Society of Actuaries in Ireland

President's Address 2023

"We are a community"

Brid Quigley, FAI

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WELCOME AND INTRODUCTION

Good evening, I am absolutely delighted and honoured to be standing here as your 27th President. Being nominated and elected from a community of such talented and capable people is probably both the biggest surprise and the biggest honour of my career, particularly when I have spent a lot of it in what we label wider fields.

In reading some of the past Presidential addresses, I realised I had more in common with Sean Casey besides being actuaries and being bestowed with the Presidential honour……. he talked about being blessed among women, with his wife and 3 daughters. I am Sean's female equivalent – many of you know David, and we have 3 boys and even a boy dog so, in theory, I am blessed among men. David is here along with our younger 2 boys, Shane and Cormac – our oldest, Brian, picked surfing in Donegal with his TY mates, over seeing his Mum make a speech. At home, I have told them all that for this year they can call me Madam President so these 2 were fascinated to see what the big deal was all about and what is driving the increase in housework they are having to do, not before time I might add!

When I told the boys about my nomination for the Presidency, their reaction was "so does this make you the boss of Dad then?". Being one of the many actuarial couples in Ireland, it does present an interesting dynamic! That said, I am very thankful for David's huge support and help in taking up the role. He has called me out more than once when, half joking, half in earnest, I wondered why it was me, rather than him, who got the call from Pat Healy!

I also want to welcome and thank Declan Lavelle, our Past President and my predecessor. I didn't know Declan before I joined Council in 2020 and getting to know him and work closely with him was one of the huge pleasures and benefits for me in taking up the Vice President role a year ago. Declan did a brilliant job as President, his unassuming collaborative style making it very easy for all of us to engage. His huge dedication and belief in the profession, while very clear through his Presidency, was never more obvious than since stepping down. It would be totally understandable to want to take a break, but contrary to that, he is giving back more than ever in Council, in our Gender Pipeline Working Group and, in our strategy, steering group.

Declan, thank you for your incredible contribution and your personal support to me and I would now like to present you with your Past President's pin.

The AGM in June when I took office, was just a week before I turned 50. In trying to make me not see 50 as old, David pointed out that I am probably the first person to take up this role who is younger than the Society, which I thought was pretty cool. Declan looks like he might have had a shot at it, but if I've done my calculations correctly from his disclosures in his own Presidential Address, I think he might just have missed out!!

Turning 50 myself and having been involved in the various 50th anniversary events got me thinking about my own journey in our profession, probably not a typical one for someone standing here in this position. And maybe that, in some ways, has influenced my thinking in taking up the role.

I joined in the old-fashioned way or as one of my Council colleagues put it "in the olden times", something she hasn't been let forget I can tell you! A young naïve country girl barely turned 17, I joined directly from school into Irish Life.

Being educated in a country convent school, I was one of only 3 girls, out of 80 /90, that did Honours Maths in my year and the only girl that did Physics. This meant going to the boys' school for these subjects which was great because not only did we get to spend a portion of each day with the boys, but we were the only ones allowed outside the very high convent school walls during the schooldays.

School was an eye-opener though. At home, there had never been any suggestion that I was any less capable of doing these subjects than my older brothers, so it was a bit of a shock to realise how much girls of my era were actively discouraged away from these subjects and away from careers in maths or science, and not just at school but at home. Worse still was when, through my involvement with Diversity & Inclusion, it became clear that 30 years on things may not have changed all that much.

In my early days, I wasn't the most diligent actuarial student and thanks to encouragement and mentorship from various actuaries and managers along the way, including Bruce Maxwell, sadly no longer with us, I eventually knuckled down to pass my exams and qualify. I think Bruce would have a wry smile if he was here this evening, remembering 1 if not 2 summons he gave me to his office to be told I needed to put a lid on the socialising and start studying – I would like to think he would be proud if he was here today.

Some years after qualifying I had the opportunity to move out of core actuarial functions into an operational area, a move that ultimately led to establishing my more senior career in general management and leadership roles. I got to work in Customer Service, Operations, IT, even doing some Lean Six Sigma along the way. So, my path, while within a traditional actuarial employer, is different to most of my Presidential predecessors.

ENGAGEMENT & CONNECTION WITH THE SOCIETY

As I moved away from the core, I probably also became more distant from the Society – I suppose I felt that the work of the Society didn't really apply to me and equally that I didn't necessarily have a lot to offer back.

That was until, sometime later, Nuala Crimmins asked me to help out with the Society's Diversity & Inclusion Committee. Conscious that I had done very little for the Society and with a growing sense of the extent to which I had traded on my actuarial profession even in roles outside the core, it felt like the right time and on the right topic to give back.

At a later date, when talking to a previous boss and friend, who believed his actuarial profession was a core reason for his success in a field way outside the traditional, it really brought home how, in so many ways I have benefitted from being an actuary. In IT, my actuarial credentials gained me a credibility that others wouldn't have gotten. And even outside of work – most recently, in a big house project we were doing, I was the one who faced off to all the trade and technical people and I do not think I was ever asked if I wanted my husband to be there for the technical discussions – they'd have gotten short shrift if they did!!

All of this has really brought home 2 things to me about how I think of being a member of our profession.

The first is captured really well by Francis Bacon in his essay, which I believe he wrote for librarians, but is equally relevant for us:

"I hold every man a debtor to his profession, from the which, as men of course do seek to receive countenance and profit, so ought they of duty to endeavour themselves, by way of amends, to be a help and ornament thereunto."?

We all trade on our profession in many aspects of our lives, not just in our careers, and not just for financial benefit. It can be easy to assume others will do what is needed to keep our profession strong, whether that's on our standards, in our contribution to public interest and in our work to support our members.

This assumption might be particularly easy to make for people, who like me, don't work in traditional areas. But if, as the story goes, everybody assumes somebody else will do what anybody can do, our profession will struggle to remain strong, relevant and valued.

The second dawning for me is that the Society is as relevant to me, and I am as relevant to it, as is the case for the most traditionally occupied actuary. I have benefitted professionally, but more importantly, I have thoroughly enjoyed re-engaging and working with other volunteers and the Society's executive. And I believe I have been able to make a difference and will work very hard to continue to make a difference as President, despite my experience not being in the core.

There are many ways to support the profession whether through volunteering on a committee or in a shorter-term working party, by contributing papers or presenting at CPD events. Even simply rocking up to Society events where we are engaging with other stakeholders and where a good turnout and representation from the profession is important can be easily overlooked but, yet, a very impactful way of contributing.

Covid challenged many aspects of how we work and interact but brought many benefits in the move to more online events and meetings, making our work and activities more inclusive to those with geographic, time or other challenges. The downside though is a decline in attendance at some of our events where showing strength in numbers and community of purpose is important for the profession. Even for our Convention, while numbers were not bad last year, they were lower than before, possibly because some members weren't in the office that day. This year's Convention is coming up soon – it's a great agenda with what promises to be a lot of very interesting presentations, so do consider coming along and encourage your friends and colleagues too.

And at a more general level, I know I am poacher turned gamekeeper in this regard, but my ask to all members is to think about what you have or are giving back to the profession and whether you can or should do more. If you have never served on a committee or in a working group, is now the time to change that? If you are inclined towards thinking "sure there are plenty others who'll go" when we have an important event like the biennial dinner or presentation of Honorary Fellowships, maybe think again and consider going along, not for your own benefit, but for that of the profession. And you know what, you might just enjoy it!!

On the premise that the strength of the profession relies on strong connection and engagement, and with the growth in our membership and our changed ways of working making engagement and connection harder to retain, we are proposing this as a theme for our next strategy.

DIVERSITY & INCLUSION

I want to come back to the topic that got me back connected to the Society, Diversity & Inclusion. My original involvement with D&I in my workplace was motivated by my own experience and the dawning that encouragement and opportunities were not equal for everyone, and by seeing friends and colleagues have to hide aspects of themselves in work or in various parts of their lives to be accepted.

I am very proud of the work done by the D&I committee in its various guises since it was established a number of years ago. Gender was a particular focus at the beginning, because it's the element you can see and measure and because of a particular issue with our pipeline that had become apparent, which I will come back to. However, great work has also been done on other aspects like mental health and wellness, LGBT, neurodiversity, ethnicity and on the whole area of bias, which we are all loaded with, no matter how logical or rational we think we are.

A lot of this work has been for the benefit of the members of the Society, recognising that behind our positions and capability, and contrary to the actuarial stereotypes, we are all people, who need to be able to be our true selves in all parts of our lives, we are all different in our personalities, outlook and perspectives, and we all go through tough periods or experience struggles and need support sometimes. The work of the committee is done on the basis that the Society can play a role in helping and supporting us, not just as professionals, but as people.

Coming back to the issue of gender, at the time I joined the Society's D&I committee, the group had been investigating a decline in the proportion of women entering the profession. In the early 2000s it was fantastic to see the profession hit an intake of 50/50. So, how disappointing then to roll forward to where the proportion of women in our overall numbers and in our intake are both back in the early 30s.

The D&I Committee at the time had identified one potential reason as a gap that had emerged between the proportions of girls vs boys achieving the top grade in Leaving Cert Maths. Having hit a number of brick walls in trying to get underneath the gap, this issue was put on hold for a period. It was picked up again last year with the establishment of the Gender Pipeline Working Group, a group made DEAI Committee members, volunteers from Council, representatives from universities plus interested members. The group will publish its findings shortly and Council got a first preview this morning. I have to say I was absolutely blown away by the quality of the paper and by what it's telling us and I hope it generates the discussion and action it deserves.

To whet your appetite and give you a small flavour of what is coming in the paper:

Starting with Leaving Cert maths gender gap, the group have built on the original analysis done and have delved into lots of relevant research around gender impacts in maths and STEM. They have also looked at other countries for comparison – in the UK, for example, while there is a differential, it is much smaller. The US had quite a big gap but it has been reducing over time.

One of the disappointments in the original analysis was the unavailability of data to get underneath the issue, data like the differences between mixed or single sex schools, or data to get into greater detail on the scores on specific questions.

The last few years with Covid measures in place have created some interesting observations, but to me the bigger opportunity is the hope that in creating the systems required through Covid, there will be a greater granularity of data available to better analyse causes and correlations.

It is important to say that the paper acknowledges the potential benefits of Project Maths in terms of learning how maths applies to real-life and for us a greater emphasis on financial maths. It is unfortunate that what is an internationally-accepted improvement to our maths curriculum appears to have inadvertently disadvantaged our girls. The group puts forward a number of potential causes for the differential – it makes for fascinating reading because, while the hypotheses are drawn from research, academics and teachers themselves, so much of what they put forward rings true.

They reference research I remember being published a few years ago in the Irish Times about the negative bias that both teachers and parents, and particularly, mothers, have around girls and maths. Around the same time, and conscious of what I had just read, Cormac here was one of 9 students in his class being brought out for more challenging maths. It had never struck me to check the gender balance of the 9, so I asked and was shocked when he told me that all 9 were boys, out of a class with 50/50 gender split. And this was in a well-educated, higher socio-economic area. A bit shocking in this environment, in this day and age – made me wonder what hope for girls in less well-off settings.

Now, to be clear, differentials both ways exist on many subjects – for example, there is an equal but opposite differential in English and girls outperform boys many other subjects. The difference here is that the performance used to be almost equal on maths but has gone backwards and that just doesn't feel right.

The work done by the group and their engagement with teachers is highlighting wider issues around Maths, including the major problem we've heard about in finding and hiring qualified and trained maths teachers. As one teacher said, people who are good at Maths are in high demand in other fields, so the number becoming Maths teachers is low.

While our profession has a particular interest in maths, the issues coming through are also of public interest in my view. And in my experience, work to address issues on one side of a divide, when done right, bring benefits for all. Our country has always prided itself on the quality of our education and any decline in our performance in maths, as a universal subject, is a broader concern. My hope is that this paper becomes a catalyst for further analysis and action for the education bodies and for other professions who have a vested interest in this issue.

BRAND AND PROFESSION

Another insight on the decline of girls entering actuarial that has come from both the Gender Pipeline working group and from our first ever Society-run Transition Year programme last year, was the brand, in other words, the understanding or perception of the actuarial profession among school leavers.

We have not been particularly deliberate or vocal on this in the past, but it has left a gap that the stereotyping and urban myths have filled. We got a strong message from our TY programme delivery partner and the participants last year, and since backed up in the Gender Pipeline paper, that teenagers, particularly girls, are prioritising meaning and purpose in their career choices.

Yet, what most of that age-group have heard about actuarial is that it pays well, you get promoted fast and, you need to be brilliant at Maths. Most of the students on the course thought all actuaries work on spreadsheets on their computers on their own, all day. For that small cohort at least, hopefully we dispelled these myths in the programme but we need get that message to a much broader audience.

How we explain who we are, what we do and the greater purpose we serve as a profession has become increasingly important if we want to continue to attract the best people and if we want to reverse the decline in girls coming into our profession. And our identity narrative isn't just important for attracting future talent, it's also important if we want to continue to have a strong and valued voice in societal issues.

This area has been a topic of significant debate in our strategy and one we want to bring forward as a focus area in our next strategy. We want to be more deliberate and proactive and we want to be in control of how our profession is explained to its stakeholders and future prospective members.

STRATEGY

This leads me nicely into the strategy, to give you a flavour of what we have been doing and what is emerging for the next 3 years. Some of you will know we kicked off the process with sessions for volunteers and members to contribute to the strategy. While I would have loved to have seen bigger numbers engage, we got a good cross-section of membership, sufficient to generate lively and energetic discussion and provocation. So, a big thank you to those of you members who took the time to attend one of those events.

An even bigger thank you to the group who stepped forward to be on our Strategy Steering Group. Many of them were and are serving on other committees alongside working on the strategy and I am very grateful to them for stepping up, on top of all else they give. Strategy is not something you can do by yourself and needs a lot of good and messy debate and discussion to get it right.

Hopefully, you will agree we have identified the right focus areas when we launch the strategy at the Convention at the end of October. While the Society will always be there to serve and support members, to ensure the highest professional standards and to facilitate our profession's contribution to public interest, the new themes coming through this time focus in on how we set ourselves up to deliver on these three.

I have already talked about engagement and connection as one of the new themes. Alongside ensuring the Society continues to serve members, we want to engage a wider proportion of the membership on that service being a two-way street with service flowing both ways – the Society serving members and members serving the profession.

Turning to the public interest, an ask coming from our member sessions, was to find ways for the profession to contribute more to important societal topics. In this context, it's important to acknowledge that the Society has been and will continue to be very diligent on responding to consultations and providing our expertise and experience on topics of relevance.

Building on the good work already being done, there was a desire to see us be more proactive and planful, to engage with membership to identify topics where we could and should contribute. If the chosen topics are coming from members, then that will generate natural interest and engagement.

Of course, the tricky part of all of this is finding a way to contribute, as a body, on topics where we have a diversity of view within the profession without making the message or the position so bland it's not saying anything. In the strategy, we are proposing to develop a framework with a range of options for contributing to public debate, from where the profession can stand behind a single position to where a range of views can be tabled or where we can bring evidence and analysis to help the debate without necessarily falling on one side or the other of a debate, like the Right to be Forgotten paper published recently.

There were plenty of ideas coming from members on topics we should be looking at, like the housing / rental crisis, intergenerational fairness, customer outcomes and others. There was also a call to continue the good work being done on topics like auto-enrolment and pension simplification and of course climate change and sustainability.

These topics still need focus and good debate and even if we are not the experts on the topics, we help by asking good questions and challenging positions. Climate change is a good example of this – it is only growing in importance and clearly one of the biggest issues of our time. While there isn't any doubt of the link between carbon and global warming, there can still be quite charged and emotional debate about what actions will be effective and who needs to take them. While green washing is a phrase, we are all familiar with, I believe and hope that with increased disclosures, the debate will become more mature and reasoned over the next few years. As actuaries, we are used to dealing with multi-variate complex systems so this is surely an area where we can apply our skills to contribute.

Another example of a topic that feels like time is of the essence is Artificial Intelligence. To be honest, I am a bit of a Johnny-come-lately on AI, being sceptical on the back of seeing the need for big IT programmes and spend to capitalise on machine learning.

But, courtesy of my husband's fascination with new technologies I am coming around! At home, he has been promoting tirelessly the use of Chat GPT for months now, starting with how it could help our oldest son prepare for his Junior Cycle exams but more recently in researching recipes for family dinners. This latter has completely won me over because it has proven a means to escape the tyranny of the daily chorus times 3 of "what are we having for the dinner" before they even said hello. It is with a smile that I replied "ask your Dad".

Having won me over, I tried it out myself for some work tasks and like the boy with the little curl, where it is good it is totally brilliant. Some organisations have been nervous to engage, but as it has been put to me by ChatGPT's best marketeer…." It is like having someone incredibly smart, who can work at lightning speed, beside you but then refusing to use them to get the job done".

When I used it, where it worked, it took the effort needed from me down to a fraction of the time so I can understand how this creates fear around job security and value of particular roles.

However, thinking about it differently, I can think of almost no one I know in any field, and particularly actuaries, that would say they are able to cover all of the requirements of their job in a normal day's work, giving them a good work / life balance. So, the question in my mind is does AI have the potential to bring a new age of higher productivity for lower effort, giving us all back better quality of life?

Of course, there are many other aspects of AI that need to be considered besides the direct impact it will have on our roles and jobs. The ethical dimensions of its use in our industries and the value it can bring to our customers are also important to consider and debate. A number of our committees have already produced papers or run events on AI and I know there are a number of presentations coming in the Convention on AI. With the pace that AI is taking hold and on the likelihood that it will be a game changer, we may need to consider how to bring all of these conversations and thinking together to figure out how it will change the nature of our own work, the threats and the opportunities it creates for us and for consumers and the role we could play in the adoption of AI

THE CONSUMER

Speaking of consumers, they are at the heart of our profession and our work. The actuarial profession prides itself on having the highest professional standards, with its origins rooted deeply in ensuring policyholders' promises are met. From a personal perspective, having spent most of my later career at the coalface in customer service functions, I got to see a lot of the good and not so good outcomes for people of what our industries do.

It was never easy or pleasant to be caught up in customer issues or complaints and believe me, as Head of Customer Service, if I was brought in, it was never going to be great. On the other hand, I used to do coalface sessions with teams, listening to calls and observing them interact with customers. In these, the value of our work and industries was so clear. An example that comes to mind was a call I listened to, a long time ago, where a customer called a Protection Claims team to ask about her serious illness policy having just been diagnosed with oesophageal cancer in fairly advanced stages. By the end of the call, the customer was reassured that amidst this horrendous situation she was now in, at least her financial situation was ok. At a more emotional level, she had just been able to voice her situation out loud for the first time, having not yet told her family, something the Protection Claims person told me was quite common and a help to many customers in this position. I have often thought about this customer since and wondered what happened her.

Our industries haven't always covered themselves in glory and at times it hasn't felt great being part of them. But I was lucky in being able to see firsthand the important role our industries play for people and to see the nobility of our profession being rooted in the greater good of risk sharing to take from the many to give to the few who need it.

That all said, my experience showed me there is always more we can do.

I know we, as actuaries, are not necessarily at the coalface of Customer Service or delivery in our organisations. However, many of us are in marketing or product roles or lead our various businesses and as such are in a position to consider not just the people our products and services reach but also those, they don't reach but should.

As actuaries, we are also in a good position to understand and, if needed, challenge the outcomes that customers get from the products they do have and whether those outcomes match their needs appropriately. It is particularly striking when our members challenge products or features from companies they are not involved with and it has and does happen. It shows how our profession has the expertise and the credibility and that underlying sense of responsibility to the public to challenge in situations like this, even when it brings significant personal risk.

In my time, though, a lot has improved in terms of products, advice and selling to ensure proper focus on the customer. Some of it happened naturally as organisations realised that long term success comes from putting customers at the heart of what they do. Against that, a lot of how things operate now has been forced on our industries because of poor practices that persisted. It is a pity because when you have to regulate good behaviour, it creates a huge amount of cost, ultimately paid for by the customer, because when good behaviour has to be regulated in, it's unlikely the most efficient way of achieving the right outcome.

In Lean Six Sigma, the mantra for testing value-add of activity is "if the customer was sitting behind you watching what you are doing, would they be happy to pay for it". It was always at the back of my mind when debating hard at times that adding layers of checking or eyeballing into a process was not necessarily either the most effective or efficient way of building in quality and controls.

Financial services are critical to the stability of the economy and has a very important responsibility to customers as custodians of their financial well-being and, in that context, having strong controls and regulation is required and warranted.

The challenge for all of us, whatever side of the fence we sit on or whatever line of defence we reside in, is to ensure regulation and control is effective and efficient and that the cost to the customer of ensuring the right thing is done is minimised. As actuaries, individually and collectively, I would argue that because of our strong skills and values and with the credibility that goes with those, we have a role to play in challenging, quantifying and advocating for appropriate and effective controls and regulation.

EDUNCATION, ENGAGEMENT WITH EMPLOYERS

Now, before I finish up, I would like to talk a l little bit about our education and development in the profession.

I have spoken about actuaries having credibility and a unique combination of skills and values to apply to our work and to public interest. We need the training and development of actuaries to ensure we retain that capability and credibility. Prompted by input from employers at our first ever employer forum a few months ago, and also by views from members in our strategy sessions, we are proposing that the full system of education for actuaries, from college through to later personal and career development, is something we become more active on.

We got interesting insight from employers on some broader issues outside the core curriculum – for example, an increasing number are looking beyond the actuarial degree courses now for greater diversity of intake and perhaps giving a longer time to qualification; another example was that employers would like to see work experience included as part of all actuarial degrees to prepare students better for the world of work.

We fully intend to build on this first engagement with employers to develop a two-way partnership, where they help us in understanding how actuaries need to develop to succeed in their roles and serve their businesses, and where the Society supports employers in employing actuaries.

We also need to keep an eye on the core curriculum, to make sure it evolves as the world changes – members asked in our sessions if subjects like data science and AI should feature more, all valid questions.

Then there is the later training and development as we go through our careers. I was lucky to work for a large employer with access to all sorts of broader training programmes from leadership development, to MBAs, to presentation and communication skills. I also had some great leaders and mentors, who prodded, poked and challenged me to continuously learn and develop. In smaller organisations or for actuaries that are self-employed, those opportunities may not exist and I really believe the Society can play a role in this space.

Becoming more active on the education, training and development of actuaries is a further theme in our strategy.

BACK TO STRATEGY

As I mentioned already, our strategy will be launched at the Convention at the end of October. Serving members, maintaining our high professional standards and serving the public interest will remain our core objectives in the Society. What's new this time is increasing focus on engagement and connection, our brand as a profession, being more active on the education and development of actuaries through college and career and, finally, being more proactive and developing a framework to enable us to contribute and add value on a broader range of public interest topics in many different ways.

Certain aspects of the strategy will require changes to our structures and processes and we do not necessarily need to wait until next year to start that work. Already Gareth McQuillan, the new Chair of our PR&PA committee has kicked off a review of their Terms of Reference with an eye to the broader Public Interest ask of the next strategy. And more changes will follow as we figure out the structures needed to support these new areas of focus.

CONCLUSION

Speaking of change, the Society will have a big change coming at the end of this year with Yvonne's upcoming retirement. There will be another time to properly acknowledge Yvonne's immense contribution to the Society's development to what it is today – I can promise a good ole shindig to wish her well during November, which I hope I will see you all at.

Working through the strategy has been challenging, but in a very good way. It has been a really interesting journey; I've loved getting to meet such a great cross-section of the profession and I've learned so much from the people I've got to work with. The process has reinforced for me the quality of the people in our profession and the pride people have in being actuaries.

There is no doubt the world we live and work in is changing and some of that change is scary. But change can also be exciting and can present opportunities to contribute and make a real difference. Yvonne describes the Society as reaching the end of its teenage years and being on the cusp of adulthood and I am excited for the next phase of our evolution.

We are contemplating updating the vision for the profession and the Society, to try to describe more fully who we are and what we do – I will leave it to the Convention for the full reveal but it opens with "we are a community……" and in a community everyone needs to play their part. In volunteer-based organisations it can often be left to the conscientious core to do the work.

We are incredibly lucky to have a strong conscientious core of volunteers, some of whom serve on multiple committees or working groups and over long periods of time. These people are the lifeblood of the Society and our profession and on my own behalf and on behalf of our profession, I want to thank each and every one of you for your past and ongoing service.

I also want to thank the Executive of the Society – Yvonne, Ramona, Catherine, Sophie, Simeone, Sheila, Elisa and Paul - it's a very small team upholding a very large effort. I know it's stressful and pressured at times especially being a small team – we are all very grateful for your help and support.

Finally, thank you all for coming along this evening and for listening to my thoughts.

I hope this evening might also have explained a bit more about our profession to my boys, and maybe they might consider using Madam President even once in a while. What is hopefully clear to them though is that I am proud to be a member of our community and honoured to be your President for the next year. I am proud of all we have done to serve the broadest community and I am excited for the things we will do in the future, working together, drawing on our full membership and capabilities.