike Donahoe, Monica Brinkley, and Barbara Hughes former Extension agents. It must seem even more so in La Belle, Milton, Bristol, and Sanford, where they spent decades serving their friends and neighbors.

Extension isn't what they did. It's who they are.

And it hurts—a lot—when we lose someone who still had decades to give. Extension is who Kristen Poppell was.

A year ago at this conference, Kristen was up here several times receiving awards, including Outstanding Young Professional in 4-H and the Achievement Service Award. I hope you saw the tribute to her in the last edition of Extension Comings and Goings.

It's a big loss—obviously for her family, but also for her Extension family, and for Nassau County. If she were here right now, the room would be a little brighter because of that smile that she seemed to carry everywhere with her. It means there would be one more conversation about dogs or country music or environmental consciousness.

I want to thank Becky Jordi for having this tree planted in Kristen's honor at the Extension office in Callahan where Kristen worked. May it grow throughout the decades that we should have had Kristen with us.

It's Florida's great fortune, not just Extension's, that we still have so much talent and passion. If I can use a sports analogy, our bench is incredibly deep. If you followed the U.S. women's World Cup victory, you may recall defender Ali Krieger saying, "We have the best team in the world, AND the second-best team in the world," referring to the substitute players.

No one here is second best, but we have another crop of agents on their way to becoming Florida institutions. People like Erin Harlow in Columbia, Vanessa Campoverde in Miami-Dade, Lara Milligan in Pinellas, Shep Eubanks in Okaloosa, and Aaron Stam on the Seminole Reservation.

Extension isn't what they do. It's who they are.

It's who Abbey Tharpe is. When she was a little girl, she attended First Baptist Church in Perry with the community's 4-H agent, Henry Davis. Abbey's grandmother, whom she called Mema, was a volunteer club leader. And Abbey's Aunt Harriette was the Florida 4-H president for women. Aunt Harriette helped rewrite the bylaws for 4-H to become co-ed.

So is it any surprise that Abbey grew up to be a 4-H agent? She STILL has Mema's scrapbook, filled with photos and news clippings. It includes letters that call Mema "an inspiration" and one from Henry that called Mema one of the most dedicated 4-H workers he'd ever known.

Abbey has Henry's job now. She still invites him to events. In fact, she made Henry the focus of one of those events by nominating him for the 4-H Hall of Fame. 92-year-old Henry was proud to accept.

It's hard to see any boundaries in Abbey's life between 4-H and family and friends. Extension isn't what she does. It's who she is.

Extension is also who Jonael Bosques-Mendez is. His mom was a

volunteer for the University of Puerto Rico's Extension service. She taught lace to homemakers. The local agriculture agent was a family friend who coached Jonael's dad through growing a tree crop. When Jonael became a teenager that same agent gave him advice on how to raise animals.

When Hurricane Maria devastated his homeland, Jonael came to its aid. Through Facebook, Instant Messenger and other means, he was in touch with Puerto Rican Extension agents who at times couldn't even communicate with each other, and certainly had no direct line to much of the off-island world.

A power outage can ruin a dairy fast. Dairymen needed fuel to run their generators. Through Jonael's efforts, the dairymen were connected to Puerto Rican Department of Agriculture folks and a veterinarian leading the visiting reconnaissance team so that they could gather the data needed to make the case for aid. They helped the hurricane-stricken island navigate the path to assistance, sending the right letter to Secretary Perdue, and getting \$13 million for fuel and other assistance that was absolutely critical in keeping the dairies operating.

This isn't in Jonael's job description. It's in his service ethic. Extension isn't just what Jonael does. It's who he is.

When De Townsend was growing up in Live Oak, she was known as "that Townsend girl with tobacco hands." She became the best curer of tobacco in the community. That made her feel useful. It helped her family pay the bills. She came to understand rural America as a family-run operation.

De was always going to work in agriculture. She started as an agricultural teacher. But she could see that farmers could use more help now. That the urgency of now couldn't wait while she

molded the future. Two years ago, De, who is now De Broughton, became an Extension agent.

She recently saw a peanut farmer hurting. She walked his fields with him. His crop had failed miserably the previous year. It was such a devastating loss that the farmer considered giving up on peanuts. He just thought it was too risky a crop.

But De reminded him it was also a risk to try an unfamiliar crop. And she alerted him to a new variety of peanut bred by IFAS's own Barry Tillman.

The farmer hedged his bet a bit. He planted 300 acres, when usually he planted much more. But the bumper crop was a smash success, and the farmer was back in the black and back in the peanut business. The farmer's neighbors saw what was going on, and now that section of Suwannee Valley

is carpeted with Tillman's peanuts. The girl with tobacco hands was doing what she belonged doing, helping farmers. Extension is who De Broughton is.

It's who Marguerite Beckford is. When she was a girl in Jamaica, her summers were filled with tropical fruit—sapodillas, malay apples, custard apples, guavas, governors' plums, guineps and more. This was what her Uncle Doug brought home from work.

Douglas Green was an Extension agent, and he helped raise Marguerite while her mother was abroad for two years studying dentistry.

Marguerite thought to herself, "I want to do that when I grow up!" She's grown up now, and she does that. She's the commercial horticulture agent in Sarasota County. She also continues to inspire by example,

as she earned her doctorate in education last year at age 47.

Extension is not just what Marguerite Beckford does. It's who she is.

People won't listen to a message unless it comes from the right messenger. You are those trusted messengers. People trust you because they know Extension is more than your job. It's who you are.

This is our last time together at EPAF but not the last time we work together. For the next year, I will continue to support and advocate for Extension, its people, and the important work you do.

It has been my privilege to serve such a dedicated group of men and women.

Thank you for all you do for your communities, for Florida, for Puerto Rico and for the world. And thank you for making me proud for nine years.

WINNER: EULOGY/TRIBUTE SPEECH

"100 Years With a Flag of Our Own"

By Eydna Skaale for Hanna Jensen, Minister of Education and Research, the Faroe Islands

Delivered at the Faroese Embassy, London, April 24, 2019

Excellences ladies and gentlemen, it is an honor for me to be here today—and to have the opportunity to give this speech on this special occasion: 25th of April—The day of the Faroese flag, named Merkið.

Let me start by taking you back in time. One hundred years back, to be precise.

I want you to picture that we are walking through the dark and narrow corridors of a small student's hostel in the heart of the Danish capital, Copenhagen—one hundred years ago.

As we're walking we can hear a vivid discussion from one of the rooms down the hall—and if we listen carefully we will be able to define the voices of four young men.

In case they have left the door ajar, we can see them sitting round a table

with drawings and sketches. While dusk falls and darkens the room their excitement is clear as day.

And by their obvious excitement we can tell that these four young men are on to something big. Something not seen before. Something revolutionary.

These four young men are Faroese. They have moved to Denmark to study. And in Copenhagen they have been influenced by the strong romantic trend of the time.

In this big foreign city they meet the world. But in that meeting their feelings and thoughts of their small native country are strengthened.

Their names are Emil Joensen, Janus Øssurson, Pauli Dahl and Jens Olivur Lisberg. And the many drawings and sketches scattered around the table are the very first drawings of the Faroese flag created by Jens Olivur Lisberg's competent hand.

Now... if we were to look at their doings in a strict legal manner—these four young men were in fact on the verge of committing a crime. Because for a Danish colony to have a flag of its own, was in fact against the law one hundred years ago.

But today we celebrate that they dared—and that they did.

By June 1919 they had put their illegal flag-plans to practice. And for the very first time in history, the Faroese flag fluttered in the wind—quickly embraced by some of the Faroese living in Denmark.

But resistance of the flag was strong. Obviously in Denmark—but also in the Faroe Islands.

Though it was there the Faroese flag was not really acknowledged.

Years went by and with the Nazis—war was upon us.

Suddenly the Faroese ships were in desperate need of a flag other than the Danish. They needed to be distinguished from Denmark, because Denmark was occupied by Germany—and the Faroe Islands were occupied by Britain.

The many Faroese fishing smacks were all selling their fish in the UK, where food supplies were low. But sailing with the Danish flag made the British see them as their enemies.

So finally the sketches, which the four young men in that dark student's room in Copenhagen made, were acknowledged.

»Merkið« became the official flag of the Faroe Islands.

What I find remarkable is the fact that it was our youth abroad that picked up on the international trends, embraced them—and put them into a Faroese perspective.

They went into the world, saw, learned and experienced—and carried the world back home with them, when they returned. They were way ahead of their fellow countrymen and were initially heavily criticized for producing a Faroese flag—but some years later their audacity saved countless Faroese lives—mainly on the sea.

To be influenced—and to influence others is part of being human. But in the meeting with others, you also have a great opportunity to ponder over your own identity and strengthen it.

When you experience something different from you, you yourself are defined.

Here—in multi-cultural London—this interplay is indeed a prerequisite and it has been so for many, many years.

However—in the very monotonous and remote Faroe Islands one hun-

dred years ago, people were distanced from the trends and the thoughts of the world.

The second war changed that, as the Faroe Islands were occupied by the lovely British soldiers—of whom we still speak very dearly.

They brought the outside world to the Faroe Islands—and it gave the Faroese people the opportunity to see another perspective. We learned another language, saw other traditions and many destinies caught unexpected directions these years.

There was actually an arrangement where voluntary Faroese families opened their homes to the British boys who were so far away—both from home and from their families. My husband's grandmother was one to volunteer in this arrangement.

She would talk to the soldiers as best she could and give them a homecooked meal or a cup of coffee. And the bonds of affection were mutual. My father-in-law remembers how the British soldiers often left a coin under the cup when they left—and they spent time with the children and cared for them.

These regular meetings between the soldiers and the locals had a great cultural impact in the Faroe Islands. When the siblings of my father-in-law were young they spoke English nearly fluently.

And still today we see English words that have been fully integrated into the Faroese language. One of the first words Faroese children learn—for instance—is "bye-bye".

But even though British influence was huge these years, this meeting with the outside world also sharpened our thoughts and reflections of ourselves—of our identity as Faroese. We became more aware of who we were.

And when the war was over, there was no way we could ever go back to the Danish flag.

The British occupation gave us a new perspective on our identity. We were Faroese. And we needed a Faroese flag.

The world today has nearly no limits—no boundaries.

With the rise of the internet even the remote Faroe Islands have become more like London. On a daily basis we are just one click away from the world's nationalities and their trends and thoughts.

And even though Faroese students still study in Copenhagen just like they did one hundred years ago—a great deal of them also come to Great Britain to study.

I am happy that we have established this opportunity. Because you are in the leading field when it comes to higher education and research. And I strongly believe that the experiences and the networks that our youth can get here will be of great benefit to our ongoing connections.

I also believe it will benefit the Faroe Islands on a higher scale.

Just like the four young men who designed »Merkið«—which we honor today—many of the youngsters coming here to study embrace the different perspective—and then they use it to redefine the old Faroese cultural inheritance.

We have musicians who—after studying in Great Britain—have taken the traditional Faroese music to new heights.

We have designers who—after studying in Great Britain—are working the old Faroese wool and knitting in completely new ways and manners.

We have painters, filmmakers, psychologists, computer scientists, and so on and so forth—who have been here, met the world, defined themselves—and have come back to help reshape our society and move it forward.

Because in the meeting with others you also meet yourself. Define yourself. And progress.

And so Great Britain is still influencing us—just as you were during the war.

The bonds between us are still strong.

I am happy to say that one of the first countries you made an agreement with after the Brexit referendum was the Faroe Islands. We were even the first country to sign the ongoing agree-

ment here in London. I take this as a strong sign—not only of our geographical closeness, but also of the kindship, the respect and the advantages that run both ways.

We are for instance one of your biggest fish suppliers, just as we were during the war when so many of your other food imports were shut down by the Nazis.

As for the oil industry, we are in close cooperation, and our laws are being made to fit yours.

Historically speaking we have even influenced a part of research in Great Britain.

Our very first academic Doctor, Dr. Jákup Jacobsen, who documented the various dialects and traditions in the Faroe Islands, also travelled in the Shetland Islands from 1893-95, where he gathered the remains of the original language, Norn.

There have even been courses of Faroese language in British universities.

This morning I visited the University College London with greetings from the faculty of Faroese Language in our University in Tórshavn. They are happy to keep up the co-operation in order to continue this option.

You see—language is of very great importance to the Faroe Islanders. And we have historically been under heavy influence from other languages. First and foremost Danish, since we officially are a part of Denmark.

But during the war, Faroese children—like my father-in-law and his siblings—were nearly fluent in English as well.

Today our children learn both Danish and English in school—along with Faroese. Multi linguistic knowledge comes naturally.

But with the immense English influence that comes with the internet, we are now once more being made very aware of our own fragility. It concerns us and we need to put in extra effort to care for and develop our language. The English influence now begins with our toddlers and their screens.

So once more it is in the meeting with the different and foreign ways,

that we get a clear definition of what we ourselves are. With English dominating the internet we learn that our language—our mother tongue—is absolutely essential to our identity. It carries the gems of our culture, it binds us to our history and it is the strongest definition of our nationality—and what our flag symbolizes.

We are aware of the challenges. Just like we one hundred years ago needed a flag of our own we now for instance need a technology language of our own.

Knowing—of course—that this technological and linguistic challenge at the same time is a great opportunity.

And one of the best proofs of this great opportunity is found right in my old house in the little village of Norðagøta. The house where my fatherin-law was born and grew up—and where the British soldiers gave my inlaws new perspectives during the war.

Today there still is a heavy British influence in my house.

Because in a small office room—my husband is meeting the world.

He is researching to become a Doctor of Business Administration on Henley Business School through Reading University.

And he is doing so from our very home.

As I approach the door to his tiny office, I can often hear a vivid discussion—and if I listen carefully I am able to define the voices of many different persons.

In case he sometimes leaves the door ajar, I can see him sitting by the desk with his computer where he is connected to other researchers around the world. As dusk falls and darkens the room their excitement is clear as day.

Frequently, I am sure of the fact that they are on to something big. I can tell by their excitement.

So you see -

Even though so much has happened, even though a hundred years have passed, there are still many similarities to the four young men in Copenhagen whom we visited in the beginning of my speech.

Firstly: All of our students and researchers—including my husband—are still being influenced by the thoughts of the world. They are building on global research achievements and trends.

And secondly: They still take their newly found knowledge and ideas into use back home, continuously developing and redefining our little society, our norms, our culture and our possibilities.

But there are of course many differences as well.

My husband only needs to travel out into the world a few times a year—as the world is brought to him via the internet.

And his fellow students and supervisors with whom he is excitingly having vivid discussions are not fellow Faroese, but international—from the UK, all over Europe, the USA, Australia, China, India and so on.

And there is indeed another crucial difference.

He meets the world as a Faroese—under our very own Faroese flag. And to us that difference is huge—and worth celebrating every year on our national Flagday.

And to complete the story I can tell you that by the little table in our little kitchen in our tiny house in Norðagøta, where once British soldiers sat and enlightened my family in law with their perspective of the world—this summer some of my husband's co-researchers from around the world will sit and tell us theirs.

And just as it has been done since the flag, Merkið, officially confirmed us as an independent nation in 1940, we will listen to our guests, learn—and be defined ourselves as Faroese once more.

So to all of you here in London: thank you for the cooperation, thank you for being a mirror in which we can define ourselves—and thank you so much for your time.

Happy flag day! Góðan flaggdag øll somul!

WINNER: FAREWELL/RESIGNATION SPEECH

"Inauguration Farewell"

By Case Button for for John Hickenlooper, Governor, Colorado

Delivered in Denver, January 7, 2020

Eight years ago I stood almost in this same spot. It was so cold the Colorado Air National Guard had to cancel a flyover ... its jets couldn't take off on the icy runway.

When the event started, a flock of geese flew overhead ...

A certain state senator whispered rather loudly "already cutting the budget"

It was a metaphor. Colorado was failing to launch.

Soon after, there was loss ... needless loss. Those first four years were the hardest.

Starting with Aurora ... and then biblical floods and fires.

I saw so many bridges and roads crumbled and gone ... houses and trailers and businesses and cars and bikes and children's swing sets—twisted, scattered, washed away.

But then I saw something else: I saw that the good was not broken.

I watched our National Guard helicopters swoop down and land on islands in the middle of communities that otherwise were almost entirely underwater.

I saw the heroics of first responders.

I saw Coloradans finding ways to reach one another, to check on one another, to support and at times literally carry one another.

I saw broken roads and bridges ... But I didn't see a single broken spirit.

I saw community. I saw kindness. I saw love.

It was the rainbow after the floods from the book of Genesis ... a sign of God's covenant.

I realized there really isn't anything between us except what we choose to put there.

And we are connected to the very best of ourselves, WHEN we are connected to one another.

Over these last eight years I have drawn strength and inspiration from your grit and determination. From your values and heart.

You've taught me what it means to not only love one's home but to care for it. To not only respect one's neighbors but to show up for them and their families.

Today, we have the best economy in the country ... more jobs than ever;

We're healthier than ever with more access to health care than ever;

We've built bridges, roads, trains and bike lanes ... but we have a relentless necessity for more infrastructure to accommodate our growth;

We're the best state for outdoor recreation;

We've cleaned our air and water;

And we've reversed decades of emissions growth, perhaps as well as any other state ... and we'll be closing 1/3 of our remaining coal plants in the next couple years.

Colorado has become a mountain of opportunity ... where anyone can be whatever they want, whenever they want, wherever they want. Whether it's an artist, entrepreneur, farmer, good parent ... or even a humble brewer.

We're a place of reinvention.

Not too long ago, we were looked down at with pity; today, we are looked up to with reverence.

But challenges still linger.

The journey of improvement is one that never ends. There's unrelenting urgency in the needs we face today, and tomorrow.

Jared Polis is just the person to lead us.

It's our great good fortune to begin the inauguration of Jared Polis as the state's 43rd governor.

He's spent most of his adult life working on some of the most pressing issues of our time ... from climate change to the arc of lifelong learning.

He listens and collaborates, keeps disagreements to the issues and values progress over partisanship.

It's coded into the DNA of all entrepreneurs, isn't it? From years of successes AND failures—to know that we don't have all the answers, but we can work harder, listen to people smarter than us, and never settle for "good" ...

... because good just isn't good enough.

Jared doesn't focus on conservative ideas or liberal ones. He doesn't push an agenda with fear or lies. His vision is rooted in the hopes of all Coloradans.

I'm honored to pass the baton in one of the greatest traditions of our democracy ... to a person and team that I respect and admire.

And later today, I will go home to my wife and son as a husband, father, private citizen, and Coloradan ... with a full heart, never more excited about our future.

It has been the greatest gift to be your Mayor and Governor. Thank you for taking a chance on me.

And one last time ... giddy up!!

WINNER: INAUGURAL SPEECH

"Working Together to 'Transform One Million Realities"

By Leanne Boyer for Dr. Patrice A. Harris, President, American Medical Association

Delivered at the AMA Annual Meeting, Chicago, June 11, 2019

Good evening.

Tonight is very special for me and I am honored that each of you is here to share it.

The poet, Maya Angelou, once said, "If one is lucky, a solitary fantasy" ... and I would add, dream ... "can totally transform one million realities."

You didn't think you'd sit through an address from a psychiatrist and not hear something about fantasies and dreams, did you?

But the great thing about psychiatrists is we can talk about dreams and fantasies ... as well as the hippocampus and the cytochrome P450 system.

It's truly a dream come true to stand before you tonight.

A dream my ancestors, parents, my extended family, and my friends supported before it even entered my imagination.

A dream my West Virginia, Georgia, psychiatry and AMA families helped me achieve.

And, I know in my heart that tonight, "I am my ancestors' wildest dreams!"

Tonight, I would like to thank:

I. My parents,

II. Anthony,

III. Harris/Smith family,

IV. Barron/Singley and Williams family.

V. Clark/Broddie family,

VI. My sorority sisters from Alpha Kappa Alpha,

VII. My WVU and West Virginia friends,

VIII. My ATLiens and Georgians who are here tonight.

IX. And AMA management and staff

I'd also like to recognize two others who broke barriers in our organization...

Dr. Lonnie Bristow, the first African American to lead the AMA, and Dr.

Nancy Dickey, the first woman to lead the AMA.

Please join me in thanking them for their contributions to the growth of our profession.

I have chosen as the theme of my inauguration "From Many Families: One."

Each of our families—whether composed of relatives, friends or colleagues—has something to teach us, and mine are no different.

A common thread of my lessons learned is the importance of standing together:

- From my Aunt Betty who when confronted with a challenging situation, would remind me, "We Harrises stick together."
- From my Georgia family, who taught me that physicians are at our best in advocacy when we work together.
- And you, my AMA family, remind me daily that there is strength in our collective voice.

My personal journey has also taught me many valuable lessons:

First, medicine involves a community.

I learned this from Marcus Welby, MD, a fictional television doctor from the 1970s who actually inspired me to become a physician.

Dr. Welby not only cared for his patients inside the exam room, but he cared about their lives, their families and their communities.

Medicine relies on teamwork.

I learned this as a medical student in the emergency department, holding a woman's heart in my hand as a member of the on-call trauma team who worked to keep her heart beating after a motor vehicle accident.

Medicine needs a broad perspective. From my work with patients who've been abused, neglected, diagnosed with a mental illness, subjected to childhood trauma, who are homeless or unemployed ...

I learned that often overlooked health determinants have an effect on one's health over a lifetime.

Medicine needs allies.

I have learned the critical importance of creating partnerships with legislators, community-based organizations, and the business community, and the impact of those partnerships on patient health.

And finally, medicine's future needs leadership.

It needs US, the AMA, to lead the way.

Last month, I gave the commencement address at the Morehouse School of Medicine.

There I saw the future:

I saw our brilliant and highly-motivated future colleagues, who cannot wait to stand where we are, and who are counting on us to lead before we pass the baton.

Our personal journeys inform the people we become.

Just as I am the sum of my parts ...

An African American woman, a psychiatrist, and a child from the heart of coal country... so each of you is the sum of your parts ...where you came from, your specialty, and your experiences.

Our diversity is the source of our strength as we face medicine's most daunting challenges.

From geography, to specialty to age and gender ... our uniquely lived experiences shape who we are as people ... and as physicians.

While we have many differences, at the AMA, we have this common goal:

Through this great organization, we BELIEVE WE CAN uplift our entire profession ... improve care for ALL of our 300-plus million fellow Americans ... and stand as leaders in health care across the globe.

And lead we must and we will. But, our core values: access to health care for all; diversity and inclusion;

the primacy of the patient-physician relationship;

the advancement of science and public health

...will not be part of the health care landscape unless we ensure that they are.

Over our 172-year history as an organization, we have faced many challenges.

We are all too well aware of what we face today:

- While the Affordable Care Act brought coverage to millions of Americans, millions still lack coverage, and there are those who want to roll back the gains we have made.
- Far too many people—one in two adults—struggle with chronic conditions like diabetes and heart disease;
- Though we've made progress, the face of medicine still fails to match the faces of our patients;
- People living in rural areas too often have to drive hundreds of miles to the nearest physician, or hospital;
- Overdoses continue to outpace other causes of premature death and wreak havoc on our communities;
- Our young people are subject to the dangers of e-cigarette use at epidemic levels;
- And pharmaceutical prices continue to soar.

I see these not as intractable problems but as intractable opportunities ... opportunities that we as physicians fully embrace.

We don't run away from problems ... physicians run towards them!

That is our role, our responsibility, our AMA mission.

We can make a difference and we do make a difference.

Our formula for success: community, teamwork, a broad perspective, professional allies and a willingness to lead.

While a year is not a long time, like all who came before me, I, too, hope to leave a mark on the AMA, both as a child and adolescent psychiatrist, and as the first African American woman to hold this position.

When I look back on my time as President, I hope to say:

- We turned the promise of parity for mental health into reality.
- We moved the needle on health equity.
- We reformed prior authorization so that more patients could get the right care at the right time.
- We saw the end to the opioid epidemic on the horizon, and furthered alliances in Washington and across every state to remove barriers to treatment for those diagnosed with substance use disorders.

One of my favorite poems about leadership was written by Mary Lou Anderson.

She wrote, "Leaders are called to stand in that lonely place between the no longer and the not yet ... and intentionally make decisions that will bind, forge, move and create history."

When it comes to health equity, to mental health, and to many other issues, medicine IS in that lonely place between the "no longer" and the "not yet," and we must act intentionally to move forward.

We are no longer at a place where those with mental illness and addiction are hidden and ignored, but we are not yet at a place where mental disorders are viewed without stigma, and truly integrated into health care.

We are no longer at a place where we can tolerate the disparities that plague communities of color, women, and the LGBTO community.

But we are not yet at a place where health equity is achieved in those communities.

And not yet at a place where women can live with confidence that we are firmly in charge of our own medical decisions.

We are no longer at a place where underrepresented groups are unwelcomed in medicine; but we are not yet at a place where African American men are entering, or graduating, from medical schools at the rates of their peers. We are no longer at a place where we can tolerate bureaucratic government and payor requirements that add to the cost of care without increasing value ... but not yet at a place where we have eliminated unnecessary regulations and can truly focus on care.

We are no longer at a place where we can turn a blind eye to the chronic conditions that plague half of American adults, but not yet at a place where everyone has access to affordable health care.

Colleagues, as medicine's leaders, we all need to stand in those sometimes lonely places, and make decisions now that will move us forward to a future we help create.

So I ask you to join me in taking the next step of leadership and "intentionally make decisions that will bind, forge, move and create history."

The AMA has led the way on innumerable public health advances throughout its history.

Let us commit tonight to move medicine forward again this year. . . as we state emphatically that health, in all its dimensions, is a basic human right.

We can do this!

Because when we all join together, bringing our differing perspectives, backgrounds, experiences and resources to bear ... that's when we can truly move medicine forward for the good of our patients, the profession, the nation and the world.

I'll close with one more quote from Maya Angelou, who said, "Life is not measured by the number of breaths we take but by the moments that take our breath away."

For me, tonight is one of those moments.

I am honored that each of you is here to share it with me, and by the trust you have placed in me.

I can promise you that the legacy of the AMA will be in good hands as we work together "to transform one million realities."

Good night, Mom. Good night, Dad.

WINNER: **MOTIVATIONAL SPEECH**

"My Journey Towards Learning to Speak with Impact"

Written and Delivered by Alison Mooney, Pupil in a Class on Learning to Speak with Impact

Delivered at the European Parliament, Strasbourg, France, December 6, 2019

I am honoured that you will listen to me speak today, as you are now all experts on speech.

Tell me though...

Have you ever struggled with a speech?

Have you ever choked on a story? Have you ever wondered whether the reason you struggle, has little to do

- with the story, or with the listeners
- and more to do with you, and with your ability to speak

I have...

- One day, my husband said to me, provocatively "you speak 6 languages, but have nothing interesting to say in any of them."
- One day, my boss told me: "your public speaking needs work. Your speech is stress inducing"
- One day, casually chatting about personal matters with friends, I could not speak a word.
- One day, my son Oscar, overhearing me prepare this speech, said later to his father

"She sounds awful, Daddy, she sounds like a priest!"

So, when I am not actually silent, my speech is stress inducing,

When I am not at lose for words, my speech sounds awful...

Then it struck me:

- You can not speak about any story
- Until such time as you can speak about your own story!

So listeners,

Come with me, on my journey towards leaning to speak with impact

Lend me your ears!

And I'll tell you my story... and maybe... you can help me ... overcome my struggle with speech (TAKE UP 7 WHITE ROSES.

PAUSE HOLDING THE ROSES)

Over the course of 10 years; the 6 deaths of 6 family members

Have made me..... Lose confidence in the strength of life

Have made me..... Feel vulnerable in the face of performance.

6 deaths.

1) My brother's son died at 18 months.

His COLD—blond hair. As he lay in that coffin, in his little blue pyjamas...

His COLD—soft skin. The horror of a child's death!

(Lay 1st WHITE ROSE on the table.) 2) My father got cancer.

The operation would save him! But he went into intensive care.

He would recover! He got weaker. He died.

It felt like a chunk of my existence came crashing off me.

Like when a huge slab of ice, breaks away from a massive iceberg.

(Lay 2nd WHITE ROSE on the table.)

3) My mother got cancer. I was her caretaker.

Day in, day out. I held her hand... as the pain grew bigger and as her world grew smaller...

It felt like I was accompanying her down a dark deep narrowing tunnel. To her end.

(Lay 3rd WHITE ROSE on the table.)

4) My husband's beautiful sister got cancer.

There was hope. Then there was none.

The brutality of her tragic death at age 47.

The treachery of being robbed the opportunity of being a mother to an 8-year-old son

(Lay 4th WHITE ROSE on the table.)

Oh, how my husband and I mourned these TWO lovely ladies!

We wept.

We loved.

We got pregnant!

I was expecting TWO identical TWIN GIRLS!

Extraordinary!

I could even see them, holding hands, on the scans, in the hospital.

5) Audrey suffered brain damage during the 6th month of pregnancy.

She died a medically assisted death IN UTERO.

(Lay 5th WHITE ROSE on the table.)

Her stronger sister was saved, though.

Until one month later.

6) Further complications.

My waters broke.

I was rushed to hospital. Again the hospital.

Then, we waited for her. Weeks passed. Constance was doing okay.

But the contractions came. Too soon. (Lay 6th WHITE ROSE on the table.)

On 9th February 2016,

I gave birth... to stillborn Audrey, and to Constance, a beautiful little girl, who died peacefully in my arms.

6 lives

6 times hope

6 times death

But there is a 7th story. (Keep 7th WHITE ROSE in my shaking hand.)

One hour after childbirth.

A violent reaction.

An onset of septicemia.

I took a turn!

- No time for sorrow.
- No time for grief.

The vivid, vivid fear of my OWN death!

Now, I was in the one in intensive care unit.

This time as a PATIENT. Not as a guest!

But I survived. I am here. You can hear me.

Now look at me.

- I have legs to stand on,
- I have a gut to feel,
- I have a voice to speak and hands to reach.... and that ...

I owe to my husband for his presence and for his love,

Through tears of grief and tears of joy (Take up 6th WHITE ROSE)

I owe it to my children: Oscar, Greta, Rose (Take up 5th WHITE ROSE)...

To whom I say: it is a privilege it is to be your mother!

I owe to yoga, I owe it to ballet.... (Take up 4th WHITE ROSE)

For making me feel alive!

I owe it to my colleagues; I owe it to my friends... (Take up 3rd WHITE ROSE)

For helping me regain confidence in the strength of life!

I owe it to this journey with you on learning to Speak with impact...(Take up 2nd ROSE)

For challenging my vulnerability, in the face of performance.

And I owe it to you, my listeners. (Take up 1st WHITE ROSE)

Yes, to you my listeners! (HOLD UP BUNCH OF 7 WHITE ROSES AND SHOW THE AUDIENCE)

For the strength of your listening has helped me find my speech.

For without listeners, there are NO stories to speak of.

For without listeners, there are no stories of life.

No life at all. (PAUSE)

This journey towards learning to speak with impact started on a cold winter morning,

many of you here will remember that first day when we met last February.

It started

...with a candid interest in following a course on Speaking with impact.

...with the modest aspiration to pick up a trick or two on how to improve my speech.

From word searching,

To soul searching,

Emerged listening, careful listening... to the strength of life around me.

Not to do so... would be irreverent.

And today,

Lucid

I spring

With the resolution

To never, ever

Silence or stressfully rush my speech. To do so would be a shameful

waste... of life!

My new journey of speech has only just begun.

And what better way,

on this festive day,

to celebrate,

The beginning of a new journey, than with you listeners,

and experts on speech.

(PAUSE)

I delivered this, my piece, a few weeks ago, on the festive last class of our 2019 course of learning to speak with impact.

Once I had stopped speaking,

in suspense,

the room was left balancing on a pinhead between speech and silence.

Between my speech and the audience's silence.

Stunned.

A stunned equilibrium.

What had happened?

What was happening?

What next?...

A united sense of relief.

A community of speech.

The shared exhilarating reward of survival.

in unison with an audience.

That brief balancing act in silence was followed:

- from my audience by heartfelt sympathy and gratitude for sharing, and
- for my part—beyond recovery and mourning -, by the welcome arrival of a third companion... healing, triumphant healing.

Isaac Newton's third law of inertia states that "for every action, there is an equal but opposite reaction".

I have come to believe since speaking UP before an audience,

that for any impactful speech given, there is an opposite equally impactful reaction from the audience from whom I have so much to learn.

And henceforth I shall speak UP, to feel and learn from you listeners the strength of life all around us.

Thank you for all that you have taught me.

WINNER: STATE-OF-THE-INSTITUTION SPEECH

"On the State of the Commonwealth"

By Grant Neely for Ralph S. Northam, Governor, Virginia

Delivered at the State Capitol, Richmond, Virginia, January 7, 2020

Good evening, ladies and gentlemen, happy New Year, and thank you for that warm welcome.

To my wife Pam, Lieutenant Governor Fairfax, Attorney General Herring, Justices of the Supreme Court, newlyelected members, returning colleagues, and my Cabinet and staff, thank you for your service to the Commonwealth.

And good evening, Madam President and Madam Speaker. The Chamber looks pretty good from up here, doesn't it? It's a proud moment to look out and see a General Assembly that reflects, more than ever, the Virginia we see every day. This is truly an historic night.

Just one week ago, we closed a decade that sometimes challenged our fundamental beliefs—and even made us question what it means to live in a changing America.

So tonight, let us recall some basic facts, because we have a lot to be thankful for—and countless reasons for pride, hope, and optimism.

Today, around the world, scientific advances mean people live longer than ever before. Capitalism enables more people to live in prosperity than ever. And democracy gives more people than ever before the opportunity to live in freedom, and shape their future.

We should celebrate these amazing human achievements. Because today, we live at the greatest moment in the greatest state in the greatest country in human history.

But if we're honest, it doesn't always feel that way. Our country is divided. People are angry—left, right, center, urban, rural, men, women. Politics has grown too much about tearing each other down and too little about public service. And eight days into 2020, we know we have a long and painful election year ahead.

We just closed out a decade that brought a lot of change. The pace of change can be disorienting—and it's only getting faster. Ten short years ago, I had served in the Senate just a couple of years. I've cherished the opportunity to serve, and I'm thinking about that a lot tonight. But ten years ago, most of you were not here, especially in the House of Delegates. Everyone has a new role today. These new roles bring new responsibilities.

The changes in this General Assembly reflect the changes in Virginia. Virginia has grown by 600,000 people since then. That's like adding a new Richmond and a new Virginia Beach, in just a decade.

Ten short years ago, our country still reeled from the global economic collapse, brought on by Wall Street greed, and nearly 1 of every 10 Americans was out of work.

Today, more people are working than ever before. Statewide unemployment has dropped to record lows. That's good, and we need to keep this momentum going. But wages haven't kept up. Too many people are under-employed, and we can't ignore that fact.

The stock market has soared over these ten years. So have home prices. That's good news—if you're already doing well. But not if you're trying to. Many parts of Virginia have grown, as opportunity expands. Others have shrunk, as opportunity recedes.

The climate is changing, and sea levels are rising. Just ask the Navy, the shipyard, our friends on Tangier Island, or anyone who lives or works in Hampton Roads.

Virginia is changing. These are simply facts. In politics, over these past ten years, if you understood these facts, and you embraced change, then you advanced. If not, you fell behind.

I have been really excited about tonight. What an amazing opportunity for everyone here, and everyone at home, to witness history. Tonight, after 400 years, the first women are leading this Joint Assembly. Let's all congratulate them!

We celebrate this milestone, and we begin a new era. We spell that ... E-R-A!

We serve the people, and they have been clear: They expect us to face Virginia's modern challenges and to lead the way forward, to make our shared home an even better place to live and work.

Their expectations are really simple. Virginians want a well-paying job and the chance to get ahead. They want their children to have a world-class education. They want to be healthy. They want to live in a clean environment. They want to be treated fairly, and to participate in our civic life. They want to feel safe.

And they want an inclusive Virginia, embracing diversity—no matter the color of your skin, no matter what country you come from, what religion you practice, or who you love. I hear it all the time.

This is the work they have sent us here to do, and this is our job for the next 60 days and beyond. And tonight, it's my job to lay out where we should go, and how we will get there.

As a doctor, I swore an oath—first, to do no harm. I've learned that's a pretty good lesson for a public official too.

We start by protecting people's money. This means building up financial reserves and preserving our AAA bond rating. This is really important because it makes everything we do easier, and less expensive.

So I've sent you a budget that boosts our financial reserves to \$1.9 billion dollars. This is six times what we had

in the bank when I came into office. Our savings were so low that a rating agency put us on credit watch. We were at risk of a downgrade. That would be bad.

It's just like your own credit. If your score goes down, it's harder to borrow money to buy a car or fix up your house—and it costs more too. A good credit rating is about saving money, and that's why it's so important. It's a critical tool to help us keep our economic momentum going.

Our economic climate has brought Virginia one of the country's lowest unemployment rates, at 2.6%. It's rarely been this low in the technology era, and every region of Virginia is experiencing a lower unemployment rate than a year ago.

Our economic climate brought Amazon to Northern Virginia, and I've taken them to Southwest Virginia to encourage investment there as well. That project led to a plan to train 31,000 people in computer science—all across Virginia.

Our economic climate brought Morgan Olsen to Danville-Pittsylania County, creating 700 manufacturing jobs. It brought AeroFarms there too, to build the world's largest and most sophisticated vertical farm. Agriculture remains the largest sector of Virginia's economy, and it's changing fast too.

I spend a lot of time listening to entrepreneurs around the country and around the world. They all tell me: We want to do business in Virginia. We need businesses to keep saying that.

We also know that the race for talent is on. Low unemployment means competition for workers. But just because you have a job doesn't always mean you can survive on it. The people who are building our economy should benefit from it too. The companies that recognize this will get ahead. So let's work together to raise the minimum wage.

Let's work together to help companies properly distinguish between contractors and employees. This will help workers get the fair treatment and benefits they deserve. And let's always remember that good conditions for workers depend on a strong economy and a strong business climate. That's how healthy and prosperous states generate the revenue to invest in safe streets, public education, good transportation networks, and more.

As you drove to Richmond for this session, you saw numerous road projects underway all over Virginia—improvements of I-81, I-64, 95 & 395, to name just a few. The Hampton Roads Bridge-Tunnel is being expanded, and we're moving forward on two new bridges across the Potomac River—one for cars & trucks, the other for trains.

This is a once-in-a-generation opportunity to make our rail system work better for commuters and passengers, across all of Virginia, throughout the southeast and along the entire East Coast. We're modernizing the Port of Virginia, to make it the deepest on the Atlantic Coast, so it can welcome the world's largest ships, and export our goods to every corner of the globe.

I thank you for supporting investments in this important infrastructure, because transit systems, bridges, and roads enable Virginia to compete in a fast-changing global economy. We have to invest to remain competitive.

It's no secret that the current way we fund transportation is simply not sustainable. States across the country are dealing with this. Clearly, it's good that people are burning less gas driving cleaner and more efficient cars. But that means revenues are dropping, while transportation costs are rising.

We need to reform transportation funding this session, and start to make new investments in transit to help commuters and low-income people get to work.

We also need to invest in broadband. Because the changing economy is about much more than moving people and goods—it's also about moving information. Broadband has become an economic necessity for business, for education, for healthcare, and for everyday life. So I've sent you a budget that invests \$35 million each year to get more communities connected. I ask you to pass it. A changing economy requires us to think about education in new ways.

In the past, we thought of early childhood education merely as baby-sitting. But today, research shows that learning starts much earlier than we used to believe. The experiences children have in their earliest years lead to lifelong results. As a pediatric neurologist, and a parent, I know that learning needs to start earlier.

So I have sent you a comprehensive plan for early childhood education.

This plan will invest 95 million new dollars to help at-risk three- and four-year-olds start learning sooner. This means training educators, providing support, and setting accountability standards. I'm grateful to the First Lady for bringing together the early childhood community—parents, providers, the business community and more. They all know: If we invest in little learners today, we'll see great results for adults tomorrow. Other states have done this, and it's time for Virginia to get moving.

Then, we need to invest in our K-12 public schools—with teacher raises, more guidance counselors, and extra funds for high-need schools.

This budget increases the "At-Risk Add-On" for educationally at-risk students, by \$140 million. This is the largest single increase to this funding source in Virginia's history, and it's a critical investment in helping raise student achievement. An investment in public schools is an investment in students and our economy.

That's why it's so important. In fact, education represents 38% of the new spending in this budget. This is far and away the largest new investment we have proposed.

Then, after high school, people need to get job skills.

There's lots of ways to do this, from registered apprenticeship programs to Virginia's community colleges. They understand what employers need, and everyone can get to them. They're nimble, and they're changing fast to meet the needs of employers.

A changing economy requires us to think about their students in new ways too.

In the past, when people finished high school, then got a job or started a family, and then went back, we called them "non-traditional students." But today, that describes a lot more students than ever. And many of them face two big barriers to getting advanced education—the cost, and life itself.

Here's an example. At Reynolds Community College here in Richmond, a majority of students are people of color. The college looked at "retention rates"—who starts a degree program and then goes on to complete it.

They identified students who started one academic year and didn't come back the next. They asked why didn't these students come back?

The answer is really important. The facts showed it was not academics that kept them from coming back. In fact, these students usually had earned a 3.1 grade point average when they left school.

Let that sink in for a minute.

These students enrolled in a degree program—trying to get a skill, so they can get a job, and provide for the people they love. They set a goal. They worked hard. They performed well, but dropped out. Why?

They left because life got in the way. The car broke down. Or the baby got sick. Or they lost their job. Just trying to get ahead. And then life hits you.

If you're that person, and life gets in the way, you're out of luck. That breaks my heart. Here's the good news: Reynolds found ways to help, and now Virginia needs to help too.

So I'm sending you a proposal to help people "Get Skilled, Get a Job, and Give Back." We call it "G-3."

We'll make a deal with people trying to get ahead. If you need help, and if you choose to go into a high-demand field—like health care, early childhood education, IT, public safety, or the skilled trades—and if you commit to community service, then Virginia will cover your tuition, fees, and books.

And if Pell grants already do that, we'll give you a stipend—\$1,000 a semester to help with transportation, child care, the rent, or even food. To help with life. That's a small amount for the Commonwealth, but it can build you a future you never thought possible. In return, we'll ask you to serve the community.

Virginia will be one of the first states in the country to do this. This program is about people. But remember this: This is an investment in our economy too.

Because Virginia is one of the few states that have record unemployment, and lots of people who are underemployed, and hundreds of companies that need workers, and too many places where too many people are stuck in poverty, especially in urban and rural Virginia.

I intend to keep the classroom-tocareer pipeline open—and to keep our economic momentum going. So let's work together to help people get skilled, get a job, and give back.

That's just one way we are making it easier to go to college. We are also increasing funding to make public colleges more affordable for students. We are increasing the Tuition Assistance Grants that make private colleges more affordable for Virginia students. We're making it easier for DREAMers to attend college and get ahead, with in-state tuition.

We are increasing higher education grants for veterans and the National Guard. This is an important way to honor their service, especially now as tensions rise in the Middle East.

We're also increasing funding for Virginia's two public historically black colleges and universities. They play a critical role in training our workforce, and these funds will help bring them more in line with other universities.

Please welcome President Abdullah of Virginia State, and President Adams-Gaston of Norfolk State, who are with us in the gallery tonight.

I want us to also work together to make sure that people have a roof over their heads. Affordable housing helps attract jobs and build thriving communities. But this basic necessity is out of reach for too many people, especially in a strong economy.

So I'm proposing to triple the Virginia Housing Trust Fund, which works to increase affordable housing and keep people from experiencing homelessness.

We're also proposing a new program to help reduce evictions. It changes everything when you have a safe place to come home to every night. I saw that recently, when I met Ms. Karen Harris in Richmond.

She had been without a place to live for more than 20 years. Living on the streets. She told me, "It feels like there's no hope. That no one cares."

Then, three years ago, she got a place to live. A group called Virginia Supportive Housing helped her find it. They help people in lots of ways, from managing their health needs to filling out paperwork. It's a great program. They demonstrate that the best way to make sure people have a roof over their head—is to put a roof over their head.

And guess what happened when she got a safe place to live?

Her physical health improved. Her mental health improved. The fear is gone. She's working. She's learning new things, and she's giving back. Her life has literally been transformed.

She told me, "I don't have to just exist in this world anymore. Now, I have a chance to live." You want to know why this affordable housing proposal is so important? Look up there and see the big smile on Ms. Harris's face. Please help me welcome her to the gallery.

Now, let's turn to health care.

None of us wants to worry about it—not even a physician. We all want it to be more affordable and easier to understand. For years, folks tried to expand Medicaid in Virginia. We got it done together. Today, 375,000 more Virginians now have access to care. That's good news, and now there is more to do.

I ask you to pass the healthcare equity budget I sent you last month.

It looks like this. Do you want to see new mothers get more home visits?

Should new mothers get access to care for a year after their baby is born? This budget does that.

Do you want to find a way to cover doula programs in the community? Do you want to help reduce maternal mortality, particularly among women of color?

Do you want more sickle cell services, and more health care workers in communities with high needs? This budget does all that.

Do you want more behavioral health care and community services? Do you want military service members and veterans to have better access to health care? This budget does that too.

This is the first time Virginia has invested in all this, in a serious way. This is the right thing to do for people, as we shape a Virginia that represents everyone. This also has real economic outcomes. When people are healthy, they can work and contribute to our economy. That's good for everyone.

I also ask you to take three more actions to make health care easier and more affordable.

First, I am sending you legislation to create a state-run marketplace.

This will help people who buy insurance on their own. The federal government runs the current system, and it isn't working. Virginia can do it better ourselves, and save money too.

Second, I ask you to create a "reinsurance program."

That helps insurers cover high-need people. It helps keep premiums low. The federal system used to have one, but it ran out—so premiums went up. We'll adjust the cigarette tax to pay for it. Let's be clear—it will still be lower than every neighboring state but one.

And then, it's time to end the laws that restrict a woman's right to direct her own health care.

Virginia has put these in place over the past 20 years or so. They're not about health care. They are about injecting politics and the government into the relationship between a woman and her physician.

You don't have to be a doctor to know that's bad medicine. No more

will legislators in Richmond—most of whom are men—be telling women what they should and should not be doing with their bodies. It's time to overturn these laws.

Another thing that's important for our future is investing in our natural environment.

I grew up on the Chesapeake Bay, and I value stewardship of our natural resources. This responsibility goes back to the earliest days, when our Creator charged us to care for the fish of the sea and the birds of the air. I've seen how fragile our natural resources can be. I've seen over and over again how a clean environment and a strong economy go hand-in-hand.

So we made this a priority from the beginning, and we have accomplished a lot, starting with combatting climate change.

I set a clear goal: To have 3,000 megawatts of renewable energy—solar and wind—under way during my term, and up to 2,500 megawatts from offshore wind soon after. That's enough to power more than a million homes.

We aim to have 30 percent of Virginia's electricity come from renewable sources in this next decade, and to make it 100 percent carbon-free by 2050. We're on track to achieve this clean energy goal. And know this: We'll get there sooner if technology advances faster, and if we can keep rates affordable. I'm pushing the energy companies to do just that.

We're leading by example. Last fall, we signed the country's largest contract to buy renewable energy to power state government. We're finally joining the Regional Greenhouse Gas Initiative, called RGGI. We're replacing old diesel school buses with new electric ones. We dedicated \$20 million from the Volkswagen environmental settlement to supercharge the effort. In Botetourt, Virginia's first on-shore wind project is now moving forward, and we have broken ground on the first off-shore wind project, about 30 miles off of Virginia Beach. Now, it's time to super-charge that too.

So I have sent you plans to create a new Office of Offshore Wind. I ask you to do this, so Virginia can lead in clean energy.

Here's why this is so important: That off-shore wind project will be enormous. The turbines are huge. They are taller than the Statue of Liberty. So you can't build them in some far-off factory, put the blades on a truck and drive them over. They're just too big. It's best to build them close by, then send them out to sea.

Here's what's so exciting: This means thousands of advanced manufacturing jobs for Hampton Roads. This will create an entire new cleanenergy industry here in Virginia. It will expand supply chain and logistics opportunities. But we have to invest to make it happen.

So I ask you to approve up to \$40 million to upgrade the Portsmouth Marine Terminal to get it ready.

This is good for the environment—and it's good for our economy too. So if you believe in clean energy, if you want to see American manufacturing jobs right here in Virginia, jobs that will supply parts for offshore wind up and down the East Coast, then I ask you to pass this budget.

Clean energy is just one of many ways we aim to protect Virginia's natural resources. Our budget protects open space by tripling our current investment in land preservation. It includes major new clean-water funding.

These investments will help local governments tackle stormwater pollution and upgrade wastewater treatment plants. They will help farmers reduce runoff and implement "best management practices" in conservation. They will help restore oyster reefs in the Chesapeake Bay, because a single oyster can filter 50 gallons of water a day...plus they're good to eat and good for you.

All together, our investments in clean water total more than \$400 million, and they will put Virginia on track to meet our obligation to clean the Bay by the 2025 deadline. We want other Chesapeake Bay states to look to Virginia as the clean water leader. Let's get it done together.

Soon after taking office, I ordered the Department of Environmental Quality to modernize outdated regulations, strengthen enforcement, identify reasons for delays in permitting, and improve transparency.

These were the first steps in restoring a critical agency that had been cut by 30 percent over the past decade. We need to keep making progress. So this budget includes new funding to help DEQ better protect the environment.

A major portion is dedicated to community outreach, and it's time to create a permanent Environmental Justice Council. This is about addressing community issues up front. It's about transparency in decision-making, when projects might affect a neighborhood, or historic lands. It's the right thing to do, and I ask you to support it.

In all of our work, we strive to treat people fairly, and to make it easier to participate in our civic life.

Basic fairness and equity are the foundation of our legislative agenda for this session. If we are going to move forward as a Commonwealth, we must take an honest look at our past. We know that racial discrimination is rooted in many of the laws that have governed our Commonwealth.

So we convened a Commission to examine overtly discriminatory language that's still on our books. These include laws banning school integration, prohibiting black and white Virginians from living in the same neighborhoods, and prohibiting people from getting married unless they're the same race. These words remain enshrined in law, even as many of the Acts have been overturned.

Words matter. They represent who we are and what we value. Actions matter too. So it's time to remove these words from Virginia's books.

Then, we will pass comprehensive protections in employment, housing, and public accommodations for LGBTQ people. These are important steps toward building a more equal, just, and inclusive state.

We need to make it easier for people to participate in their government.

There's no more fundamental way to do that, than to vote. But in recent years, Virginia has steadily added more restrictions on voting. This infringes on our most basic civil right as Americans.

We need to make it easier to vote, not harder. So we should do two things. One, no excuses required to vote absentee. The government shouldn't have to okay your reason for needing to vote early. And then, we need to make Election Day a holiday. We can do it by ending the Lee-Jackson holiday that Virginia holds a week from Friday. It commemorates a lost cause. It's time to move on.

And while we're at it, we need to let localities decide what to do with the Confederate monuments in their community. They know the right thing to do.

We also need to take an honest look at our criminal justice system, to make sure we're treating people fairly—and using taxpayer dollars wisely.

For lots of historical reasons, our criminal justice system doesn't provide a second chance. If you make a mistake at a young age, and even if you pay your debt to society, your punishment too often follows you throughout your life.

Now make no mistake—if you commit a crime, there will be consequences. That can't change, and it won't. But the punishment must fit the crime. Not every offense deserves a life sentence. It's time to temper justice with mercy.

Remember—this is a bipartisan issue. Lots of Republican-led states have reformed their criminal justice systems. It's time for Virginia to do it too.

This means de-criminalizing marijuana possession—and clearing the records of people who've gotten in trouble for it. It means making permanent the temporary policy you passed last year—the one that says no more suspended drivers licenses, just because you owe court fines. If you can't drive, how can you get to work to earn the money to pay those fines? This temporary policy is working. Let's make it permanent.

Criminal justice reform includes reforming parole. If offenders are older, or terminally ill, and they've paid their debt to society, and they're no longer a threat—what's the benefit in keeping them from being eligible for parole?

Our criminal justice reform package funds more public defenders, including the first public defender office in Prince William. It provides support to returning citizens, and funding to speed up reviews of requests for pardons.

This is about simple justice and fairness. When you've paid your debt, we should welcome you back, encourage you to participate in civil society, and restore your right to vote. The data show that, and it's just the right thing to do.

Lastly, let's turn to gun safety. I know this is a deeply emotional issue. Let's focus on facts. You all know the issue, and so do the voters. Because this is not new.

Last summer, after the terrible shooting in Virginia Beach, I called the previous General Assembly into special session to take immediate action. I proposed eight common-sense measures, designed to keep firearms away from dangerous persons. But there was no action. The measures I proposed did not receive a hearing.

Virginians watched. They saw what happened, and they were appalled. So they changed the legislature. And here we are.

This issue generates great emotion. But the facts are the facts, and I want Virginians to know the facts. Gun violence takes the lives of more than one thousand Virginians every year. Three people every day. At that rate, everyone on the floor of this Chamber would be gone by March.

These are mothers, fathers, sons, daughters, friends, and little children. Virginians have had enough of the vigils and the funerals, enough of the mourning. They made that clear at the ballot box.

So we are back, with eight commonsense measures to keep dangerous persons away from firearms. If you have demonstrated extreme risk of violence, or there's a protective order against you, you shouldn't have a firearm. This means universal background checks. If there's nothing in your record, you have nothing to worry about.

Let's be clear. This is all fully consistent with the Second Amendment. Every one of these proposals has passed constitutional muster. Other states have passed them into law. They were drafted by your own attorneys at Legislative Services, and teams of lawyers have reviewed them.

It's clear that a majority of Virginians support these measures, and so do a majority of you. Many of you ran on common-sense gun safety, on both sides of the aisle.

I know that "thoughts and prayers" are important and well-intended, after an act of violence. But Virginians spoke in November, and they expect votes and laws to make Virginia safer.

As this discussion begins, let's have an honest conversation based on fact, not fear. We will engage in civil dialogue. I ask all Virginians to refrain from promoting fear and intimidation.

I want to reiterate: This commonsense legislation does not violate the Second Amendment. No one is calling out the National Guard. No one is cutting off your electricity, or turning off the Internet. No one is going door-to-door to confiscate guns. These laws are intended to keep Virginians safe. Period. It's time to act.

On Monday, it will be two years since I stood on the steps of this Capitol and swore an oath to uphold the Constitution of the United States and the Constitution of Virginia. I take this oath seriously.

Every night, when I go to bed, I ask myself, How well did I do today? How well did I serve Virginia? And when I'm down, and yes—I'm human too, I search for new ways to carry out my responsibilities. Believe me, I've found some over the past year.

A few things sometimes keep me up at night. I worry that our country is too polarized, and that we might not get past it. I worry that too many people believe there's not a place for them in our democracy. I worry that a child born a decade ago, looks at our country's politics today, and thinks this is normal. I want that 10-year-old to know how wrong that is. I want her to know that we are bigger than this.

We all have a lot to do to change America's politics. And this country once again looks to Virginia for leadership. It's easy to see why.

In Virginia, we protect the people's money. We balance our budget. Washington hasn't done that in a generation. In Virginia, we save money. We put it in the bank for a rainy day. In Washington, they've run up the national debt above \$23 trillion dollars. One day, that bill will come due, and it's going to cost us all.

And in Virginia, we treat each other with respect. We know that nasty tweets and name-calling are wrong. We would punish our children if they acted that way, and we should be sick of it.

I think we all want to live in a country where we'd be proud if our young child can look to our country's leaders and say, I want to be like that person when I grow up. We don't have that now. But we can get it back, and we must.

Tonight, to everyone who took the oath of office today, I say congratulations.

And I ask you to remember: We all represent everyone who lives in this great Commonwealth. Family, friend, and foe alike. Whether we know them, or whether we like them. Even if you never met them, or visit the place where they live.

That's not easy. It calls us to reach out of ourselves, to be larger, to be generous of heart. To be forgiving, and to treat each other as we would like to be treated.

I learned that lesson from my mother. When I was a kid, she taught children who were learning English as their second language how to read. She worked in health care, nursing sick people back to health on Virginia's Eastern Shore. She volunteered with the hospice, comforting people in their final hours.

She taught me that, no matter who we are or where we come from, we are all equal in the beginning and in the end. I've thought of that many times since I've had this job. That lesson comforts me, especially as I take on a great responsibility, like the one that you and I begin together tonight.

Tonight, I've presented an agenda that is different from every previous General Assembly session. It's a lot bolder, and it's more forward-looking than ever before. I'm here as your Governor because I'm a builder, and I hope you will choose to build too. Let's build Virginia's future together.

I know it will not be easy. Nothing that matters is. I also know this: Our hardest days are behind us, and our greatest days ahead. In America, we love a new beginning.

As I look around this room, I see 140 people that I'm eager to work with. Some I've known for a long time. Others I'm just getting to know. Everyone in a new role.

I know you love Virginia, and I do too. I was born and raised here. Pam and I chose to raise our family here, and we intend to live the rest of our lives here. We've got a lot to do for the people of Virginia. And when we do it right, treating each other with respect and decency, Virginia will once again show the country how to lead. I can't imagine a more noble mission, or anyone I'd rather take it on with.

I'm grateful to the Virginians who stand together, and who encourage me every day.

On behalf of Virginia, thank you all for your willingness to serve—and to your families for supporting what you do. Let's make Virginia proud.

May God bless you, may God bless Virginia, and may God bless the greatest country in the world.