

THESE VITAL SPEECHES

THE BEST OF THE 2017 CICERO SPEECHWRITING AWARDS

GRAND AWARD

- 3 "Why Black Lives Matter to U.S. Intelligence," by Trey Brown for James Clapper, Director of National Intelligence, United States of America

CATEGORY WINNERS

- 7 ASSOCIATIONS: "The Values Behind the Policies," by Leanne Boyer for Dr. Andrew W. Gurman, President, American Medical Association
- 9 ENERGY: "Accepting the Premise That Every Single Man, Woman and Child Is Infinitely Valuable," by Jamal Kheiry for Gary R. Heminger, Chairman, President and CEO, Marathon Petroleum Corp.
- 11 INSURANCE: "The Future Now," by Mark Lucius for John Schlifske, Chairman and CEO, Northwestern Mutual
- 15 MANUFACTURING AND PRODUCTION: "President's Report," by Mark Isaacson for Jay Timmons, President and CEO, National Association of Manufacturers
- 18 MILITARY: "From Conflict and War to the Rule of Law: The Military and the Pursuit of Global Justice," by Antonie van Campen for Tom Middendorp, Netherlands Chief of Defence
- 22 NONPROFIT: "Disrupt Aging," by Boe Workman for Jo Ann Jenkins, CEO, AARP
- 25 CORPORATE SOCIAL RESPONSIBILITY: "Choose Both," by Jack Dougherty for Dr. Mehmood Khan, Vice Chairman and Chief Science Officer, PepsiCo
- 29 DIVERSITY: "Celebrate Pride," by Michael Brady for Eric Fanning, Secretary of the Army, United States
- 31 ECONOMICS: "Trade Matters, Because People Matter," by Carlos Razo for Joakim Reiter, Deputy Secretary-General United Nations Conference on Trade and Development
- 33 ENVIRONMENT/ENERGY/SUSTAINABILITY: "Why? (The Future of the Funeral Services Sector)," by Charles Crawford for Tony Ennis, CEO, ecoLegacy
- 37 HEALTHCARE: "Nothing About Us, Without Us: Patients, Power and the Future of Drug Development," by Dr. Freda Lewis-Hall and John Santoro for Dr. Freda Lewis Hall, Executive VP and Chief Medical Officer, Pfizer Inc.
- 40 LEADERSHIP AND MANAGEMENT: "How Winsupply Helps Entrepreneurs Claim the American Dream," by Teresa Zumwald for Richard W. Schwartz, Chairman of the Board, Winsupply Inc.
- 43 PUBLIC POLICY: "Someday Is Today," by Jeff Davenport of Duarte, Inc. for Carlos Rodriguez-Pastor, Financier
- 47 TECHNOLOGY: "Preserving History in 3D," by Barbara Seymour Giordano for Andrew Jones, Senior Research Associate, Vision and Graphics Lab at the Institute for Creative Technologies
- 49 ANALYST CALL/INVESTOR MEETING: "2016 Erie Indemnity Annual Shareholder Meeting Speech," by Kathleen Felong and John Forgetta for Terrence W. Cavanaugh, President and CEO, Erie Insurance
- 53 AWARD ACCEPTANCE: "'Communities of Hope' in Action: One Boy's Story," by Sheri Saginor for Jerod Pierce, Founder and Managing Partner, Olympic Holdings Co.
- 55 COMMENCEMENT/CONVOCATION ADDRESS: "Introduction of Lin-Manuel Miranda," by Josh Piven for Vincent Price, Provost, the University of Pennsylvania
- 56 DEDICATION/GROUNDBREAKING CEREMONY SPEECH: "The Rise of Negro Richard," by Kevin Chappell for Joshua Colin, Vice President, Area Operations, Eastern Area, United States Postal Service
- 57 EULOGY/TRIBUTE SPEECH: "A Tribute to Neil Kadlec," written and delivered by Robert H. Smith, Mentor/Father Figure
- 59 FAREWELL/RESIGNATION SPEECH: "Eighteen Is a Good Number," by Kathleen Hessert for Peyton Manning, NFL Quarterback, Denver Broncos
- 61 MOTIVATIONAL SPEECH: "The World of Why Not," by Cindy Cooper and Louis Haber for Cynthia M. Trudell, Executive Vice President, HR and Chief HR Officer, PepsiCo
- 64 STATE-OF-THE-INSTITUTION SPEECH: "A More Relevant University," by Danny Woodward for Michael Rao, President, Virginia Commonwealth University

SEE
HONORABLE MENTIONS,
INSIDE FRONT COVER

HONORABLE MENTION

"You Are the Ultimate Catalyst for Improving the World," by Joe Adams for Dr. John C. Hitt, President, University of Central Florida

"CFOs: The Cs of Change," by Lorne Christensen for Dora Wong, CFO Asia Pacific & Chief Accounting Officer, Emerging Markets, QBE Insurance

"If All You Have Is a Few Good Men, You'd Better Take Care of Them!" by Johan Kroes for Tom Middendorp, Netherlands Chief of Defence

"Breaking the Chains, Any Time," by Suzanne Levy for Jet Bussemaker, Minister of Education, Culture and Science, the Netherlands

"Opening Remarks to the Symposium on Race and Immigration," by George Diepenbrock for Bernadette Gray-Little, Chancellor, University of Kansas

"Stand Up for Free Enterprise Capitalism: The American Dream," by Teresa Zumwald for Richard W. Schwartz, Chairman of the Board, Winsupply Inc.

"A Hospital, Reaching Out to Heal Communities," by Jim Nichols for Steven Standley, Chief Administration Officer, University Hospitals

"Innova Schools: Our Vital Moment," by Jeff Davenport of Duarte, Inc. for Carlos Rodriguez-Pastor, Financier

"Football Matters," by Kathleen Hessert for Archie Manning, Former NFL Quarterback

"132nd Commencement Speech at the Haverford School," by Larissa Murphy for F. William McNabb III, Chairman and CEO, The Vanguard Group

"Memorial Service for Professor Abbott 'Tom' Gleason," by Paul Nuti for Christina Paxson, President, Brown University

"Pat Summitt Eulogy: Toughen Up, Buttercup," by Kathleen Hessert for Peyton Manning, Former NFL and University of Tennessee Quarterback

GRAND AWARD WINNER

“Why Black Lives Matter to U.S. Intelligence”

By Trey Brown for James Clapper,
Director of National Intelligence, United States of America



Delivered at Morehouse College,
Atlanta, Nov. 4, 2016

Black lives matter. Let's start with that simple, positive assertion—black lives matter. I cannot in 2016 come to Morehouse College, one of the most respected historically black colleges in the nation, Dr. King's alma mater, and a school that is so active in the black lives matter movement that you dedicated all of your Crown Forums this year to it, and not make that clear. So I want to thank Dr. Wilson for inviting me, so that I can say here today—black lives matter.

It bothers me that declaring a simple truth is somehow so controversial. I mean, I get it. I understand why it's controversial. People hear the positive assertion that black lives matter, and they somehow assume there's a negative connotation associated with it. They seem to hear, if black lives matter, then other lives don't matter as much, when that's not what that phrase means at all—at least not to me.

So whether we agree with every tenet of the movement or not, noting that I'm not here to talk about the movement and that it's illegal for any government official—which includes me for another 77 days, but who's counting? [laughter]—to endorse any movement, it's important for leaders to assert the fact that black lives matter, because our nation has a long history of black lives not mattering to many people, or at least not mattering as much as other lives.

Michelle Obama, our superb First Lady, has said a number of times that when she sees her daughters in the White House, she remembers that she and they live in a house that was built in part by slaves. And because the first family is a family of color, we are visually confronted with the fact that black lives matter more in our nation now, certainly than they did in the last de-

cade of the Eighteenth Century when the White House was under construction. A lot of people say that's ancient American history, but in our lifetimes too, to many people black lives have mattered less than other lives. I remember the first time that distinction came into focus for me.

My dad was an Army signals intelligence officer in the Second World War. And what he was involved in was intercepting and deriving useful intelligence from German and Japanese communications. After the war, he decided to make the Army a career. And as a result of traveling the globe with him, I grew up on intelligence sites and operations around the world. Some of my earliest memories are of living in Eritrea on the Horn of Africa in 1946 and in Japan during the Korean War. I was about 11 years old when my family lived in a place called Chitose, which was on the island of Hokkaido, the northernmost island of Japan. That was four years after Harry Truman signed the executive order that desegregated the military. It may have done so institutionally but certainly not socially.

A lot of the social life on military bases, particularly overseas, and on the base where my dad was stationed and where we lived, was centered around Sunday brunches at the officers club. The club put out their best linen and china, and they always had a Japanese band who did a great job of impersonating American music. Officers wore their dress uniforms, which included my dad, who was then a captain—a junior officer. Wives wore their best dresses, complete with, and I never see this today, white gloves. And everyone dressed up, even us kids. So basically, for me it was torture. [laughter]

As a kid, I didn't know all the senior officers in the club; I didn't know who

all the colonels and lieutenant colonels were. But one Sunday, I recognized my dentist. He was an Army first lieutenant, a junior officer much like my dad. That particular Sunday when he came to brunch at the officer's club, my family had a prime table near the band, but because he was black, my dentist sat by himself on the perimeter of the room.

So when the music stopped, my mom—and I think she picked that point on purpose—stood up. A few people looked at her. She rather ostentatiously walked over to our dentist's table. By this time, the whole room was looking at her. She talked with him for a minute or two, and then invited him to sit with us, took him by the hand, and just as ostentatiously led him to our table.

As they walked to our table, all those colonels and lieutenant colonels, the senior officers, stopped looking at her and started staring at my dad, with that unspoken look of, “Can't you get your wife under control?” I'll never forget, my dad's expression was a mixture of amusement, admiration—and fear. But to his great credit, he made my sister and me move over to make room at our table for the dentist.

There may have been, in the day, consequences for my parents, although if there were they never mentioned them. In fact, my mother never said a word, even after we got home, about what she'd done, and she talked to me about a lot of other things. That may be why I remember this so vividly, even though it took place 64 years ago. So, at a very impressionable age, my mother showed me that black lives matter just as much as any other lives. Of course, that was not a commonly-held belief at the time.

Around the same age, my experiences with my dad got me interested

in the intelligence profession. After we left Japan in 1953, we were moving to our next duty station in Massachusetts. What military parents usually did was park their kids with the grandparents while they find a new place to live. My grandparents, my mother's parents, lived in Philadelphia. I was 12 years old, and it was always great being with my grandparents, because they would let me stay up as late as I wanted and watch TV.

One of my favorite things to do on Friday night was to watch what was called the Schmitz Beer Mystery Hour. They showed black and white Charlie Chan movies I use to love. The movie would end about 12:30, and I did what was the 1950s equivalent of channel surfing. Now you have to understand that in those days you had to actually walk up to the TV and turn the dial to change the channels. We didn't have remotes.

So I walk up to the TV and I turn the dial. There's only four channels, and I stopped between channels four and five—I'll never forget this—because I heard people talking. I'm thinking, hey what is that? There's no picture, just people talking. So I listened for a while, maybe 15 minutes, and I figured out it was the Philadelphia police department dispatcher. That was kind of interesting, and I wanted to listen some more. So I went to the kitchen and got some toothpicks and stuck them in the dial to hold it between the channels. That's right. I hacked my grandparents' black and white TV set—with a toothpick. [laughter]

It intrigued me. So the next night, I stayed up with a map of the city of Philadelphia, and I started plotting where all the police cruisers were dispatched to. I kept listening, and I figured out what all the 10 codes were—you know, 10-4, 10-5, and all those; and I figured out the call signs, all the personal identifiers that the lieutenants had. Then by plotting all the calls on the map, I figured out what the police district boundaries were. So I built myself some card files—what we'd call metadata today. Pretty soon,

I'm sleeping all day and staying up all night, listening to police calls and building my card file.

About six weeks later, my folks had found a place to live in Massachusetts, and they came back to Philadelphia to retrieve my sister and me. My dad asks, so what've you been doing? Well, I whip out my map, I whip out my card file, and I'll never forget the expression on my dad's face. He said, "My god, I've raised my own replacement." [laughter]

I tell the story because it's humorous, I hope, but it's also an illustration of what intelligence work is about. It involves research, determination, persistence, patience, continuity, drawing inferences when you don't have complete information, and taking advantage of what you hear, because I obviously wasn't an intended listener. That little avocation 62 years ago, when I was a 12-year-old kid, started me down the path to service in the intelligence business.

I began my career in 1963, when I was commissioned from the ROTC program at the University of Maryland as a Second Lieutenant in the Air Force. I spent a couple tours in "my" war, in Southeast Asia. I certainly didn't plan on sticking around for 54 years. I would have never dreamed in my wildest imagination that I'd close my intelligence career in a job that gives me the privilege of briefing the President. And in 1963, there's simply no way you could have told me that I'd spend six-plus years briefing our nation's first African-American President. That's something my father and mother would have been astounded by and proud of.

Looking back over my more-than-a-half-century in the intelligence profession, one of the most compelling questions I get asked is—why? As in, why do we do intelligence, and why would I do it for so long? Particularly over the past few years, which haven't exactly been a cake walk, as the American public has held very public and very critical discussions on how we do intelligence in this country, I've spent some time and thought on the question

of why we do, or for that matter any nation-state does intelligence, and why I've stuck around.

I believe at its most basic level, we conduct intelligence to help reduce uncertainty for our national security decision makers, starting with "intelligence customer number one"—the President. We can't eliminate uncertainty for him or any decision maker, but we can provide insight and analysis to help their understanding and to make uncertainty at least manageable, so that our national-security decision makers can make educated decisions with an understanding of the risk involved, and so that we and our friends and allies operate on a shared understanding of the facts and the situation.

That's why we briefed each of the Presidential and Vice Presidential candidates this summer and fall, to help reduce uncertainty for our next President, so that he or she steps into the Oval Office with as good of an understanding of our complex and uncertain world as we can provide them.

The world has changed—a lot—since I was "hacking" an analog TV set in 1953. Today, because of the internet, it's a whole lot easier for 12-year-old kids to find entertainment. And of course, the internet has also profoundly changed both the challenges and opportunities we encounter when doing intelligence work. There is a global onrush of technology that's increasingly hard to adapt to. Technical areas like artificial intelligence, healthcare and agriculture, self-driving cars, 3D printing, genetic engineering, all have the potential to revolutionize our lives for the better, or they could present great vulnerabilities that are very hard to predict.

And the world is getting exponentially more complicated, as even mundane technologies are attaching themselves to the internet. My national counterintelligence executive recently told me about a problem our security folks came across. During a standard sweep of a new intelligence building before we moved in, they discovered several wireless signals transmitting out into the world. For a security type,

this makes you very nervous. You wonder, is it some foreign power that's already planted a transmitter that's sending out messages?

So, the security folks located the sources, and were relieved to discover the signals were not from foreign intelligence bugs placed in the facility. They came from vending machines, trying to tell their distributor they were empty. Apparently, vending machines "phoning home" for refills [laughter] is a fairly common phenomenon, one we now know to look for and not get too excited about.

That's just the tip of the famous "internet of things" we keep talking and hearing about, which right now has more than 10.3 billion endpoints, projected to grow to almost 30 billion by 2020, entailing a market of \$1.7 trillion. And we're headed for a reality in which even our clothes will be connected, and when doctors regularly prescribe wireless monitors for health conditions. Even now, I need a security waiver for my hearing aids, which have Bluetooth connectivity. By the way, I don't turn on the Bluetooth. I've got enough information coming in without that—thanks!

I believe the intersection of the cyber threat with the internet of things will become a very, very complicated place. We saw that just a couple weeks ago, when someone made use of the internet of things to launch a massive denial of service attack here in the United States. As a global trend, this onrush of technology, if I can call it that, is driving both threats and opportunities for the IC. So we as a nation need to move past just defending ourselves from drink machines and hearing aids.

I think the second major, global trend that complicates our lives is that we're now living in a world of what I call unpredictable instability, in which right now, two-thirds of the nations around the world are at some risk of instability in the next few years. Nearly everywhere, the Intelligence Community can point out the potential for failures or collapses of governments, but we can't anticipate the specifics—

the when, where, and how—for our policymakers. That's why we characterize it as unpredictable.

In the coming decades, an underlying meta-driver of unpredictable instability will be climate change; in fact, it already is. Major population centers will compete for ever-diminishing food and water, energy, and other commodities. And governments will have an increasingly difficult time controlling their territories. Because of all these factors, after ISIL is gone we can expect some other terrorist entity to rise in a cycle of extremism which will continue to confront us for the foreseeable future.

Unpredictable instability has been a constant for our current administration and will be for the next one too, no matter who our President is. And by the way, our more traditional adversaries and competitors like Russia and China, and Iran and North Korea will continue to challenge us.

So, I think it makes a lot of people nervous, that with an election cycle that's been sportier than we're used to, we'll elect a new President, with new national security leaders, and drop them into this situation. Election day, thank god, is now just four days away. [laughter] So hopefully we'll wake up in five days knowing who our next President will be.

And when I say "we," I don't just mean we in the United States. I mean the world. In my travels overseas this year, I've been taken aback by the intense interest in this campaign. People everywhere hang on every word of the candidates. And by the way, some try to do a lot more than just listen. Just a few weeks ago, the DHS Secretary and I released a joint statement, saying that the recent, high profile compromises of emails were directed at the highest levels of the Russian government. Our adversaries going after U.S. political organizations is a new, aggressive spin on the political cycle and something that makes our work much more difficult and demanding.

By the way, that Homeland Security Secretary is Morehouse Man Jeh Johnson. [applause]

Jeh and I served together in the Pentagon when I was the undersecretary of defense for intelligence and he was the general counsel for the Department of Defense, and we've continued that close association and friendship in our current capacities. It just so happens that Jeh and I were in the White House Situation Room last night for a meeting, and I let him know I was coming here. I think the world of Jeh, and I think we as a nation are blessed to have him in his very difficult and important position.

I know a lot of people have been feeling uncertainty about what will happen with this Presidential transition. There's been a lot of, if I can coin the word, "catastrophizing" in the 24-hour news cycle and on social media. So I'm here with a message that I've been repeating in public forums for the past few months—it'll be okay.

Our nation has a legacy of orderly transition of power, going back to George Washington retiring in 1797 when he turned the Presidency over to John Adams. I remember it well. [laughter] And because of our mission and our professionalism, in contrast any uncertainty surrounding the election and transition to the next administration, one constant in national security is the people of the Intelligence Community.

I consider today's Intelligence Community to be a pillar of stability during this transition. And if I had to answer why I've stuck around the IC for more than half-a-century, it's because of our challenging and important mission. We are facing the most diverse array of threats I've seen in my 53 years in this business. And it's our mission—the U.S. Intelligence Community's job—to reduce uncertainty for our national security decision makers. And I would also say I've stuck around because the magnificent women and men of the Intelligence Community around the world get up every morning and go to work on that mission.

So that's the windup. Here's the pitch. That work depends on clear and sober analysis, as free of bias as we can get, which means we need to

look at the intelligence we collect from a variety of viewpoints that eliminate any biases that skew our analysis, that note and encourage dissents—disagreements among the intelligence agencies and analysts, and also that point out the things we don't know. And I can say from experience, it's hard to get a diversity of ideas from a room full of old, white, straight, cisgender men, who all look like me and who have similar life experiences.

That's why diversity in the Intelligence Community has been a priority of mine for decades, because, beyond being the right thing to do, improving diversity is critical to our mission, along with making sure minority employees have a seat at the table and that their voice is heard.

That's one reason why I was very happy in April 2014 when Frank Taylor took over as head of the intelligence element within the Department of Homeland Security. Frank also is an old friend from Air Force days, an African American, and he is absolutely superb as an intelligence senior leader. And of course, he works for the aforementioned Jeh Johnson. And I was elated in January 2015 when Lt. Gen. Vince Stewart was sworn in as the first black director of a major intelligence agency at the Defense Intelligence Agency—long, long overdue. I'm especially proud of Vince, because he's also the first Marine General to lead one of the agencies.

We certainly haven't reached nirvana with diversity and inclusion in the Intelligence Community. In fact, this summer, we publicly acknowledged that fact. In the past, we've classified

Intelligence Community demographics reports, ostensibly because a foreign adversary could count up the numbers and somehow know more about our capabilities and extrapolate intelligence. But this spring, we put together an unclassified report and released it to the public.

It's not pretty, and we've drawn some scrutiny because of that. And we should draw scrutiny. We have a mission that depends on diverse thoughts and ways of thinking, and yet we lag behind the corporate world and the rest of government when it comes to hiring and promoting both black and Hispanic women and men. Now that's on public record. That public report is going to put pressure on future leaders who succeed me to make things better, because we'll be held publicly accountable. That's another reason why I believe the IC has to protect our sources and methods and then be transparent about the things we can talk about.

We in the Intelligence Community dedicate our lives to analyzing the world and speaking hard truths to power. That means we'd better be able to face hard truths about ourselves, like the ones in this report. And that means we'd better be able to see our own biases, which is why I've made unconscious bias training mandatory for all senior intelligence officers in the Community.

I don't fully understand why our IC diversity lags so far behind the corporate world, although I suspect it has something to do with that phrase I opened with 20 minutes ago—black lives matter. If you feel as a community

that you have to defend the fact that your lives matter, then I can understand not wanting to participate in the institutions you feel do not value your lives, particularly ones known for keeping secrets, which we are. Before this spring, we wouldn't even say how many minorities we employed.

Well sometimes, it's good to be king. We ended that. And our transparency on this topic allows me to come to Morehouse today, to recognize our shortcomings publicly, and to say: Your experiences matter, and they'll make you a better and more effective intelligence officer. Your education here matters. Your knowledge and your ideas matter. Black lives matter, and we need you.

I sincerely hope there are people in this room who will join, or at least consider joining the U.S. Intelligence Community. If intelligence work isn't your cup of tea, please consider service elsewhere in government. We need smart and educated young people throughout our government, and service is so much better than quick money or a life of leisure. Many, many of you already know that, or I don't think you'd be here this morning.

Intelligence work, I consider a noble profession, with a mission that's critical to the safety and security of our nation and its citizens. And for those who are thinking about joining us, I'll tell you what my superb deputy, Stephanie O'Sullivan, what her first boss at the CIA told her about intelligence—"You'll never be bored. You'll experience every other human emotion, but you'll never, ever be bored."

WINNER: ASSOCIATIONS

"The Values Behind the Policies"

By Leanne Boyer for Dr. Andrew W. Gurman,
President, American Medical Association



Delivered at AMA Interim Meeting,
Orlando, Florida, Nov. 12, 2016

Delegates, colleagues, honored guests:

Earlier in today's session, I was honored to present the AMA's Distinguished Service Award to Dr. Ben-net Omalu, the physician who first identified chronic brain damage as a major factor in the injury and death of professional football players.

Our three-minute ceremony did not do justice to his story, however.

Born in Nigeria, and granted citizenship by this country last year, Dr. Omalu is a true American hero.

As a young pathologist, Dr. Omalu conducted an autopsy on former Pittsburgh Steelers center Mike Webster. As he told Frontline, "I saw changes that shouldn't be in a 50-year old man's brain."

He named the condition Chronic Traumatic Encephalopathy (CTE) and his findings were published in the journal *Neurosurgery*.

Immediately, he felt the full weight of disapproval of the National Football League. A multi-billion dollar industry with an army of lawyers, experts and public relations professionals.

But Dr. Omalu was confident in his findings and held firmly to the science, despite great personal risk to his employment and immigration status.

Imagine being in his position.

You are practicing medicine in a foreign country. Your immigration status is dependent upon your continued employment.

Imagine your professional competence being called into question by numerous experts, lawyers, and prominent physicians.

As his reputation was attacked, Dr. Omalu must have spent many sleepless nights.

Eventually Dr. Omalu was proven right. This was a tipping point, as our

society started looking more closely at the safety of athletes.

As a result, the NFL, the NCAA and even Pop Warner football have implemented new rules to reduce players' head trauma.

As you all know, this concern has spread to other sports.

In fact, Dr. Omalu's long-term legacy may well be fewer injuries among young Americans, and kids all over the world, as more safety protocols are adopted in sports.

Dr. Omalu—thank you. We are so proud that you spoke up.

You exemplify the values we all aspire to in the practice of medicine: professionalism, dedication to science, and commitment to patients.

In our own best moments, we are all as confident in our own instincts and findings, as well as the science that underpins them; and we are willing to fight for our patients, even in the face of seemingly insurmountable odds.

While few of us will have the occasion to demonstrate the courage Dr. Omalu showed, we can all remember that, in medicine, it is principles and values like his that make us powerful.

That's what unifies us. What shapes us as leaders.

A few minutes ago, I was presented with a copy of the AMA's newly updated Code of Medical Ethics. This Code has been a guiding force for practicing medicine honorably since the AMA's first meeting back in 1847.

The AMA's Principles of Medical Ethics, the bedrock of the Code, focus strongly on patients.

The Preamble states:

"As a member of this profession, a physician must recognize responsibility to patients first and foremost, as well as to society, to other health professionals, and to self."

The Principles state:

We are to "support access to medical care for all people."

We are to provide "competent medical care, with compassion and respect for human dignity and rights."

We are to regard our "responsibility to the patient as paramount."

For most of us, I suspect, this is instinctive. This impulse to serve our friends and neighbors is the reason we went to medical school.

As Hippocrates said more than two millennia ago, "Wherever the art of medicine is loved, there is also a love of humanity."

Being a healer is a tremendous privilege, and a tremendous responsibility. As healers, we must embrace advocacy for our patients and for medicine.

You have heard me say this before, but it bears repeating: what happens in the halls of Congress is as important to our patients and practices as what happens in the halls of academia or the halls of our offices and hospitals.

I view advocacy as a critical professional responsibility of all physicians.

The Code directs us to "respect the law and also recognize a responsibility to seek changes, which are in the best interests of our patients."

That's exactly what we are doing at the AMA: pursuing public policies that are in the best interests of our patients, and of all people:

- When 49 young men and women were murdered at the Pulse nightclub not 20 miles from this hotel, this House immediately voted to expand our long-standing policy on gun safety to support waiting periods and background checks on all firearm purchasers.

This House also singled out gun violence, calling it a public health crisis, and urging Congress to clarify that the Centers for Disease Control and

Prevention must be allowed to research gun violence.

Astoundingly, politics has thwarted funding of research on this topic despite more than 30,000 deaths caused by guns each year.

- Another example: When a drug manufacturer raised the price of its life-saving Epi-pens more than 400 percent in seven years, putting children at risk and causing economic hardship for their parents, the AMA called on the manufacturer to rein in the exorbitant costs.

That pressure, combined with public outrage, motivated the manufacturer to reduce patient costs to a more reasonable level within days.

And it's not just Epi-pens. Consumers' out-of-pockets costs have risen 20 percent for prescription drugs from 2013 to 2015 with little explanation.

That's why, on November 1st, the AMA launched a website TruthinRx.org—inviting consumers to share how rising prices are affecting their health.

- When the Zika virus began putting Americans at risk, especially pregnant women and their children, the AMA provided much needed guidance on our online Zika Resource Center.

The AMA also called on Congress to make available the necessary funding to prepare the nation to fight the Zika threat.

I am pleased to report that in September, Congress finally approved 1.1 billion dollars to fight this threat.

A couple of years ago, the AMA took responsibility to play a leading role in addressing the opioid epidemic that is claiming the lives of 78 Americans every day.

Under the able leadership of Patrice Harris, our Board Chair, the AMA's Task Force to Reduce Opioid Abuse continues to make a difference in drawing important attention to what physicians must do to fight the epidemic.

Thanks to the combined efforts of the Task Force, we are making progress:

- Physicians and other health professionals are registering for and using state-based prescription drug

monitoring programs (PDMPs) more frequently;

- State legislatures have passed more than two dozen new laws increasing access to naloxone, thanks to AMA and state medical society advocacy; and

- Opioid prescribing decreased in every state in the nation last year.

In another victory, Congress passed the AMA-supported Comprehensive Addiction and Recovery Act, or CARA in July, which includes a number of provisions to strengthen state-run PDMP programs and expand naloxone availability to first responders.

We will continue to fight to assure this new law is sufficiently funded so that it may succeed.

These advocacy efforts represent our values in action.

When we take a stand for patients, we take a stand for medicine.

After all, we cannot effectively serve patients if we are bogged down by burdensome regulations, or if our patients cannot access care because of insurance mergers or narrow networks.

The AMA strongly believes competition is essential in health care to keep premiums low, to be sure patients have access to care, and to be sure physicians are fairly compensated for the work we do.

That's why we have aggressively fought to block the proposed mergers of health insurance giants Anthem and Cigna, and Aetna and Humana.

Our own analyses continue to show that these mergers would significantly reduce competition and threaten health care access, quality and affordability.

We have detailed our concerns in correspondence with the U.S. Department of Justice, testimony before Congress, and extensive lobbying of state officials around the country.

These efforts were rewarded in July when the Department of Justice and attorneys general from several states sued to block both proposed mergers.

And now, let's discuss one of the top advocacy priorities for each of us and for the profession—both now, and in the future. That is, of course, MACRA.

MACRA, as you know, stands for the Medicare Access and CHIP Reauthorization Act.

This is the law that eliminated the much-loathed Sustainable Growth Rate formula and created a new Medicare payment system.

Now that many of us have finally learned what the acronym MACRA stands for, CMS is going to stop using it! Isn't that just like Washington? Keep 'em guessing . . .

From now on, the new payment system created by the MACRA law will be known as the Quality Payment Program, or QPP. Or, maybe, since Q-P-P is unpronounceable, the program formerly known as MACRA.

QPP is the most significant change to Medicare's physician payment system in a generation.

The AMA's response is designed to meet the enormity of that challenge.

We have been working nonstop on two fronts: both to modify the new regulations where necessary, and to help physicians navigate and prepare for this change.

- We worked extensively with state and specialty medical organizations so that medicine would speak with one voice on the draft regulations.

- In June, we submitted a 67-page comment letter with detailed recommendations CMS should adopt to improve the proposed rule.

- Both before, and since, our Advocacy staff has been working diligently with CMS to ensure that the agency understands physicians' needs and takes them into account in every regulation.

- Thanks to these efforts, the AMA has found a willing ally in Andy Slavitt, Acting Administrator of CMS, and his senior team.

Today, I am pleased to report that our advocacy efforts have paid off, and CMS has adopted a majority of the AMA's recommendations in its Final Rule.

Let me tell you how they paid off:

- 1) We asked for a longer transition period to prepare for the QPP. The Final Rule gives us one.

- 2) We said the penalties were too severe and physicians needed more time

to prepare. The Final Rule gives four options by which physicians can avoid penalties in the first year.

3) We said the reporting burden was too heavy and complicated. The Final Rule reduces a number of required reporting measures, making it easier for physicians to comply.

4) We said the low-volume threshold was too low. The Final Rule raises the threshold so that more physicians are exempt from the program.

5) We asked for more flexibility for physicians practicing in small, rural and medically-underserved settings. The Final Rule gives us that flexibility; and

6) We asked for policy changes to give physicians more opportunities to implement Alternative Payment Models. The Final Rule expands possibilities for physician-led APMs.

These successes are thanks to our hard work at building relationships with CMS.

We led with our values, and they listened.

Even so, this is still a work in progress. Let's remember that Medicare was enacted 51 years ago, and we are still tweaking it, so it is not surprising that there is more work to be done on MACRA.

The AMA is in a unique position to make recommendations on behalf

of all physicians and will continue to do so.

The second front we are working on is highly practical. We are building tools and resources to arm physicians with information and help them prepare for the transition now.

Last month we launched the Payment Model Evaluator, an innovative tool that will give you an initial assessment so you can determine how your practices will be impacted by the QPP.

It's a simple online questionnaire—that you or your practice administrator can find on AMA's website—that suggests guidance for participating in the QPP payment model that is best for your practice.

We have also added modules on topics like value-based care and quality improvement to our STEPS Forward™ collection of practice improvement strategies to help you transition to the QPP.

Also available is a podcast series produced by Reach MD that examines elements of the new payment system and what physicians need to do to prepare.

Remember that the transition to Medicare's Quality Payment Program will take years, but the AMA is committed to helping you prepare for every milestone.

Friends, this week we shared a moment of tremendous impact in our country.

A new day dawned Wednesday.

To borrow the metaphor of sailing used by Cecil Wilson during his presidency:

We don't know if the seas will be calm or rough, but we do have our North Star to navigate with: We remain devoted to our mission to promote the art and science of medicine and the betterment of public health.

The policies that have been developed by this House of Delegates serve our patients and our profession well.

These are our guides: our mission, our policies and our values.

We will evaluate future changes in health coverage against three metrics:

- Will the proposals cover more, the same or fewer people? Because we know that people who don't have insurance live sicker and die younger.
- Do the proposals provide adequate access, choice and coverage?
- Do the proposals advance high quality care?

As long as we adhere to these principles—we will be fine. Our patients will be fine, our profession will be fine and our country will be fine.

Thank you for the honor of serving as your president and the privilege of doing this work.

WINNER: ENERGY

"Accepting the Premise That Every Single Man, Woman and Child Is Infinitely Valuable"

By Jamal Kheiry for Gary R. Heminger, Chairman, President and CEO, Marathon Petroleum Corp.



Delivered at the Manhattan College De La Salle Medal Dinner, New York City, Jan. 21, 2016

I'd like to thank you, Chairman Rathgeber (RATH-gay-ber), Dr. O'Donnell, and my friend Tom O'Malley. I'm truly grateful for this honor. I would also like to thank the vice-chairs of this wonderful event, and the Manhattan College board of trustees who are here this evening. And of course we are all deeply grateful to the dozens of contributors who made such generous donations to this fine institution.

And I don't use the phrase "fine institution" lightly. By the most important measures, Manhattan College has reason to be proud. You out-perform when it comes to average mid-career salaries of your graduates, and you rank with luminaries like Cal Tech, M.I.T. and Rose-Hulman when it comes to preparing people for success. As a corporate executive, return on investment is high on my list of priori-

ties. Since Manhattan College ranks in the top 1 percent on this metric, it is obviously on your radar too.

All of us here this evening play different roles in support of Manhattan College's success. But one thing we all have in common is that we are contributing to something much greater than ourselves... to something much greater, even, than Manhattan College.

Ladies and gentlemen, that's why I believe the De La Salle Medal is important.

I grew up in a Catholic household with six brothers and sisters. We lived by a strong set of values, but most of the time we weren't even aware of it—it was a given... something we took for granted. Forty years ago, when I was a young man with an associate's degree under my belt, I took a job with a company that was founded in the 1800s and had a long track record of success. The company adhered to strong values, and they were consistent with my own: I wanted a chance to prove myself by working hard, and I worked for a company that expected hard work and rewarded it. I earned my bachelor's degree while working full-time, and later earned my MBA—from a Catholic institution, I might add—also while working full-time.

In other words, I've been immersed in strong values, and the principles required to live those values, for my entire life. I know they are not feel-good statements or platitudes. They provide guidance on how we should treat our friends, neighbors, and fellow human beings around the world. They tell us what behaviors are good, and what behaviors are bad. Most important, they tell us who we are, and who we should aspire to be.

Today, we can no longer take a strong set of values and principles for granted. That's why the De La Salle Medal is important. It's the same reason a Lasallian institution like Manhattan College is important: because of the values it promotes and the principles it strengthens.

Respect for human dignity. Faith, and its relation to reason. An emphasis on ethical conduct. Commitment to social justice. These are the principles that spring from Saint De La Salle's dedication to society's most underprivileged. These are principles that are important to our society today... not just for educational institutions, but for all of us as individuals. And, speaking as one of the many leaders of business here tonight, I can say that these principles are important to the companies we lead.

Whether we are involved in construction, computer programming, investment banking or petroleum refining, we would all do well to consider what it means to be Lasallian.

I believe, at its core, that it means we accept the premise that every single man, woman and child on God's Earth is infinitely valuable. Once we accept this, most of what we need to do as good people, or good companies, becomes clear. Saint De La Salle certainly accepted it, and Manhattan College, by carrying on the saint's tradition, has accepted it. And I believe that many of us here tonight, leaders of business, industry, and government, also accept this premise. So what does it mean for us?

It means that we must treat our employees, our customers, our business partners, and the communities where we operate as though they are infinitely valuable. At Marathon Petroleum, it means that our neighbors are critically important. In each of the communities where we have refineries, we have advisory groups made up of community members. We share our safety and environmental information with them. We provide them with updates on major projects. They ask questions and tell us their concerns. They tell us what they like, as well as where, and what, they think we can improve. It's an ongoing conversation and it makes us a better company.

Accepting the premise that everyone is infinitely valuable also means we treat our employees well. That doesn't only mean pay and benefits, although certainly those are important. It means that they have a say in their own career trajectories and development as professionals. I came up through the company's ranks because of Marathon's dedication to this principle.

Valuing every person also means our employees drive our community involvement and philanthropy. It means we match their donations and provide financial support to organizations they feel are important. It means we provide company time for them to donate their sweat equity. Perhaps most relevant to you here tonight, it

also means we donate to educational institutions they support.

By respecting the dignity of everyone whose lives our company touches, we strive to make the world a better place. I know there are those who question the ability of corporations to be principled in this way. But I would argue that principled corporations are the ones that succeed... in fact, are the ones that deserve to succeed. I say that with confidence, as the chief executive of a company that has been successful since 1887.

Today, as a petroleum refining and marketing company, we manufacture fuels and other products that people use every day to make their lives better. Every person in this great city benefits from the products our industry makes. Even if you never drive a car, you still eat food that was planted, harvested and transported with diesel power. You use everyday items that were brought here on petroleum-powered trains, planes, boats and trucks. And in fact, many of the everyday items you use are made of petroleum-based materials.

Although our industry is critical to modern life, it has become fashionable in some circles to criticize the petroleum industry as one whose time has passed, and even to question the morality of what we do. I would contend that if we do indeed value every one of our fellow human beings, we must consider how critical petroleum fuels are to everyone's well-being.

For those who still must farm with human or animal power... for those who don't have electric lights... for those who can't transport themselves to markets, schools or medical facilities quickly or efficiently, treating petroleum fuels as dispensable is unrealistic. No other energy source can meet the world's needs on the required scale for the foreseeable future. To pretend otherwise dismisses the dignity of our fellow human beings in need. Their need for energy... their lives, become vague abstractions.

Whatever our line of work, we must avoid falling prey to this mindset—that some people are expendable.

Whether we have a business objective at stake or a strong ideological viewpoint, we should keep in mind Lasalian principles. In the 1600s, the saint dedicated himself to society's least fortunate. A dedication to helping those in need is always celebrated in

our society. But it's an obligation that is too often ignored when it becomes inconvenient.

I say again—that's why the De La Salle Medal is important. Not because of who receives it and stands here on any given evening, but because of the

values and principles it stands for, and because of the people we are called upon to help—the billions of infinitely valuable souls in this world. They deserve the dignity that this medal reminds us to respect.

Thank you.

WINNER: INSURANCE

"The Future Now"

By Mark Lucius for John Schlifske,
Chairman and CEO, Northwestern Mutual



Delivered at Annual Meeting of the Association of Network
Representatives, Milwaukee, July 25, 2016

Good morning, and thank you. I say it every year, and I mean it every year. Your annual meeting is one of the highlights of the summer for Kim and me. We had so much fun last night at the Garden Party. We are looking forward to spending the rest of the week with you. It's truly fun to reconnect.

Today is the seventh time I've had the privilege of addressing you as CEO of Northwestern Mutual. As I prepared my talk for this morning, I was reminded of the first time I ever spoke to members of the field.

It was back in the mid 1990s, when I was in the investment department. Chuck McIntyre, who then led our Fort Lauderdale office, invited me to south Florida to be the opening speaker at a network office event. So I eagerly accepted, and before too long, I found myself standing at the back of the room, ready to go on.

As I was standing there, a rep walked in and kind of breathlessly said, "I'm late. Do you know where we are in the agenda?" I said, "Oh, don't worry. Chuck is doing some welcoming and introductions, then we have a home office speaker, then Keith Wagner is going to talk," and so on. With that, the rep started to walk out the door. I said, "You're not leaving, are you?" And he said, "Oh no, I'll be back to hear Keith Wagner. It's just I can't imagine anything worthwhile coming out of the home office."

Talk about a dose of humility. But needless to say, I hope he is wrong

about that today. I hope you get a lot out of my talk today, because I'm talking about the future of Northwestern Mutual—how we are positioning our company for another 159 years of relevance and greatness.

When many people talk about the future, they talk about it in the same way they talk about the weather—as if there's nothing they can do about it. I disagree. As it's been said, the future is not a place we are going. Rather, the future is a place we are creating. We are creating the future for this company and all of you.

As we do that, we need to ask ourselves some questions.

Are we positioning Northwestern Mutual to create the future we want?

Are we positioning you to create the future you need and want?

Finally, are we executing on our strategy to create a future our clients need and want?

You can probably guess that my answer to each of these questions will be an emphatic yes. You and your clients are with the right company at the right time.

But let's be honest. We are creating our future in a difficult economic environment. We are in a period of ultra low interest rates, and rates have never been lower. Just a few weeks ago, the yield on the ten year Treasury set a record low for this country. Think about that. We have never lived in a period of lower interest rates. And as the investments in our portfolio mature

and roll off, we are having to re invest that money at lower and lower rates of return.

This ultra low interest rate environment is compounded by the fact that we've had eight years of stagnant economic growth in the United States. Together, these two things put enormous pressure on our revenues and our profitability.

But here is the key point. I say this at every annual meeting, every regional meeting, and I even say it when I'm on national television. We are not immune to the economy, but there is no other company that can measure up in this economic environment like Northwestern Mutual.

So with that in mind, let's turn to how we are positioning ourselves for the future.

(IMAGE)

We are building our future on two key fundamental principles: financial performance and long term product value.

Many of you have heard me talk about this before. As you know, after the Annual and Regional Meetings, you are asked to fill out a survey rating the speakers at the meetings. I read those comments carefully. Some of them are complimentary, and I thank you very much. A few of you always say, "How the hell did that guy get to be CEO?" But there are always one or two of you who say, "Why does John keep talking about financial performance and long term product values—we get it."

Well, the answer is simple. These principles are at the foundation of how we're positioning Northwestern Mutual for the future. They set us apart from every other company in the industry and give us an incredible lead as a starting point. So that's why I always discuss financial performance and product value. It is that important.

Let's look at a few examples. Recently, Standard & Poor's, one of our major credit rating agencies, completed their visit at our company. Once again, they gave us the highest possible rating they can give any company in our industry. As part of their report, they commented on a number of our strengths.

They talked about our extremely strong competitive position. They talked about our exceptional liquidity. And they talked about all of you—a "highly efficient and productive field force." This is great stuff, but there are no surprises here. We hear that from them all the time.

But this year, we talked with them about something we normally do not focus on. We talked about a part of our strength that does not come from our balance sheet.

That is, our low cost advantage. This is important in the current economic environment. S & P noted that our strength comes from more than the things we typically talk about. It comes from our exceptional discipline, exceptional expense management and exceptional profitability—all of which make Northwestern Mutual the low cost provider in the industry.

(IMAGE)

See for yourself. This chart compares our expense ratios against our three major mutual competitors—as well as the industry average. After almost 160 years of providing value to your policyowners, Northwestern Mutual continues to be the lowest-cost producer in the industry.

This gives us two competitive advantages for the future. First, it delivers exceptional economic value to your policyowners. Second, it gives us the confidence and the flexibility to create the future we want. No other company has our cost structure, and as a result,

no other company can thrive in this economic environment like us. And we will do everything we can to maintain the low cost leadership in the industry.

So let's turn to product values. You probably remember seeing some version of this slide in the past.

I showed it at last year's Annual Meeting.

I showed it at this year's Regional Meetings.

I show it to my kids when we have family meetings around the dinner table. (Really.)

This shows that out of the last 86 years, Northwestern Mutual has led the industry in long term product values in 76 of those years. And do you know what I love about this? Other people are starting to see it as well.

The CEO of a close competitor saw this, and he did not like it at all. He called me up to complain. He said, "John, you are not going to lead the industry anymore. Northwestern Mutual is about to lose its preeminent position because our mortality, our company and our expenses are better than Northwestern Mutual's, and they are going to be even better in the future."

That didn't make sense to me, so I checked it out. I called Dave Remstad, our chief actuary. For Dave, those are fighting words. If you ever want to get Dave excited, just tell him another company thinks they have better mortality and expenses than ours.

Almost immediately, I got an email from Dave, and he made a number of points, including this one.

He said, "We do business with three reinsurers that control 90 percent of the US market, and they tell us every year that our mortality and expenses are the best in the industry."

Dave said, finally, there is absolutely no basis to conclude what my fellow CEO said about his company. In fact, Dave went so far as to say that all available evidence points to the contrary. Northwestern Mutual has better mortality and expense experience now, and we will continue to do so well into the future.

(IMAGE)

So what does this mean? Well, this

chart shows total dividends paid by our top three mutual competitors. Now look what happens when I add in only the portion of our dividend payout that comes from our mortality and expense leadership. As you can see, our mortality and expense savings alone exceed the total dividends of each of our mutual competitors. And when I add our investment portion, we shoot even further ahead.

In fact, our total dividend payout is larger than the combined dividend payouts of our three closest competitors.

Point is, we hear rumors, claims and stories in the marketplace about Northwestern Mutual. What is this about, and what is that about? They all remind me of a line from the late Senator Moynihan. "Everyone is entitled to their own opinions, but not their own facts."

So with the facts in mind, let's look at a couple other examples of our product value leadership.

(IMAGE)

Here is an old example, but a good one. Royal Brown, a longtime financial advisor from Winston-Salem, North Carolina, and one of our best, found this. It's a study of 20 year dividend histories on policies issued over 100 years ago, back in 1915. (Royal, I'm pretty sure you were not around back then, but somehow you got hold of this and sent it to me.)

Take a look at it. Think about it. These were Northwestern Mutual policies issued more than 100 years ago, and Northwestern Mutual led the industry—ahead of all 39 of our competitors.

Fast forward to the present day. Again, Northwestern Mutual at the top of the heap. Every one of our competitors, behind us.

But also take a look at what's happened in 2015 and 2016. Our competitors have decided to sit on the sidelines.

When I heard about this, I called up the CEOs at our major mutual competitors. I urged them to participate in the study. I told them how important it is for the leading companies in the industry to cooperate for the benefit of consumers. Each company responded in almost the same way.

First, they said, “John, past performance is no guarantee of future results.” And I said, “Well, yeah, that’s technically true, but the best predictor of future results is track record.” Track records do not lie.

They went on to tell me what they were really thinking. You see, they know you use this kind of data in competitive situations, and they don’t like how they look compared to us. They acknowledge they cannot beat us, so they simply quit the survey.

Folks, this is why I talk about financial performance and product value all the time. It is so important that you are convinced, that you truly know in your hearts and minds, that Northwestern Mutual products are the best ones for you and for your clients.

So as we look to the future, there’s only one conclusion we can draw. We are the best-positioned company in the industry. We are sailing into the future in first place—with a substantial lead. That’s first place for you, and first place for our policyowners.

(IMAGE)

So, let’s move to my second question. Are we helping you create the future that you want? Are we helping you create the careers you want?

The answer is that our vision, our strategy, our entire future—it all revolves around you. You are, you were, and you always will be the exclusive distribution system for Northwestern Mutual. You are the best trained, most highly regarded, and most productive field force in the industry—bar none.

Do not ever take that for granted. Do not.

Your significance in the industry was reinforced to me in the first quarter of this year. It was right after a prominent company announced they were selling their distribution system to a major competitor—if you can really sell a distribution system. So I called up the CEO of the selling company. I wanted to understand his thinking.

He and I have a very good relationship. And the first words out of his mouth were, “John, we never considered selling you our system. It would be like mixing oil and water.” He said,

“We admire your reps too much to consider such a combination.” And he added, “We have really good reps in our system, some of the best, but as a system, they can’t hold a candle to Northwestern Mutual.”

Think about that. The CEO of a prominent company acknowledging to us that his system cannot hold a candle to all of you. Now, as I said, he and I have a great relationship, so we went on talking about you. Your professionalism, and how you form lifetime relationships, is a value engrained in everything you do.

This is why we cannot simply merge some other system into ours. The lack of shared values would make it almost impossible. And you know what? There are a lot of companies in our industry who think if they just add representatives to their system, they will be as good as all of you. But that’s never worked in the past, and it’s not going to work in the future. You stand alone at the top of the industry, at the summit, looking out at a very bright future.

For one thing, you have demographics on your side. We all know about the Baby Boom generation, and we know they need your help to save, invest, plan for the future, succeed in retirement and provide financial security. You are well-positioned to deal with Baby Boomers and their needs and issues.

But the beauty of Northwestern Mutual is we do not solely depend on that. Every other company in the industry is going after the Baby Boomers: insurance companies, banks, broker-dealers, wealth management companies. We will succeed there, but our success will not depend on Baby Boomers alone. Our success will also come from a completely different demographic: millennials.

(IMAGE)

This is an interesting chart. This chart shows the five most common ages in the United States in 2010, when I became CEO at Northwestern Mutual. You can see how they skewed toward middle age. But jump ahead to 2015. Last year, the five most common ages in the U.S. were all millennials. As millennials become adults, they’re

entering the workforce. Forming households. I’m excited about this, because we are the only company in the industry that is well-positioned for millennials.

Think about it this way. Two married professionals, right out of college or graduate school. What do they need?

Not wealth management. They need a trusted advisor. They need a financial plan. They need risk products. They need a foundation for their financial security. And later, as they become more affluent, they will need wealth management. And then, you have already created the relationship. You are right there with them. You are tailor made for this demographic.

Other aspects of our future are equally exciting. For instance, we have unlimited market potential. Today, there are only two cities in the U.S. where we are even close to approaching market saturation.

One of those cities is right here, Milwaukee. Who knows the other? Yes, it’s Cape Girardeau, Missouri, of all places. Those are the only two cities in the U.S. where our market share is close to saturation levels.

Now, Steve Holter, Matt Lueder, and all of you in Cape Girardeau, I know you are up to the challenge. But for the rest of you, your market potential is unlimited. Think about it this way. There are millions and millions of Americans who have never met a Northwestern Mutual representative but need your help. Nothing is holding back our growth.

And then there is this—people need you more than they ever have before.

As many of you know, we regularly conduct our “Planning and Progress” studies. We’ve interviewed thousands of people, finding out what they think about savings, money, investing, insurance and financial security. And we’ve made one important observation.

When it comes to financial security, most Americans are like ducks on a pond. Above the water, everything looks calm. But beneath the surface, they are paddling like mad.

(IMAGE)

Take a look at some findings.

Eighty five percent of Americans suffer from financial anxiety.

Two out of every three Americans say that financial anxiety is hurting their physical health.

One in four Americans thinks about their financial situation each and every day.

In short, we've found that too many people are worried about their money, and it is making them physically ill.

The point is that we have unlimited market potential, and far too many people still need what you do.

There is something else. We offer the best career opportunity in the industry.

We integrate insurance and investments, through comprehensive planning, delivered by you, our trusted advisors, to help you live at the center of your client's financial lives.

Please show me a model like this that exists anywhere else in the industry. The fact is, no one is better positioned to deliver financial security to America. It's a model that is ours alone.

So here is my final question. Are we creating the future that our clients need and want?

Let's look at our strategy. It's built around what we've learned by talking with clients and prospective clients.

When people talk about financial security, they want two things. They want a trusted advisor, and they want a rich digital experience.

That's why we're now building out an unmatched digital platform. We are defining our client experience not only by the products people own, but also by the way they interact in a digital way with you and your company. We are building a customized, bespoke, digital platform that will set us apart from every company in the industry.

The rest of the industry will not be able to match it or buy it.

And this experience will do two things for you.

First, we will help increase your relevance with your clients—how and how often you interact with them.

Second, we will make it easier for you and your clients to do business with Northwestern Mutual.

Here is what we've already delivered in 2016.

(IMAGE)

We have completely designed our client web site. It is more navigable, easier, and has a much better design.

We also have the first mobile app available in the Apple Store.

We have significantly enhanced the CRM system and are fully integrating it into everything you do.

Finally, we have expanded e-signature into IPS and mobile applications.

And we are poised to deliver so much more.

Imagine for a moment if you knew immediately when your clients had a material change in their financial situation, and you knew exactly what to do about it. You knew exactly when to reach out to clients and help them get back on track financially.

Or imagine, when you came to work each day, that you had a dashboard on your computer, and it listed all client actions you needed to take that day. Because it prioritized what you needed to do for your clients, and when you needed to do it.

In the future, all clients will have something we call the Financial Wellness Score. They will know where they are in terms of their financial plan, and they will see their Financial Wellness Score improve as they work with you and execute against their financial plan.

Folks, we are not simply reacting to the marketplace. We are creating things that will define how financial security is delivered in the United States.

Now, we all know how technology is growing. But we also know something just as important. Technology can enhance relationships, but it cannot build them. Only you can do that.

Think about online dating. (Did you ever think you'd hear about online dating at the Annual Meeting?) Point is, technology can open a door, but it cannot create a marriage. To do that, you need two people with shared goals, shared values and a deep sense of trust.

Folks, you are our killer app. You are what sets us apart from every other company in the industry, and you are

why the future of Northwestern Mutual is so bright.

You are also part of our secret weapon.

How many of you have heard the saying, "Culture eats strategy for lunch"? What sets us apart from every other company in the industry is our culture. We remain, preeminently, The Policyowners' Company.

In the industry, you are defined by your professionalism, your training and your productivity. But that is not how we define you here at Northwestern Mutual. We know you by your values, your ethics and by the way you care about your clients.

At Northwestern Mutual, we define you by who you are.

This was reinforced for me recently in a story that Steven Dugal shared with me about a woman in his office.

Her name was Shelly. She was a mom in her 40s, mother of a young son. (Shelly's mom also happened to work in Steven's office.) A few years ago, Shelly became disabled, and then in January of this year, suddenly and unexpectedly, Shelly passed away.

The whole office got together and helped with the funeral. At the wake, they started talking. Didn't Shelly at one time own Northwestern Mutual products?

(IMAGE)

Well, a financial rep in Steve's office, Pat Howard, jumped into the situation. Pat did a little digging and found out that Shelly did, indeed, have a couple Northwestern Mutual life policies, but they had lapsed years ago. Pat continued to dig, and she found out that these policies had waivers of premium. So Pat was curious as to why those policies would have lapsed.

She called the home office. We opened a case, and looked into the situation. As it turned out, when Shelly became disabled we had sent her the annual DI disclosure statement and asked for a statement from her attending physician. But the doctor never filled it out and never returned it. And because of Shelly's disability, she was not able to follow up with him. Unfortunately, that same doctor had died in

the ensuing years, and more or less, all of Shelly's medical information had been lost.

But after many hours and countless weeks, Pat worked to cobble together the necessary information and prove that Shelly was, in fact, disabled when the policies had lapsed those many years ago.

I am sure you know what happened next. Northwestern Mutual reissued those policies and immediately paid out a death claim to Shelly's beneficiaries of more than \$800,000.

There are two parts of this story that I love. The first is Pat Howard. She had nothing to gain financially from the situation, but she put her heart and soul into it the way all of you do—because she cared about a colleague and former policyowner.

The second part of this story is this: the first time I heard it was when Steven Dugal shared the story with me.

You see, we do not need senior executive involvement to do the right

thing. Everybody at Northwestern Mutual knows—we do the right thing for our policyowners.

(IMAGE)

I think Steven summed it up best when he said, "We talk about competition, ratings, and dividends all the time, yet when it comes down to a company doing the right thing no matter the cost, in this case a cost of over \$800,000, Northwestern Mutual continues to do the right thing for its policyowners and its clients."

Now, as I tell this story, I am highlighting the work one of you did with one of our clients. But I know there are literally thousands of stories out there involving the work that all of you do with all of your clients.

Stories in which you give freely of your time, knowledge, wisdom and empathy.

Stories in which you help families create their futures by helping them save, invest for college, create retirement funds or protect their loved ones.

Stories in which you are with clients at their time of greatest need.

You show people the whole picture. You help people protect what they have, and grow what they need.

And in the future, who is going to do that? It will not be Siri. And it won't be Cortana.

It will be you. It will always be you. In the end, we will always be different from every other company out there.

Northwestern Mutual, the company that puts policyowners first...

That integrates insurance and investments...

That provides comprehensive planning in a rich digital framework...

And that delivers all of it through you, our trusted advisors.

Folks, you will always take your clients from living life dangerously...to living life differently.

Thanks for listening to me this morning. I appreciate it. Have a great Annual Meeting.

WINNER: MANUFACTURING AND PRODUCTION

"President's Report"

By Mark Isaacson for Jay Timmons, President and CEO, National Association of Manufacturers



Delivered at the National Association of Manufacturers 2016 Board Meeting, Washington, D.C., Sept. 29, 2016

Americans are worried. They're Afraid. And as anxiety turns into anger, and false prophets exploit our fears, basic standards of civility and decency are crumbling before our eyes.

This is not America's finest moment. This is not the business community's finest moment. But it's the moment we're living in.

In less than four months, just over a mile from here, on the steps of the United States Capitol—the most visible symbol of freedom in the world—a new president will be sworn into office. Whichever candidate that is, it's safe to say there's not much to be excited about after the campaign we've watched.

A lot of people, in this room and across the country, will go to the polls and hold their noses. Rather than vot-

ing "for" a promising path forward, they will vote "against" the candidate they trust less. No one is offering a message of inspiration.

Over the past year, we've watched politicians, including major presidential candidates, give legitimacy to anti-business, anti-trade rhetoric. It may help them win headlines. It may help them win votes from those who feel overlooked and ignored, who feel like others are prospering from their suffering. But that vitriol will not help us create jobs. It will not help us break new ground for innovation or raise standards of living.

Both parties have been overwhelmingly influenced by populist forces on the extremes, who disregard the facts and, to varying degrees, are hostile to

competitiveness. And let's be honest—the business community let it happen. We are blowing it.

But not for the reason that self-righteous cable commentators would have us believe. No, it's for other, very shortsighted reasons.

For one, we let business-minded Democrats lose their seats and their standing, and as they did, the Democratic Party continued its lurch to the left, dismissing the voice of business along the way. Today, we've reached the point where the Democratic nominee for president has to actually make major policy concessions to a self-avowed socialist just to glue her party together.

Meanwhile, over the years, the business community put all our eggs in one basket: the Republican basket. In

turn, the Republican Party—well, they have taken us for granted, working less and less each and every year to actually earn our support, turning their attention to the loudest, most obnoxious voices in the room.

Now, there's no question, on many issues—TPA, regulatory reform, energy—Republicans have passed much of what is asked of them.

But there's a powerful faction in that party that has embraced protectionism, obstructionism, intolerance and hardline positions out of step with our workers. It's a faction that values purity over economic progress.

On the nationalist right, hardened opposition to overreaching government has devolved into denigration of the very institutions that have made our country great. The loudest voices are breeding distrust of government and of business.

Too many politicians on the left and right take no responsibility for their actions. Instead, they have blamed the system itself for Americans' problems, saying it's broken, corrupt or rigged beyond repair. The free enterprise system. Our democratic system. Our American system.

And now, making matters worse, we have Russians trying to discredit our elections and social media breeding conspiracy theories. It's a dangerous addition to an already toxic environment.

In all of this, we have not provided a strong enough reality check. And, ladies and gentlemen, these headline-grabbing crusaders are successfully convincing voters that we, the business community, are part of the system and that we deserve their scorn.

Instead of working with us, the extremes would rather use us as a political punching bag.

Well, it's time to punch back. And it's time for you to decide if you're going to get in the ring or sit on the sidelines.

Our modern, global system, of course, has its flaws, and we may have

our faults. But we will not—and we cannot—let it fall victim to today's misguided politics.

The risks to the institutions that truly make America great, they're too big to ignore.

And I can guarantee one thing. If you do nothing or keep doing things the way they've always been done, it will only embolden those who hate everything we represent. We will see both parties trying to outdo each other over who can be more protectionist and more hostile to us.

It's too late to fundamentally change the rhetoric we're hearing this election. But if you don't make this a priority, if you don't personally re-evaluate what you can do, I promise 2020 will just be another ugly race to the bottom.

Of course, some of you are used to being the targets of politically motivated attacks from a small group of individual activists on the right and left.

They've gone after energy companies that power our lives.

They've gone after communications companies that connect our lives.

They've gone after pharmaceutical companies that save our lives, even as the world is in desperate need of their work on cures for new and debilitating diseases.

If you're not the target today, it's easy to shrug it off. But don't pretend you're in the clear. Your work may improve the human condition, but the day that attacking you helps someone win votes or raise funds, well, it no longer matters.

As manufacturers, as one voice, we should be bold enough to speak out and push back when any one of us is the target.

At the end of the day, these political parties can't succeed without the support of job creators, employers and workers. So why would we give them that support if they haven't changed course? Why should we let one party shun us and another take us for granted?

There are two options before us. We can be the solution, or we can be the scapegoat. We can stand up, set the record straight and fix these problems,

or we can sit back and resign ourselves to the new normal of slow growth and fear mongering—of being pushed around and harassed by anti-business activists in the board room and in the parking lot.

There are some who say we just have to accept that new normal and play by these new rules. I am not one of those people. I sure hope you won't be either.

So, what is the path forward?

First, in the near term, we will make some bold moves to begin the course correction—to show that institutions can work, to show that manufacturers have solutions for people who are hurting.

Our "Competing to Win" agenda is the antidote to what ails our economy—on issues ranging from taxes and regulations to workforce development and immigration.

But first, we have to show America that our government can work again.

And so, the NAM is proposing a major American investment in infrastructure.

The NAM has been at this for quite some time as you know. Two years ago, it was our "Catching Up" report. This spring, we amplified the need for action with Infrastructure Week. Then both candidates began touting the importance of infrastructure investment. So this is a chance for us to lead and actually bring people together with a bold, significant, out-of-the-box policy proposal.

Manufacturers know it: It's long past time to rebuild our roads and bridges, tunnels and ports. It should've been done years ago to get us out of the Great Recession, and now, that need is more urgent than ever.

If we can move this forward, if we bring business and government and labor together around the table to do something substantial, it will demonstrate that our leaders are still capable of solving big problems.

It will show that businesses can be partners, not adversaries. And with better infrastructure, our free market system will deliver more opportunity for more people. In short, it will restore

people's faith in the institutions in which they have lost trust.

Ladies and gentlemen, this isn't new. We've done it before—as a people and as a country. When our nation needed to rise from the depths of a Great Depression, a New Deal emerged to build us back up. When a post-World War II economic boom tested our ability to sustain the growth and a rival, the Soviet Union, emerged to challenge our global leadership, we engineered highways that elevated us to world dominance and guided us to a promising future.

When the civil rights movement had many questioning whether we could remain united as a people, we found a New Frontier to expand the circle of opportunity. When Watergate and then malaise created widespread despair, statesmen like Ronald Reagan and Tip O'Neill helped us awaken to Morning in America again.

We're all heirs to this proud legacy—and each of us can extend it.

In the longer term, we have a big task ahead of us: Our country needs a reintroduction to entrepreneurship in America. They need to hear the moral case for capitalism.

Some politicians and TV talk and radio show hosts, on the fringe right and left, want to convince voters that capitalism and free markets are all about greed—and that they need redistributionist government policies to protect them.

And yet, it's our capitalist system that has transformed our world for the better. Get this: The World Bank reports that the percentage of the world's population living in extreme poverty has decreased from 44 percent to under 13 percent in the past 30 years. That's more than 1 billion people lifted out of the depths of despair. That's more children living to adulthood. That's more young girls getting an education. That's fewer infants dying from malnutrition. That's fewer wars fought over control of resources.

Isolationism didn't do that. Closed societies didn't accomplish that. The opening of new markets and expanded trade around the world, that's what did

that. Many complain about globalization, but standards of living around the world are rising. We should be celebrating this achievement for humanity, and we need to be the ones telling that story.

As business leaders, we cannot afford to be parochial, to focus on only our narrow interests. Not when the system is under attack, not when we are under attack. Not when the very foundations of democracy are questioned.

So, you see, you must be ambassadors for free enterprise, but more importantly, so must the people you employ.

When a politician says that Mexico is beating us because of trade agreements, we need workers who can counter that, saying, "No, I have a job because of free trade agreements, and I want more of the world to buy the products I make."

When another candidate implies that profits are evil, we need people to say, "No, profits are a sign of growth. They are passed on to shareholders, who include retirees and pensioners and those with 401(k)s."

Look, this is a big fight. So that means we can't waste our money on overlapping efforts. The need for consolidation among the business advocacy community is more urgent than ever before. You have an important voice in that as well.

That means all of you need to bring others along and invest more in, and target resources to, the effective organizations that work now and are building for the future.

So, here is what I'm asking of you:

First, bring other leaders to the table.

Second, encourage other groups to move in the right direction.

Third, put more of your focus on primary elections.

And fourth, work with us more to lead your advocacy campaigns.

We will come to you with campaign plans to move public sentiment and get deals done, but we need you to come to us when you're faced with an opportunity or a challenge so that we can mobilize our manufacturing army to work for you.

Now, I know what some of you are thinking: "Great, Jay, we've heard this before." And you're right, the NAM has been issuing this call to action for years now. We've adapted and evolved and made an impact. We've expanded our focus outside of Washington.

We've forged new partnerships. We've launched nontraditional and innovative advocacy programs. We've taken our fight to the courts with the Manufacturers' Center for Legal Action—engaging in hundreds of cases in just the past year.

Look, we can't do this alone, so I'm going to keep calling for change until the rest of the business community wakes up and listens. You can make that happen.

You serve on boards. You support other organizations. You decide how your company's resources are invested.

You determine when it's time to take a stand. The NAM will do our part. And we can issue every call for others to do the right thing. But you, you're the ones who can turn those calls into action.

In the end, this is about something larger than any one of us—larger than any one company or association or industry.

If politicians continue to breed mistrust, and our great institutions suffer... if our leaders pull back from the world because of outright lies about trade... if we build walls, literal and symbolic, to new people and new ideas... if we tax away profits and money for research and development... if we abandon our faith in free markets... if we denigrate people because of their race or gender or religion or orientation or nationality, America will be weaker, less dynamic and less prosperous.

America will cease to lead the world, and the world will be worse for it.

So don't sit there for a minute and assume that this is one outlier election that will just blow over, and that come November 9, things will just be back to normal. It won't happen—not without your effort. Not if good people like you stay silent.

The stakes are too high. There are still more people to lift from poverty—in this country and in this world.

There are still more jobs to create, more doors of opportunity to open. There are more dreams to nurture, more innovations to foster and more people yearning to taste freedom.

That is the work of free markets. That is the work of the manufacturing industry. That is the work of capitalism. And that, ladies and gentlemen, is what's at stake.

The task before us has gotten harder, the road ahead is longer. But the reward for our children and the next generation is too great to give up now.

So I ask you once again for your commitment—your personal commitment—to fixing our politics, restoring faith in our institutions, making the moral case for capitalism and defending those four pillars of an exceptional America: free enterprise, competitiveness, individual liberty and equal opportunity.

This is the America we love. This is the America that we've worked to preserve. This is the America that we must defend. So get ready to fight for the American spirit of innovation and entrepreneurship. Get ready to fight so we can continue to transform the world for the better, for our children, grandchildren and generations to come.

And know that the NAM—your NAM—will continue to lead the way.

Thank you all so much for your time today.

WINNER: MILITARY

"From Conflict and War to the Rule of Law: The Military and the Pursuit of Global Justice"

By Antonie van Campen for Tom Middendorp,
Netherlands Chief of Defence



Delivered at The Hague,
the Netherlands, Nov. 23, 2016

Ladies and gentlemen, distinguished guests,

"It's not a soldier's job... but only a soldier can do it".

Perhaps you remember those words.

They were spoken by a former Secretary-General of the UN, Dag Hammarskjöld, many years ago.

He was referring to peacekeeping.

He was pointing out the fact that although soldiers are trained and organized primarily to conduct combat operations... that same training and organization also gives them the capability to do other things.

Such as peacekeeping in complex and hostile environments. Or conducting any other kind of stability operation.

And this holds true today.

Because we still need soldiers to prevent war from happening, to keep the peace.

In fact, if I look at the 20 missions the Dutch armed forces are currently conducting, only two actually include military interventions.

One is the counter-piracy mission, in which we are deterring and disrupting pirate attacks, while protecting vessels in the Gulf of Aden.

And the other one is our fight against the barbarian terrorist organisation ISIS in Iraq and Syria.

Here we are intervening, because everything else has so far failed to stop the horrific atrocities.

But in all of our other 18 missions, we are trying to prevent war from happening.

By providing humanitarian aid.

By stabilizing countries and regions.

By building and training local security institutions.

And, last but not least, by building and strengthening the rule of law.

The latter has in fact become increasingly important in our missions and is therefore demanding more capacity.

After all, without justice, conflict cannot be truly resolved.

Parents may not dare to send their children to school, companies will not invest or employ people, and fear and the feeling of injustice will prevail.

Conversely, IF there is justice, people will feel safe and confident.

It makes it possible to live together, and work together. To be free.

So yes, justice—through the rule of law—is badly needed.

But how can the military contribute to this process?

How do we make sure states, organizations and individuals contribute to building the rule of law. and combine

idealism with well-considered, practical steps?

Allow me to share with you three examples of what my men and women are doing in this respect.

Behind me you see a photograph of Captain Miranda Weersink.

I recently awarded her a medal, after she had returned from EUCAP Sahel Mali, the EU civilian mission based in Bamako.

For six months, Miranda provided the Malian police, gendarmerie and national guard with training and strategic advice.

In order to support reform of the security sector.

She told her trainees about her own experiences in Mali and in this way broke the taboo of talking about corruption.

"How do you feel about the corruption here?", she asked them.

"And how do you think civilians feel about it?"

"What could we do to change the situation?"

Miranda used public surveys about safety and corruption, and discussed these with her trainees.

She also helped them to understand the value and appreciate the contributions of women.

Many of the trainees regularly said: “You gave us a new perspective on things”.

And they even gave her a gift: a sculpture of an antelope.

Which symbolises hope, and prosperity.

(...)

The second person I would like to mention is Sergeant Major Dae-Sun Lonnee.

You can see him in the photograph, standing next to the car.

Dae-Sun recently returned from his deployment to the EU Rule of Law Mission in Kosovo—EULEX.

In Kosovo, Dae-Sun conducted patrols, he made contact with the local population, and he escorted public prosecutors to and from work, just as judges and the other people who uphold the law in Kosovo.

All of this was to ensure that people were safe, that the fragile peace was maintained and that human rights were constantly observed.

I spoke to Dae Sun early this month and he told me that he had once been invited to an Albanian farmer’s house, to meet his son, his son’s wife and their two children.

They lived in a small Albanian enclave in the Serbian part of Kosovo.

After the family had given the Sergeant Major and his colleagues coffee and biscuits, the farmer explained to them that the trees on his land were being illegally chopped down by Serbian nationals.

But every time the farmer reported it to the Serbian police, nothing happened.

In desperation, he had got out his rifle for the next time he saw someone chopping down his trees.

This could have had disastrous consequences...

But ultimately, nothing happened.

And why not?

Because the Sergeant Major and his colleagues listened closely to what the farmer had to say, and were able to mediate and advise him on how to proceed.

And what did the problem turn out to be?

It was not the unwillingness of the Serbian police.

It was the fact that the war in Kosovo had led to confusion about land ownership, and the land register had not yet clarified the situation.

To the Serbian police, it was thus unclear who owned which piece of land.

The Sergeant Major therefore advised the Albanian farmer to refrain from using his weapons and to address the issue by going to court.

He explained that if the judge were to decide that the trees were on his land, and others continued to chop them down, then the farmer would have a strong legal case.

The Albanian farmer agreed with that reasoning and decided against using violence.

(...)

Finally, I would like to mention a female soldier from the military police, who took part in the UN Mission in South Sudan, aimed at helping the country to develop its own functioning police force.

Two years ago, that soldier decided to act in accordance with her moral compass.

“What feels right?” she asked herself.

“What is the most important thing for me at this moment? And what can I justify?”

Then she took a risk and dared to swim against the tide.

I will tell you why.

Her mandate was not to get involved in local issues in South Sudan.

But one day, she was passing a South Sudanese police post when she saw a woman sitting with her newborn baby in one of the cells.

The man suspected of raping the woman was in the same cell.

It was a grim situation.

But there was more to it.

The woman had been locked up without trial and without any legal assistance.

She didn’t have a blanket or a mosquito net, not even any food for the baby.

This upset the soldier.

As she later said to me: “You’re fuming inside, but on the outside you have to stay completely neutral”.

“I had sleepless nights because of this”.

“You think to yourself: that should never be allowed to happen”.

Yet the soldier knew that if she took action, it would be at odds with the military objective and with her mandate, as she was not permitted to interfere in local issues.

But as a human being, do you just stand by and watch?

These are choices that any soldier could face.

And then it’s up to the individual to trust his or her moral compass.

The soldier certainly trusted her moral compass.

She decided to go and talk to the South Sudanese police.

She asked how it was possible that men and women could be locked up together in one cell.

She also tried to relate to their own culture.

“You are Muslims, and you pray separately, don’t you?”, she asked them. “Why then do you put men and women in the same cell?”

In the end, she turned to the United Nations, and a UN legal adviser took up the case.

Eventually, the Sudanese woman who had been in the cell with her baby was released.

And not only that.

When the soldier returned two years later on her second deployment, the police were eager to show her that they had built more cells, and that there were now separate cells for men and women.

(...)

Ladies and gentlemen,

My men and women know that peace—of the solid, lasting kind—demands a painstaking, daily effort.

Often conducted well below the radar of conventional diplomacy, or combat operations.

They know that winning the war isn’t enough to win the peace.

Just as they know that the military is only part of the solution.

That is why they ensure that prisons meet basic standards. So prisoners are treated humanely and with respect as human beings.

That is why they ensure the safety of judges, and help existing judicial systems to function properly. So that criminals can be brought to justice.

That is why they help to train the police. So there is a credible police force, to which people can report crime.

And that is why they show humanity and compassion in their daily work. So others can be free, from suffering.

(...)

But even though these individual stories show how one soldier can make a difference, it goes without saying that reality is more complex.

We have to admit that these are all just small steps in a long and demanding process.

A process that will most likely outlast any military mission.

That is one of the reasons why not only a soldier can do this job.

Why Mr Hammarhjöld was not completely right.

Others are needed to create a robust rule of law culture. A society in which justice prevails.

Not just a credible police force, and courts and judges, but an environment in which people are helped to understand the law and claim the rights and protection it affords.

So people accept, internalize and act in accordance with rule of law principles.

Such as the supremacy of law, equality before the law, and accountability to the law.

I'm talking about accountable governments, fair application of the law, and respect for international human rights standards. All at the same time.

Because no matter what you do...

If a human rights abuser is promoted to a position of power, trust will not be established.

If governments don't respect the diversity of their people, trust will not be established.

If women and girls are not safe, trust will not be established.

Let me give you an example from my own experience.

When I was commander in Uruzgan, Afghanistan, in 2009, there were many international and domestic

governmental efforts when it came to the rule of law.

And they worked, partially.

The Afghans now have a constitution, for instance, which is supposed to guarantee human rights, freedom of religion, and equal protection for all, including women.

Cases are beginning to appear in courts, where prison sentences are handed down to relatives, who punish women and girls for dishonouring the family.

And the Afghan Independent Bar Association, which guides and protects lawyers, has made tremendous strides.

Many Afghan lawyers have begun to play an active role in delivering justice to their fellow citizens.

But ... there is still a long way to go.

Major systemic problems remain.

Problems generated by tradition, reinforced by law, and tolerated by parliament.

A few examples:

Rape victims are often charged with adultery and frequently marry their attacker in order to save their—and their family's—honour.

Female victims of violence are often too ashamed to tell male defence lawyers and prosecutors the full facts of their case, which might have mitigated the verdicts delivered.

It means that new, progressive legislation is straining under the weight of tradition.

At the same time, it is hard to teach youngsters in Afghanistan about the rule of law.

Because Afghanistan's formal legal education takes place only in Kabul.

There is no such formal legal education in the provinces.

And there is only one postgraduate practical legal training centre in Kabul, for the whole country, which is resourced to take only a few hundred students at a time.

This makes it hard to teach young Afghans to critically analyse and solve legal problems, let alone be innovative or creative with the law.

So to me it is clear.

Military intervention alone is not enough.

Much more needs to be done to establish trust.

More players are needed. And more time is needed.

To ensure the effectiveness of initiatives to promote the rule of law, interventions need to be grounded in Afghan institutions and realities.

Just as they need to be widely understood and supported.

Obviously, this is the hardest part of promoting the rule of law.

How can this be accomplished in a post-conflict country?

How can this work in cultures that are so different from ours?

A lesson we have learned in the past, is that local problems ask for local solutions.

And above all: local ownership.

Only then will people accept our attempts to create sustainable solutions.

Therefore I believe one of the solutions is to make sure that we facilitate a transition to local authorities.

Because only if the local population, local leaders and government officials believe in the system we helped set up, they will keep it going after we have left.

So wherever we go, it is important to assess and invest in understanding local needs, local values, and local customs.

And judge every situation on its own merits.

In some failed states, for instance, a local or traditional form of justice may exist.

As is the case in rural Afghanistan.

This should not be ignored or treated as secondary to the more formal justice that we in the western world are used to.

The military should take into account that in some cases it is the 'winning of hearts and minds', that constitutes the true battleground.

After all: it's their country, their way, and our time is short.

(...)

But ladies and gentlemen, if we truly want to create effective and functioning legal institutions, if we want to create civil organizations, a national ombudsman, a human rights prosecutor, and a truth commission....

We also need the input and participation of experienced professionals who are familiar with foreign structures.

International staff and consultants, for instance, could be selected on the basis of broad experience and skills.

They could receive pre-deployment training that educates them properly on the local cultural context.

I believe this is also one of the lessons described in the report, entitled 'Promoting the Rule of Law in Peacebuilding', published by The Hague Institute three years ago.

A report such as this once again proves that policy-relevant research is also badly needed in today's world.

Researchers, after all, are able to carefully examine pressing challenges, and develop keen insights into how to resolve them.

Researchers have the time and space to properly investigate and thoroughly assess policies and practices, and advise policy-makers about their effectiveness. Policy-makers can then make rational, evidence-based decisions.

(...)

So I mentioned the need for military personnel, experienced professionals and academics when it comes to creating a rule of law culture.

But I also believe in the power of innovative organisations that want to contribute to a better world.

Take Microjustice, for instance, a Dutch company.

Microjustice aims to provide legal services at a low cost to local communities.

Services such as opening a bank account, or getting a birth certificate.

Their idea is to make these products as simple as they can be, then delegate much of the work to the community itself.

So they give people the opportunity to exercise their rights.

A great solution.

(...)

Another great mechanism is the Justice Rapid Response organization, which can deploy international experts to investigate serious human rights violations, or offer special assistance if requested by governments.

Or what about organizations and companies who are capable of creating humanitarian applications for our smartphones?

They can either raise awareness of applicable legal frameworks, or enhance the documentation of atrocities.

Like the MediCapt, an app that seeks to help doctors collect, document and preserve forensic medical evidence of sexual violence.

This application can support the local prosecution of these crimes.

Another example is the eyewitness to atrocities app, from the International Bar Association in collaboration with LexisNexis.

It enables users to take photos and record video footage, while collecting GPS coordinates, date and time stamps at the same time.

So footage for future investigations and legal proceedings will be safeguarded.

This app even includes a 'panic button', that enables the user to delete all traces of the recorded information, as well as the app itself from their mobile phone.

(...)

These are just a few examples of people and organizations that all contribute to fostering a rule of law culture.

But still it won't suffice.

If we want to create a rule of law culture, we must create and sustain resilient societies.

After all, people need homes to come back to.

People need jobs to support their families.

People need transport to get to their jobs.

Just as they need food.

Safe drinking water.

Medical aid. Electricity. And a glimmer of hope that an unbearable life will get better...

And for that, we obviously need all kinds of experts.

People who have expertise in agricultural development, governance, energy, water systems, irrigation systems and so on.

Just as we need independent jour-

nalists, NGOs, local women's groups, and aid agencies.

All of these players can help fill the gaps the military cannot fill and help see things from different perspectives. Ecosystems, in fact, that is what it is really all about.

I'm convinced that ecosystems can further the goal of a more stable and secure world.

But the proof isn't in the theory, it's in the practice...

That is why the Minister of Defence and I are now organizing the Future Force Conference on 9 and 10 February.

The theme is 'From partnerships to ecosystems: combining our efforts for a more secure world'.

And we will invite all the experts and organisations I've just mentioned. And many more.

In other words, a wide range of leading thinkers, from all walks of life will be there.

To team up.

To synchronize efforts.

To share best practices.

Because we really need new ideas.

Different solutions.

And innovative approaches.

And more importantly... we need concrete action.

(...)

Ladies and gentlemen,

The American president Franklin D. Roosevelt wrote a draft speech just before he died in 1945, in which he said:

"If civilization is to survive, we must cultivate the science of human relationships, the ability of all peoples, of all kinds, to live together and work together, in the same world, at peace."

I hope, therefore, that we can all avoid just muddling forward.

And can come together instead.

It's not only the job of the military.

Only a wide range of people and organisations can do it.

Together.

So to you I would like to say:

Don't let this opportunity pass you by.

Join us in February 2017.

Thank you.

WINNER: NONPROFIT

"Disrupt Aging"

By Boe Workman for
Jo Ann Jenkins, CEO, AARP

//

Delivered at the City Club of Cleveland,
April 8, 2016

Thank you, Dan, for that kind introduction. I also want to thank KeyBank for sponsoring this Thought Leadership Series. And, I want acknowledge my friend Margot James Copeland, President of KeyBank Foundation.

Margot's impact can be seen and felt around the country. She truly leads by example and shows all of us how one person's efforts can positively impact the lives of so many.

I'm honored to have this opportunity to share some ideas with you from my new book, *Disrupt Aging: A Bold New Path to Living Your Best Life at Every Age*.

Simply put, I want to change the conversation in this country about what it means to grow older. And, I can't think of a better place to do that than here at the City Club—the oldest continuously operating free speech forum in the United States.

We need to change the conversation because a demographic revolution is disrupting the way we age.

- Here in the U.S., 10,000 people a day are turning 65—a trend that will continue for the next 14 years.

- Over the next two decades, the number of people age 65 and older will nearly double to more than 72 million—or 1 in 5 Americans.

- By 2050, people 60 and older will outnumber children 15 and under for the first time in history.

- The fastest growing age group is people 85+; the second fastest is people 100+.

Today, because of increased longevity and generally better health, we have opportunities for continued productivity and growth our parents and generations before us never had.

The good news is that way people are aging is changing, mostly for the

better. The bad news is that many of our beliefs and perceptions of aging have not changed, nor have our solutions for supporting people as they age.

I wrote *Disrupt Aging* to change the conversation in this country around what it means to get older. It's not about aging—it's about living.

I want to give people the opportunity

- To embrace aging as something to look forward to; not something to fear;

- To see it as a period of growth, not decline;

- To recognize the opportunities, not just the challenges; and, perhaps most importantly,

- To see themselves and others as contributors to society, not burdens.

Our ability to live longer, healthier, more productive lives is one of mankind's greatest accomplishments. Yet, we don't see it that way. We often view it as more of a problem than an accomplishment.

Andy Rooney said it well: "The idea of living a long life appeals to everyone, but the idea of getting old doesn't appeal to anyone."

The negative stereotypes of aging are so ingrained in our psyches, they are difficult to overcome. Most of us don't even try.

We either just accept the old stereotypes and live out the negative image of aging—or, we deny that we are aging, and fight it with every fiber of our being—and in some cases with every dollar in our bank account—our KeyBank account.

If you go to the Google search bar and type "I lie about my BLANK." The first word that pops up is "age."

We are a society obsessed with age.

I've always thought comedian Larry Miller described it best:

Do you realize that the only time

in our lives when we like to get old is when we're kids? If you're less than ten years old, you're so excited about aging that you think in fractions.

"How old are you?"

"Four... and a half!"

You're never 36 and a half.

AND...Goin' on five. See, that's the key there: "Going on!" You're so excited about getting older, you're... Goin' on!

You get into your teens, and now you're so thrilled you jump whole numbers.

"How old are you?"

"I'm gonna be 16." I'm 12, but I'm going to be 16!

Then, the highlight of the experience; you become 21.

See, even the word "become" sounds wonderful. It's theatrical, it's magical! You BECOME... 21!

But that's as good as it gets. It all changes after that. You're four-and-a-half, yes, you're going to be sixteen, sure, you become twenty-one, okay, but then you...

TURN...30.

Whoa. What happened there?

"Turn?" It makes you sound like bad milk.

He TURNED thirty; we had to throw him out.

Not so much fun anymore, is it? Now it gets ugly. You become 21, you turn 30...

Then, you're PUSHING 40.

Stay over there, 40. I'm pushing you back.

But it doesn't stop there. You BECOME 21; you TURN 30; you're PUSHING 40;

And you REACH...50!

"Oh, my dreams are gone..."

But now it's going too fast. You become 21, you turn 30, you're pushing 40, you reach 50...

And you HIT 60. I can't stop, I can't stop!

You become 21, you turn 30, you're pushing 40, you reach 50, you hit 60...

And you MAKE IT...to 70. "I didn't think I was going to make it."

After that, it's day by day

You become...tired. You turn...four-thirty.

Into your nineties you start going backwards. "I was JUST...92.

But a strange thing happens, folks. If you can make it over 100, you become a little kid again.

"I'm a hundred and four...AND A HALF!"

We laugh because what Larry Miller was talking about is so familiar to all of us. It's ingrained in our culture. We've all seen those ads on TV and in magazines—"50 is the new 30," or "60 is the new 40."

While that may sound like a nice sentiment, as someone over 50—I don't agree at all. 50 is the new 50... and I, for one, like what it looks like.

We're not becoming younger as we get older. We can't, no matter how much we may try. Instead, let's redefine what it means to be our age. I don't want to be 30 again.

Sure, I may sometimes think I'd like to look like I'm 30 and feel like I'm 30—but I've benefitted immensely from the experiences and wisdom these years have brought me, and I wouldn't trade them for anything.

People 50 and older today face distinct challenges and have different goals than people in their 30s and 40s. We're at a different place in our lives, and we're motivated by different things.

Because of our life experiences, we see the world through a lens shaped by experiencing the ups and downs of life, by the wisdom gained from those experiences, and by the comfort that comes from having a better understanding of who we are as individuals and what we want from life.

It's not our own aging we need to fight against, it's the ageist attitudes and perceptions that permeate our society and which play such a huge role in shaping our culture.

It's one thing to have a sense of

humor about our own aging, but quite another to believe the myths and stereotypes—and worse yet to start living them.

Today, it is socially unacceptable to ignore, ridicule, or stereotype someone based on their gender, race, or sexual orientation. So why is it still acceptable to do this to people based on their age?

Aging is not a problem any more than living is—it's a human experience, a natural part of life. If you think about it, many of the issues we face as we grow older have very little to do with age or youth.

They evolve around life's experiences, and our life experiences at 50 or 60 or 70 are much different than they are at 20 or 30 or 40. And, that's the way it should be.

Experience matters. It has value and helps define who we are and the contributions we make to society at any age.

Mohammed Ali once said that people who see life the same way at 50 that they did at 20 have wasted 30 years of their lives. In today's world, we might add that people who see life at 80 the same way they did at 50 have also wasted 30 years.

I won't pretend that we aren't affected by the aging process—we are. But it's time we put aging in the proper perspective. We're all moving along life's continuum. We can't go back or stay where we are even if we wanted to—and most of us don't want to.

But we can't allow society—whether it be the media, advertisers, or popular culture—to delude us into thinking we can or should want to stay young. That leads to a sense of self-denial about who we are and where we are in life, and ultimately, a feeling of despair and hopelessness.

If staying "forever young" as the song says, is our goal in life, we will never achieve it, no matter how many plastic surgeries we have, how much moisturizer we buy, age-defying make-up we use, or vitamin supplements we take.

Staying vital, on the other hand is something we can all achieve. In fact more and more of us are achieving it every day.

My years at AARP have confirmed to me that a growing number of people 50 and older are ready to change the conversation about what it means to get older.

We like where we are. We're looking forward to the years ahead. We are not looking back longingly on days gone by. We're connecting with more people in more meaningful ways through technologies. We're committed both to family and energized by work. We don't have to make a choice. We can—and should—have both.

We are caregivers—whether as adult children caring for older parents, parents taking care of children, or as grandparents taking care of grand kids, or as some combination of all of these. We are volunteers and philanthropists. We are leaders in our communities, supporters of our churches, helping hands to our neighbors and friends.

We are a generation of makers and doers who have a desire to continue exploring our possibilities and to celebrate discovery over decline. We seek out opportunities and grab hold of them when we find them.

People 50 and older are still living in ways that reflect the attitudes, activism and aspirations of the boomer generation. That optimism—that desire to live life on our own terms, to make a difference, to change the world—is very real. It confirms my belief that no one's possibilities should be limited by their age and that experience has value.

But, I also know that people face real challenges every day. Many struggle to meet their most basic needs—health, financial, caring for themselves and their families. They don't want to be limited or defeated by these challenges. They want to win back their opportunities.

We need to disrupt aging to help people confront their challenges and embrace their opportunities to the fullest extent possible. That requires changing the way we talk about aging from something we fear to something we look forward to.

This change is long overdue. Change the conversation and you change the reality.

To start, there are three areas where change is most needed, for individuals and in our society: health, wealth and self.

First, we need to begin to focus on physical and mental fitness instead of diminishment—on preventing disease and improving well-being instead of just treating ailments. We need to help people feel empowered to become an active partner in their health care instead of being a dependent patient.

Second, we also need to understand that it's about having financial resources so you don't outlive your money.

An active, engaged, employed older population has the potential to be more of an economic boom than a social challenge. The growing number of older people is not a drain on society, but a key driver of economic growth, innovation and new value creation.

Many corporations, entrepreneurs and small businesses are finally beginning to realize this.

Third, we must change the way we view ourselves—from aging as decline to aging as continuous growth. Many older people feel cast aside. It's important that they develop a sense of purpose and positive self-image.

The goal is to gain confidence in navigating life transitions—and see ourselves as integral parts of society—rather than being isolated from society.

I wrote *Disrupt Aging* to help us accomplish these goals. By focusing on health, wealth and self, *Disrupt Aging*, will begin to alter the mindset around aging.

Three themes run through this disrupt aging discussion.

One: We can't do this alone. We have to bring all of society with us. There is a public role for government at all levels, a private role for businesses and organizations, and a personal role and responsibility for each of us.

Two: Innovation—not just in terms of products and services, but also in our social structures and programs—is the key to both individual and societal efforts to disrupt aging.

And Three: Disrupting aging is not just about people 50 and older. It affects people of all generations and

people of all generations need to get involved to make this change happen.

Fortunately, the movement has already begun. As the boomers move into their 50s and 60s—and now beginning this year, their 70s—they are disrupting aging every day, just as they have done in every other phase of their lives.

Millennials are also disrupting aging by the way they are demanding work-life balance in their jobs and how they are showing us the benefits of a shared economic model and shared communities.

I believe that we can create a society:

- Where all people can grow older knowing they have access to the care, information and services they need to lead healthier lives with independence and dignity;
- Where they have the financial resources and opportunities to match their longer life expectancy; and
- Where they are seen as an integral and inspirational asset to society.

Maya Angelou once said that at 50 each of us becomes the person we always wanted to be. I think that's true. I believe that age and experience can expand the possibilities in life for every member of society.

When we disrupt aging, and embrace it as a part of life to look forward to, we can begin to discover the real possibilities of living the life we have always wanted.

In closing, I would like to leave you with this thought.

On January 6, 1941, President Franklin Delano Roosevelt stood before a joint session of Congress to deliver his annual State of the Union address.

In that speech, Roosevelt argued for an end to the isolationist policies that grew out of World War I and offered a new ideology based on Four Freedoms: Freedom of Speech, Freedom of Worship, Freedom from Want and Freedom from Fear.

Roosevelt's Four Freedoms became a rallying cry to garner public support for America's involvement in World War II.

They resonated with the American people as a statement of the country's underlying values, and to this day,

Roosevelt's Four Freedoms still ring true as the basic values that define American life and examples of American exceptionalism.

Indeed, this forum is living testament to our core democratic value of free speech.

In much the same way that Roosevelt's Four Freedoms inspired America to wake up and realize what was happening in the world and to act, I have identified the Four Freedoms of Aging that will define a new vision for living and aging in America and inspire us to disrupt aging, making that vision a reality.

Freedom to Choose how and where you want to live as you age. When it comes to aging, there is no one-size-fits-all solution.

If you want to follow a traditional path to retirement, you should be able to do that.

If you want an active, engaged life, you should have options to pursue that as well.

Whether you want to continue living in your own home as you get older, move to a retirement community, or live in an institutional setting, those options should all be available to you.

It's all about having options available that allow you to choose how you live and age.

Freedom to Earn. A key part of the retirement model that most of us have grown up with is freedom from work. Today, a key part of extended middle age is the freedom to work.

Many of us want or need to continue earning a living and are searching for ways to make a difference in society through the work we do. This requires reimagining work and breaking down both social and institutional barriers that stand in the way.

Freedom to Learn. Our world is changing so fast. New technologies, new ways of communicating with each other, new ways of receiving and processing information—it's hard to keep up.

• If we want to stay engaged, involved and productive during our extended middle age and beyond, we need to keep learning.

- If we want to continue working, we need to keep learning in order to keep our job skills up to date.

- We need to keep learning to avoid isolation.

- We need to keep learning for our own personal fulfillment and simply to enjoy life.

But let's face it, the opportunities for us to keep learning diminish as we get older. In many cases, they're just not there. As we disrupt aging, we will break down the barriers and create new opportunities to learn as we get older. Libraries have a huge role to play in this.

Freedom to Pursue Happiness by discovering and fulfilling your purpose. This is what it's really all about. Our longer lives give us an extraordinary opportunity to become the people we have always wanted to be.

No longer burdened by many of the day-to-day stresses that consumed our lives as we were building our careers and raising our kids, many of us are using our extended middle age to

turn inward and focus on finding and fulfilling our purpose in life. We have the power to reimagine our lives, to change course and discover new ways to find fulfillment.

Civil rights leader A. Philip Randolph keenly observed, "Freedom is never given, it is won." So, if we're going to win at attaining Aging's Four Freedoms, we have to work together to create a society:

- Where we have access to the care, information and services we need to lead healthier lives with independence and dignity;

- Where we have the financial resources and opportunities to match our longer life spans; and

- Where we are seen as an integral and inspirational asset to society.

Winning these freedoms begins with each of us. We can't afford to sit on the sidelines and wait for someone else to win these freedoms for us. We have to do it for ourselves. It's time to tell our stories—what we believe and what we can do.

So, I ask you:

- In conversations with your family and friends, what beliefs will you challenge?

- In your life and in your work, what solutions will you spark?

- In everything that you do, think about what new possibilities you can create for yourself and others. What will you do to disrupt aging?

Disrupt Aging is our rallying cry to create a new vision of living and aging in the 21st century. Our new vision is of a world in which aging is not about decline; it's about growth. It doesn't present only challenges; it creates new opportunities. And older people are not burdens; they are contributors.

When we disrupt aging and embrace it as something to look forward to instead of something to fear, we can begin to discover our real possibilities for becoming the person we always wanted to be and build a society where all people are valued for who they are, not judged by how old they are.

WINNER: CORPORATE SOCIAL RESPONSIBILITY

"Choose Both"

By Jack Dougherty for Dr. Mehmood Khan,
Vice Chairman and Chief Science Officer, PepsiCo



Delivered as part of the Landon Lecture Series,
Kansas State University, Manhattan, Kansas, April 25, 2016

Before we get started, there's a misperception I'd like to clear up. It's about my work at PepsiCo.

When I was introduced, you might have been given the impression that at PepsiCo we make foods and beverages. It's reasonable you should have reached that conclusion.

After all, we make snacks down in Texas ... we blend Naked Juice out in California ... we mill Quaker Oats in here in the Midwest ... and we bottle and can Diet Pepsi up in New York.

You've also seen our trucks on highways and on grocery store docks, unloading our products and stocking them on store shelves.

In fact, worldwide, we make and sell

nearly 3,000 different food and beverage products.

I'm not disputing we make foods and beverages.

But I want you to understand that making foods and beverages is just a detail.

Let me be clear: It is a very, very, very important detail.

But it's just a detail.

Manufacturing, shipping, and selling PepsiCo products—that's the easy part.

We've been doing it for a very long time and—if you'll forgive my immodesty—we've gotten quite good at it.

What we really do at PepsiCo is make choices.

Thousands of them. Every day.

Choices that determine what people will eat. And how much they'll have to pay for their food. Choices about where to source our ingredients ... or not source them. Choices about whom to hire or promote ... or pass over.

And let me tell you, consistently making the smart choice ... the fair choice ... the right choice ... is a lot harder than making a bag of potato chips.

I share this story with you because each of you are in the business of making choices, too.

And now more than ever, current and future leaders are being presented with choices—hard choices. Choices that we'll either get right or get wrong.

Because we're now operating in a world where new technologies are

forcing us to make choices that sometimes place progress and fairness into conflict.

Which is why I want to challenge us today to start thinking differently about how we approach our work ... and about the intended and unintended consequences of our choices.

It is also why I also want to all of you—the faculty, staff, students and friends of K State—for giving me the privilege to stand before you and share my views. And join the roster of distinguished speakers who precede me as Landon Lecturers.

One of the biggest challenges we face today is how to feed an expanding global population.

And this isn't just a problem that impacts the AG majors in the room and people who work in the F&B industry—it's a problem that impacts every person on the planet.

In the richest parts of the world, too many people eat too much ... and in the poorest parts of the world, too many people don't have enough to eat. That gap is about to widen.

Consider this: The global population will expand from 7 to 9.5 billion people by 2050. Let me underscore this last part: We're talking about an additional 2.5 billion mouths to feed in just 35 years. This will occur in lifetime of most of the people in this room.

At the same time: Over that same 35-year period, food availability and prices will become more volatile. Shortages in water, energy, and land will impact how people will eat—or not eat.

The path we are on is not sustainable. We have some hard choices to make.

For example, should we continue to invest in potato and corn production on a global scale? Or should we migrate to alternative crops that might be gentler on the land or require less water to thrive? At my company, there are literally dozens of choices like this we're confronted with daily.

And then there are the even harder choices.

If 25 or 35 years from now poverty is increasing, how do we fairly price our foods and beverages and make safe, healthy food available to all? And here is a horrible choice I hope we never have to make: If demand for food is greater than supply 25 or 35 years from now, who gets fed and who does not? And who should make that choice? Who has the right to? It is a daunting task ahead of us.

When it comes to the choices we face, I'm not just talking about the path to sustainable food production—but ensuring sustainable societies, too. Of the 7 billion people who inhabit the earth today, most of them—about 90%—are being “left behind.”

If we want to help them catch up, we're going to have to make some hard choices about technology.

I'm a scientist. I get as excited as anyone in this room when new technologies emerge. Like many of you, two of my favorite words in the English language are “Disruptive Technology.”

But we have a responsibility to consider the unintended consequences of technological disruption—which can decimate livelihoods and displace people.

Let me tell you what I mean.

For you students in the room, I invite you to join me on a college road trip back in time.

When I was a student back in the late 1970s, in Liverpool, England, I used to go to the local record store to buy albums made by the city's legendary hometown band—The Beatles.

When I needed money to buy books for the new semester, I went to a bank around the corner from my dormitory and stood in line to cash a check.

When I needed a taxi, I stood on the corner like everybody else and awaited the arrival of one of those iconic British black taxicabs.

Now fast forward ...

Today you can press an icon on your phone and a private car will arrive moments later at your doorstep.

Today bank lobbies are empty—because most people bank online.

Today the record store no longer exists—because music-fans stream music direct from their phones.

All of this is welcome news for everybody in this room—because technology makes our lives simpler.

But what happens to all those people—most of them under-skilled? The teenage clerk at the record store, the single mom who works as a bank teller, the third-generation taxi driver—and tens of millions more like them displaced by technology?

Technology disrupts. And some people say the disrupted must learn new skills and adapt to the global economy.

This may be true, but increasingly, many people who have been disrupted are not adapting. Instead, they're responding to unprecedented levels of stress and anxiety by causing disruptions of their own. They are making themselves heard—even here in America.

Now imagine that you are an inhabitant of the Middle East or Africa—where the challenges are exponentially larger. Where technology either lags or has leap-frogged over the majority of the population. Where there is chronic economic immobility and even retardation ... where access to safe food and potable water is limited. They are making themselves heard, too—not only in their home countries, but across the world.

The path we're on is not politically, socially or economically sustainable.

We have some hard choices to make.

I sometimes worry that the path we're on is not “ethically sustainable” either.

With too much frequency we hear about business crises—from oil spills, to E.coli breakouts, to economic meltdowns.

In the aftermath of business scandals, after the autopsies have been performed by the news media, regulators, commentators and lawyers, we often

discover that these crisis situations were not acts of God or accidental mishaps, but were acts of greed or hubris.

Somebody got cute ... and then they got caught.

In fact, in some industries today—not many, but some—executives actually perform cost-benefit analyses of obeying the law or breaking it. They bake the cost of product recalls or government fines into their business plans. And when their misdeeds are made public, instead of owning responsibility, they evade it.

The institutions and individuals who get themselves into these messes are often proudly—almost belligerently—mathematical in their thinking. They crunch the numbers. They run their risk models. They pride themselves on their analytics and obedience to data. They view almost any topic as a math problem to be solved.

But they don't recognize—or calculate—the impact of their actions.

Ethical lapses have created a crisis of confidence in many of our great public institutions. And not just our biggest companies.

The public's confidence in academia—where I launched my career—may be greater than in business or Congress ... but confidence in academic institutions has in recent years slipped too, according to pollsters.

And for similar reasons.

Every couple of years, it seems, there's a scandal in academia—whether it's related to plagiarism, or grant-making, or conducting scientific studies that do more to capture headlines or funding than advance common knowledge and understanding.

The erosion of public confidence in our great institutions is not sustainable. We have some hard choices to make.

But I am an optimist. I think we can choose wisely. In fact, many of us already are.

Today, as learning is shared and new technologies are exported globally, we are presented with the opportunity to paint on very big canvases.

A century ago, a student attending this university might have applied his learning on the family farm—perhaps a couple of hundred acres in Franklin or McPherson County. I can't imagine he gave much thought to how his work might impact people in Eastern Europe, or Southeast Asia.

But today, the work men and women conduct here in research bioenergy, animal health, plant science and food safety and security has implications worldwide. The same progress you bring to Franklin County can be shared with farmers in Thailand.

I marvel at how big our canvases have become. When I began my career as a physician, I treated individuals. Next I went to lead drug discovery at a large pharmaceutical company, where I had the chance to impact hundreds of thousands—if not millions—of patients. Today, I work for a company that provides more than one billion servings of food a day to people in more than 200 countries—my work impacts people across the globe.

It's a great privilege. But it is also a huge responsibility.

A decade ago, when I joined PepsiCo, we saw a growing consumer focus on health and wellness and rising environmental concerns in communities across the globe.

At the same time, we also looked out across a business landscape that operated under the false assumption that sustainability and profitability had to be an either/or choice.

Against that backdrop, we chose both. We resolved to embed sustainability into our business—and make sustainable business practices a growth engine for PepsiCo.

It was our premise then—as now—that sustainability and profitability not only can be—but must be—inextricably linked if a company expects to retain its license to operate.

What was a fairly novel idea back then has gained enormous traction a decade on. I am heartened to see that more individuals and institutions are beginning to choose this path—especially an emerging class of socially-minded entrepreneurs.

A shift is underway: Not so long ago, companies made money any way they could, and made as much of it as they could. If there was money left over at the end of the fiscal year, after all the expenses were paid, many wrote a check to a charity.

But today, how you make your money is becoming as important as how much money you make.

But heading down the path of ethical sustainability presents a new set of choices.

I am a scientist. And many of you in the audience are either trained scientists or training to become one.

We scientists usually launch a scientific inquiry by asking a deceptively simple question: Can we?

At my company, those questions might look like ...

Can we take an iconic food product beloved by millions ... and increase its nutrition credentials without compromising its flavor or good standing in the market?

Can we improve sustainability on the farms where our raw ingredients are grown?

Can we reduce our water consumption by 50%?

Can we capture even bigger crop yields while using even less water and land?

Next, we ask the harder question: "How will we...?"

This is where the sleeves are rolled up. This is where the real science gets done: The computer modeling ... the lab testing ... the prototypes that fail, and fail again, and fail again, until you finally get it right.

For a food and beverage company, that translates into putting a new or improved product on the grocery shelf. For you, that might mean conducting experiments and publishing your results in an academic journal. For a member of Congress, that might mean shepherding a legislative proposal into law.

But there's a third question I'm increasingly asking. And encourage all of you to ask yourselves as well:

“Should we...?”

It’s the hardest question of all. A question I was not trained to explore when I was a student.

As a scientist—a person trained to be deductive—I’m discovering that my job today is requiring I become a lot more inductive in my approach to problem solving. I have to see around corners. I have to factor in the unintended consequences that scientific breakthroughs can generate. I have to figure out how to balance progress with fairness.

Increasingly, I’m requiring that the people who work for me do the same.

I have an R&D team of more than 2,000 people. Their job is to innovate. To make existing products better and invent new products.

On their best days, they invent entirely new food and beverage categories—as they have here in the US and abroad in recent years.

They are under pressure to perform. I have given the team a huge innovation target—with huge dollar figures attached.

Not too long ago, during brainstorm at PepsiCo, a new product idea was introduced by one of our R&D people.

It was a product that I’m certain would have benefited our bottom line. But I’m not so sure it would have delivered much benefit to the people we feed in more than 200 countries.

I wasn’t in attendance at the brainstorm. But later I learned someone felt empowered to speak up and say, “Even though we have the technology to make this product, I don’t think we should launch it.”

Apparently a consensus soon emerged that it was simply not the

right thing to do—and that I wouldn’t approve it.

And without waiting for me to spike the product, which I would have, the team walked away from what promised to be a certain money-maker—at least in the short term.

The idea never made it to my desk—only the story of how the idea was killed.

At the risk of being immodest for the second time today—this might be the greatest compliment I’ve received in my career.

For people like you and me who work in science and technology professions, we will be presented with more choices like these in the years ahead.

And that’s influencing the way we choose our employees at PepsiCo.

I can tell you that inside my company, it is the scientists who transcend the purely quantitative that we recruit, promote, and do everything within our power to retain.

In fact, it is my belief that the people who assume leadership positions in the science and technology industries a generation from now will be those choose progress and fairness.

I’m convinced this fusion of skills will benefit not only the public scientists are expected to serve—but will also be good for their own career-development.

Because hard science and technology skills have are perishable products—with an average lifespan of about five years. That’s right: Almost everything we know about how to grow corn today, or treat a tumor, or will be obsolete in five years. All of

us who work in the fields represented here today must keep updating and re-learning our skills for the rest of our careers.

Science skills are just details. They are very, very, very important details—but details nonetheless.

That’s why I believe our next generation leaders are thinking and behaving in ways that fuse progress with fairness.

They remain deeply committed to the core tenets of science of course. They seek the answers to our most stubborn problems. They are innately curious. They relentlessly probe. They generate reams and reams of good, solid data. They develop steel-trap minds.

But they don’t stop there. They see around corners. They bring creativity and compassion to their work. They use science and technology to connect the rich and poor ... to help bring progress to the people who need it most ... to help elevate the 90% of the world that is lagging behind.

They do both.

I’ve talked a lot this morning about the choices people who work in science and technology must confront. I could give us a hundred more to choose from. Instead, in closing, I’d like to present just one.

If there’s one choice I’d encourage all of us here to make, it’s this:

Instead of choosing either to become über-rational Mr. Spock or ultra-compassionate Mother Theresa, let us choose to become both. When we do, we’ll change the world for the better. I guarantee it.

Thank you.

WINNER: DIVERSITY

"Celebrate Pride"

By Michael Brady for Eric Fanning,
Secretary of the Army, United States



Delivered at the Dean Acheson Auditorium,
U.S. Department of State, Washington, D.C., June 21, 2016

Thank you, Secretary Kerry, for hosting this important event at such an equally important time. And thank you, too, for your leadership and lifetime of service to this great nation.

To Karen Tramantano, thank you for that warm welcome. And to the Atlantic Council, great work putting this celebration together. Thank you both.

When I first committed to attending GLIFFA's Pride Event, our world was just a bit different. I planned to talk about the Department of Defense's "Celebration" theme, and how our military departments—less than five years removed from the repeal of Don't Ask, Don't Tell—view diversity and inclusion as a critical component of our national defense.

But it's hard to be in a mood for celebration after the horrific attack in Orlando less than two weeks ago.

Among the 49 dead was an American soldier, Capt. Tony Brown. Like so many families in Orlando and across America, our Army family was deeply hurt and saddened by such a tragic, senseless loss of life. His regimental commander, Lt. Col. Kevin Dasher, said of Brown that "he faced any and all challenges with a smile on his face, and an unwavering spirit that everyone in our unit cherished."

While Captain Brown is the only member of the military we lost that day, another was a hero. Imran Yousuf, a 24 year-old Marine Corps veteran, worked at Pulse, and is credited with saving the lives of up to 70 people.

And as I thought more about their stories, and the stories of the other victims and survivors, the heroes and the first responders, I thought that maybe it is okay to celebrate this month of Pride.

Because as horrific as this attack was, it wasn't an attack on Orlando. It

wasn't an attack on the LGBT community. It was an attack on America, and our nation has come together, as one, to mourn those we lost, help those who survived, and comfort those left behind.

That's a far cry from the violence of 47 years ago at the Stonewall Inn in New York, when our very governmental intuitions united to deprive our predecessors of their basic rights as American citizens.

Yes, we have come a long way.

When I first started working in the Pentagon—an idealistic, 24-year-old junior aide—I realized that I had to leave because I saw no future for me as an openly gay man.

But I did come back, and I have had some great jobs and incredible opportunities that less than a generation ago, would simply not be available to me or, frankly, to most of you. I served as acting secretary of the Air Force...deputy undersecretary of the Navy...and as special assistance to the Secretary of Defense.

Actually, that last job, I did twice... but that's a whole 'nother story.

But now, here I am, as Secretary of the Army, leading the largest of our nation's service branches.

Now, part of my job as Secretary is to tell the Army story. And if you'll bear with me, I suspect it might surprise you to learn that the symbol synonymous with this observance—indeed, the very symbol of the fight for acceptance and equality by the LGBT community—was, in fact, designed by a U.S. Army veteran.

Private Gilbert Baker, a Kansas native drafted in 1970 and stationed at the Presidio, remained in San Francisco after being honorably discharged from the Army. An artist, Baker met Harvey Milk in 1974, who challenged

him to come up with a symbol for the gay community. Four years after that initial meeting, he came through, and the rainbow flag flew for the first time: A flag that this group has since helped fly across the world.

I can't say for certain whether his time in the Army at all inspired the creativity behind this iconic symbol, but the rainbow has been part of our heraldry for nearly a century.

When the United States entered World War I, then-Major Douglas MacArthur suggested creating a division of National Guard groups that would "stretch over the whole country like a rainbow." The 42nd ID...the Rainbow Division...was born.

Today, the celebration of Pride Month also stretches across the whole country and, indeed, across the Department of Defense. I remember learning at the first DoD Pride Event ever held at the Pentagon, that we had been beaten to the punch: Soldiers at Bagram had celebrated earlier that same day.

We've grown stronger as a military and as a nation as we've opened up opportunities for those who previously didn't have them. By leveraging diversity and creating an inclusive environment in which all are valued, we engender opportunities for more people to be part of the greatest mission there is: Defending our nation's security.

We rely on those diverse backgrounds, perspectives, and expertise to train, fight and win in a complex security environment. And if we don't embrace diversity and inclusion, if we don't live our Army Values and treat each other with dignity and respect, we threaten the very readiness that the Army's Chief of Staff, Mark Milley, and I are prioritizing.

Even though, for many, the struggle for acceptance, dignity and equality

continues, Americans today are more diverse, open, and tolerant than at any other time in our history. That doesn't mean our work is done—as President John F. Kennedy said, “the rights of every man are diminished when the rights of one man are threatened.”

The only way to compete in the 21st century with the growing complexity of global security challenges is to attract the best and brightest Americans willing to serve, regardless of race or religion, gender or sexual orientation.

These security challenges require creative, adaptive, well trained leaders. It takes decades to grow and train such leaders, and we can ill afford to close ourselves off to anyone. Our national security will suffer if we allow bias or prejudice or ignorance to close doors and discourage great future leaders from serving.

Building an Army that reflects the rich diversity of America will make us stronger and help us build bridges across our country and into every community.

One of my goals as Army Secretary is to shrink a growing cultural divide between the military and the Nation we serve. The military is more powerful when the American people know that no matter what their background, religious beliefs, political views or sexual orientation, we serve and sacrifice on their behalf—on behalf of this country we all love in order to protect all of our freedoms.

I've been surprised—pleasantly, in fact—how closely the core Army values that every Soldier is required to memorize and live by—Loyalty, Duty, Respect, Selfless Service, Honor, Integrity and Personal Courage—could very well capture and characterize the LGBT community's struggle for equality. These values have served as a guide to Soldiers and leaders as we incorporate our diverse culture into the ranks. They are not slogans that are paid lip service but bedrock principles that dictate how soldiers live, train and fight in order to succeed.

What's encouraging to me is that the Defense Department's commitment to equality is more than a story about effective implementation of Don't

Ask, Don't Tell repeal—which you all know, and some of you may have lived. It's a continuing story of how the military solves problems that many others consider too hard: desegregating after World War II, 16 years before the Civil Rights Act; integrating women forty years ago, long before they were welcome into America's boardrooms or much of its workforce.

Just last year, we opened all remaining jobs in the military to women, including combat arms. And we provide equal pay for equal work—we pay privates and sergeants, lieutenants and generals equally, regardless of gender or race or sexual preference.

And after those policies are adopted, it's the military departments—and soldiers are the bulk of our armed forces—who make them work and, more importantly, endure.

As we continue to open opportunities for even more Americans, we get closer to the full American dream that we represent and protect. And we are better able to meet those challenges if we pull from the best of all our country has to offer.

Throughout the history of the United States Army, leaders have been charged to develop cohesive units from groups of men and women with vastly different backgrounds. Only by embracing these values, can a leader mold these individuals into a professional, elite team that is capable of meeting the Nation's call.

As I already mentioned, this is only the fifth year the Department of Defense has recognized Pride Month—there's no question that the State Department has been leaning forward longer and harder to celebrate the contributions of LGBT Foreign Service Officers and civilians. Of course, like those in the Foreign Service who served in silence in the past, the dedication of LGBT soldiers can be traced back far beyond Don't Ask, Don't Tell repeal.

Secretary of Defense Ash Carter tells story of Army Corporal Lloyd Darling, a twenty-year-old Green Beret who was killed in Vietnam in 1968. “Amid heavy fighting near the Mekong Delta, his unit overrun, Corporal Dar-

ling stayed back to cover its retreat to safety,” Carter noted. “His fellow soldiers knew he was gay, and they never forgot his courage under fire. Years later, one of his battle buddies said, ‘he died for us’.”

When the shooting starts, when the battle is joined, it doesn't matter whether the soldier next to you is black or white, Christian or Muslim, gay or straight, it only matters that he—or she—can do their job. That's a story as old as the Army itself.

Friedrich von Steuben—often cited as the father of the American military for helping build General Washington's Continental Army—was widely believed to have left his native Prussia for France because it was claimed, in the language of his times, that he was to “have affections to members of his own sex.”

The allegations against von Steuben were never proven, but Ben Franklin didn't care about such things anyway. America needed to build an Army, and von Steuben was a brilliant strategic thinker and tactical leader. He recommended him to Washington and the rest...as they say...is history.

One could say that was another example of the genius of our Founding Fathers...but putting mission first is a value and mindset shared by Army leaders throughout history.

During the debate over repeal of Don't Ask Don't Tell, General Ray Odierno, then Commanding General of Forces in Iraq, said simply, “we're kind of busy right now trying to do our job in Iraq. My opinion,” he said, “is everyone should be allowed to serve, as long as we're still able to fight our wars and we're able to have forces that are capable of doing whatever we're asked to do.”

As we approach the fifth anniversary of the repeal of Don't Ask, Don't Tell, General Odierno's thoughts and words continue to ring true—the only thing that matters is whether our forces and our people can fight and win our nation's wars.

In his proclamation declaring this month Pride Month, President Barack Obama wrote that “Since our found-

ing, America has advanced on an unending path toward becoming a more perfect Union. This journey, led by forward-thinking individuals who have set their sights on reaching for a brighter tomorrow, has never been easy or smooth.... Despite the extraordinary progress of the past few years, LGBT Americans still face discrimination simply for being who they are... In line with America's commitment to the notion that all people should be treated fairly and with respect, champions of

this cause at home and abroad are upholding the simple truth that LGBT rights are human rights."

Yes, we do have cause for celebration, but we know that much work is yet to be done. Whether our struggle for acceptance and equality began in the clubs of Greenwich Village...or continues in the bathrooms in North Carolina...we cannot let progress diminish our efforts to achieve full inclusion of all Americans who can do the job and just need an opportunity to

serve the nation they love. As Secretary Kerry himself said in an LGBT speech to the United Nations, "this moment has to be more than a moment to simply celebrate how far we have come."

As Army Secretary, I am confident in our commitment to judge people not by where they came from or who they love, but by how they train and fight. Only then can we truly say we have embraced and lived the Army values that are the bedrock of our profession.

Thank you again.

WINNER: ECONOMICS

"Trade Matters, Because People Matter"

By Carlos Razo for Joakim Reiter, Deputy Secretary-General
United Nations Conference on Trade and Development



Delivered at the World Trade Organization,
Geneva, Nov. 24, 2016

Mr. Roberto Azevedo, Director
General of the World Trade
Organization

Ambassador Aparr (Uganda),
Chairman of the Commission on
Trade and Development

Excellencies,
Distinguished delegates,
Dear Friends,
Good morning.

It is my great pleasure to be with you today, on behalf of UNCTAD, to celebrate the 100th session of the Committee on Trade and Development.

More than two decades have passed since you met for the first time. And, 99 sessions later, we meet again in a world that has been touched by the blazing trail of globalization.

Twenty years ago, trade as percentage of GDP was 20%. In 2015, this figure was nearly 30%.

Twenty years ago, global FDI was worth US\$341 billion. In 2015, this figure reached US\$1.7 TRILLION, with FDI stock tripling as a percentage of global GDP since 1990.

Twenty years ago, there were 123 members of the WTO. Today, there are 164.

To put it differently: We have never traded as much as we do today. Firms

have never invested as much abroad as they do today. And we have never been as many actors as there are today in the global trading system.

We are living in an age of unprecedented interdependency, where the destiny of each of us is more than ever tied to the destiny of others.

This is no coincidence. Our economies did not become ever more intertwined by chance. And, as WTO members, you know this better than anybody else.

This is the result of heated debates, long days—and even longer nights—at the negotiation table, including in this room.

It is also the result of a conscious international effort, for which WTO has been a key champion, to open up trade and investment. Not for the sake of it, but because every one of us—individually and collectively—recognizes the important opportunities and benefits that integration into the global economy can bring to our societies.

And here, let me borrow the words of a great speaker, whom I also have the honor to call my friend: Axel Addy, the Minister of Commerce and Industry of Liberia.

In 2015, on the verge of Liberia's accession, Axel was here, before us in

this room, and expressed the commitment of his brave nation to international trade and WTO membership. And in so doing, he summed up, in a powerful phrase why trade is important, not only for his nation, but to any nation.

He said: "For us, trade matters, because people matter".

Here it is: we should not care about trade for the sake of trade, but because of the power it has to transform the lives of our peoples and their standards of living.

And trade, in many ways, has lived up to that expectation. Recent history has proved that the power of trade is not an empty promise.

Trade's expansion during the last few decades enabled the profound geopolitical and economic transformation we have witnessed in our lifetimes: the rise of the south, the emancipation of the developing world.

Many developing countries emerged and became powerhouses of growth. You can think of South Korea, China, India, Brazil, among others. But also of Costa Rica, Thailand, Viet Nam, and many more, whose economic structures changed forever.

Five decades ago, developing and transition economies accounted for

less than a quarter of global trade. Today, they account for nearly half of all trade. Even the Least Developed Countries, still far too marginalized in the global economy at large, have seen an almost fivefold increase in their exports of goods.

This trade-driven transformation has helped to pave the way to a remarkable story of social progress: a massive reduction of poverty around the world.

In only 20 years, nearly 1 billion people have been lifted out of poverty. Global standards of living have risen faster than at any point in history. Middle classes are swelling in emerging markets. We have witnessed progress in promoting literacy, life expectancy extending life, empowering women, and combating hunger.

Even the poorest people in the industrialized world have seen their purchasing power, and thus their living standards, go up thanks to trade.

And yet, despite all this, trade is today under fire, and—some might fear—globalization is under siege.

In some developed countries, popular anxieties seem to have gained ever greater momentum and built up to a tsunami, taking the world by surprise.

The rhetoric that now also fuels growing anti-trade sentiments has had a surprising advantage: the luxury of not confronting arguments against facts.

Yet, these sentiments—and these anxieties—about trade, about openness and about “the other” are gaining ground. And we have to ask ourselves why?

Around the world, there are mounting concerns that globalization has not lived up to its promises; that the gains from openness have not been shared equitably or fairly; and that it could exacerbate inequalities within countries.

And we know they have a point. In fact, this has been the essence of the work of this committee, and—indeed—the essence of the development agenda of trade.

We knew, from the outset, countries—especially the poorest—needed more support to better capture, in a

more equitable manner, the benefits from trade.

We knew, from the outset, that trade created winners and losers. But—if we are honest—we focused more on telling the story of the winners and neglected the story of the losers.

This omission was the refuge of populist politicians for many years. And this omission has come to haunt us.

We must now acknowledge that lack of inclusiveness comes with the great risk of eroding the legitimacy of trade policy. And this has fed the feeling of those who see globalization as a project by elites for elites.

We now know that we have to do a better job in addressing the concerns and grievances of those affected by trade everywhere—in developed and developing countries.

But we must also recognize and take much more seriously the challenge of including the people in the world whose life has remained broadly untouched by globalization, who continue to be sidelined from any progress the world has witnessed. We have to do a better job for them.

In fact, the paradox of today’s world is that, despite unprecedented prosperity, still almost 1 billion people live in absolute poverty.

That, despite the growing problems of obesity and food-related diseases, 800 million people remain hungry;

That, despite increased motorization and the existence of 1.2 billion cars worldwide, 1 billion citizens lack access to roads;

And that, despite there being some 6.5 billion mobile phones globally, some 4 billion people remain unconnected;

All these marginalized and vulnerable citizens are not concerned about excessive globalization or excessive change brought about by trade. If anything, they have not been afforded the possibility of benefitting from trade. They need more, not less.

Doing a better job on trade also implies a more balanced assessment of the effects of trade. This means also recognizing what trade can and cannot

do. Not to exempt it from responsibility, but to find proper solutions.

Trade is often blamed for job losses, but this is to find a convenient scapegoat. This claim ignores not only the benefits of trade, but the disruptive nature of technology.

For example: Trade does not explain the relative decline in labour productivity. And trade does not account for the erosion in social protection.

Trade is not a silver bullet, but it cannot be the usual suspect. As developing countries know all too well, trade requires other policies to enhance its benefits and counter its side effects.

And this time it is not enough just to say we need complementary policies. This time we have to mean it—we have to deliver.

We have to open the box of the so-called complementary policies. Trade needs effective competition policies, consumer protection, skills development, good governance, among other policies. Otherwise, the benefits of trade will be eroded or diluted and our negligence will come to haunt us again.

Also, while the winds of trade may be changing, we must acknowledge that this is not the case everywhere. The support for trade, and the willingness to promote further trade openness, is possibly stronger than ever in many countries in the south. Ambitious trade projects in pipeline are testimony to that:

Take Africa’s Continental Free Trade Area that will unite 54 African nations in a single market. It will combine a population of more than 1 billion people and have a total GDP of more than \$3.4 trillion.

Or, another example, China’s “One Belt, One Road” project is connecting some 60 countries with road and rail. It will cover about two thirds of the world’s population and one third of its GDP. These, and other such initiatives, are all in the name of trade.

So while we must be vigilant in defending trade against strong headwinds in some quarters, we must never lose sight of the fact that we still have a lot of work to do to further enhance trade, especially for the benefit of the poorest

among us. There is still ample scope for a forward-looking trade and development agenda, including in this house—as the global legislator for trade.

Allow me, in the interest of time, to just mention three examples:

First, the critically important WTO Trade Facilitation Agreement has yet to enter into force. We must now urgently get to this point, and beyond, to help developing countries to better integrate into global value chains. As you know, trade costs are still—on average—1.8 times higher in developing than in developed countries. And in some Landlocked Developing Countries, trade costs are as high as 40% of the product. Trade facilitation is increasingly shaping the frontier of competitiveness.

Second, we need to unleash the power of digital trade to the benefit

of all. E-commerce—as opposed to overall trade—is growing very fast, up to six times faster than global GDP growth. Also, importantly, e-commerce also reduces the advantages of both geography and size in traditional trade. It therefore may offer new and unique opportunities to SMEs and developing countries trying to get a foothold in global markets, making trade more inclusive.

And, third, we need trade policy and trade rules to do their part to stop the tragedy of commons currently unfolding in our oceans. Tackling fisheries subsidies does not only help protect the resources of a nation. It helps to ensure that we do not compromise the resources of future generations. And this matter is of far wider importance than any mere concerns about trade: if we fail to tackle the problem, we may

jeopardize the capacity to feed our children and grandchildren, especially in many poorer countries.

And so, my friends,

We have a lot to do for the future of trade. Restoring the legitimacy of trade policy is one of the pressing items in the agenda, but there are also many other issues.

We need trade to deliver on an ambitious 2030 Agenda.

We need trade to achieve what for long was thought unachievable: the end of poverty, the end of hunger.

We have to make sure that trade does not falter when we most need it.

And, we have to make sure that we, in this room, do not falter when trade most need us.

At the end, trade matters, because people matter.

Thank you very much.

WINNER: ENVIRONMENT/ENERGY/SUSTAINABILITY

“Why? (The Future of the Funeral Services Sector)”

By Charles Crawford for
Tony Ennis, CEO, ecoLegacy



Delivered at the U.K. Institute of Cemetery and Cremation
Management Conference, Oxford, England, Nov. 1, 2016

Introductory courtesies.

WHY?

Why... are you doing this? Why?

Isn't the universe big enough... for both of us?

We could work together.

Why be enemies?

Because we're different?

Is that why?

Think of the things that we could do.

Think how strong we would be.

Earth... and Mars... Together.

There is nothing that we could not accomplish.

Think about it. Think about it.

That's the legendary speech by US President Jack Nicholson in Mars Attacks.

The Martians have blown up most of the Earth. He is making Earth's last desperate stand.

If you've seen the film, you know that his mighty speech does not end so well for the President!

But Earth wins in the end. There's one way to stop the Martians—playing American country music makes their heads explode!

It has that effect on me too!

To set the scene for today's discussions, let me draw on this fine example.

WHY?

Why do we in this sector do things the way we do them?

Why should we change?

We deal with death and its consequences.

But it's not just people who die.

Businesses die. Whole industry sectors die.

Think about the horse and carriage industry.

It had a good gallop! Right from the dawn of civilisation.

Horses and carts and chariots and carriages and wagons and buggies moved us around for over two thousand years.

Then, suddenly, a hundred years ago, it all changed.

The car was invented, then mass produced.

Within some 20 years that whole sector fell back. Then dwindled down, to curiosity value.

20 years! Just 1000 weeks.

People who'd worked in that industry,

sometimes down generations, saw their livelihoods vanish.

Kodak.

Kodak builds a mighty business empire. It dominates the film and camera business.

New ideas come along.

Kodak can't adapt. It crashes into humiliation. Bankruptcy.

The newspaper industry? Dying in its old established form.

The music business. Records—LPs—lasted for decades.

Cassettes and CDs for a couple of decades.

Now? Almost gone!

Why do many large, comfortable, profitable businesses and sectors shrink towards vanishing-point so fast?

They are attacked—eaten alive—by 'disruptive technologies'!

By people who look at things differently. By people who take risks.

People with new ideas.

Ideas no-one else has ever had.

So that's a massive business issue now.

How can you know if you're in a business sector that has two big problems?

It's doomed.

And, much worse—it doesn't know it's doomed

What about OUR industry, the funeral industry?

We're not doomed!

We're safe! Safe as safe as any business can ever be!

No disruptive technologies for us!

We have an endless supply of customers in a hurry! And we have no big reason to innovate

Every day people die.

There are more and more people on Earth. More and more die.

Something needs to be done with the bodies. We manage that.

When someone dies their family are in grief. Despair.

They don't waste precious time arguing over costs and options. They take what's suggested.

They want the body of their loved one taken away.

Respectfully. In honour. Quickly.

The two basic options we use today around the planet have barely changed since humans appeared on Earth.

Burial on land (or occasionally at sea). Or fire.

Yes, techniques have improved down the centuries.

Here right in Oxford 460 years ago they burned Archbishop Cranmer alive, for heresy and treason.

Now it's more usual to wait until people have died before the cremation process begins!

But if Julius Caesar were here in Oxford with us today, he'd know what's going on at a graveyard or crematorium.

So my key point today.

Both our time-honoured techniques for disposing of bodies are NEGATIVE.

They both involve serious polluting. Cremation uses energy and pushes dirty smoke into the air we breathe.

Burial opens the way for chemicals and drugs and other toxic products in our bodies to enter the food-chain. For insects and animals. And then for us too.

I want to make a big claim today. This is not good enough.

It's not good enough that the very very last final ultimate contribution we all make to our families and their children is to be a polluter.

That's the final difference we make That's what you leave behind. Smoke. Poison.

Let's turn this idea around.

Why can't the disposing of bodies—our bodies soon enough!—stop being Negative?

Why can't it be Positive?

Why must our deaths add to Earth's problems?

Why can't death have dignity and grace, because it does not add to Earth's problems?

Why not leave a legacy?

A clean legacy. A legacy of honour.

This is what ecoLegacy is bringing to this sector.

Our idea is simple. Profound.

Death need not be Negative. Let it be Positive.

Something to be proud of.

People I talk to are touched by this idea.

Interested. Impressed.

They want to think about it.

My very final legacy, given by my very death.

Not negative. Positive!

Something to be proud of.

All this might seem too airy-fairy. Too abstract.

Or maybe I sound like an annoying fanatic.

Here's what I'm talking about specifically.

We at ecoLegacy have invented a completely new way of doing burials.

We aren't the only people trying to do this.

But we think we've found the best answer so far invented in human history!

It combines the latest technology. And a moral sensibility.

We wanted a brand new process. EcoLation

Clean: low or no emissions.

Economical. Energy efficient.

It had to neutralise or trap pollutants.

As environmentally responsible as scientifically possible.

Why waste energy and trees building and varnishing a heavy coffin, then just burn it?

In our system the remains are presented in an outside coffin, with an interior biodegradable liner.

This goes through the ecoLation unit.

The remains are simply clothed, using natural materials.

ecoLation creates conditions found in nature, but condenses these to a few hours.

Unlike cremation, there are no flames.

It's a thermal process that uses cold and heat and pressure. We mimic what nature would do over centuries.

We're all made from carbon; long complex chains of carbon, just like all organic things.

As the remains are ecoLated, these long chains of carbon break down into shorter chains. Eventually back to the elements on the periodic table.

We're all 70% water. That's removed through evaporation.

Other molecules are fractured in the process into clean gas. We use this gas to create heat energy, that comes back into the system.

To make it even more efficient.

The beauty of ecoLation is that embalming fluid, or an end of life drug, or

bacteria, viruses, or folded proteins, are all treated in the same way.

They're all molecules.

Those molecules are broken down in the same way, the carbon chains deconstructing towards the base elements.

The result is an inert, nutrient rich powder.

Without flame—hugely reduced pollution.

I'm not going to explain in detail the science and the practical operation of the process.

Happy to take questions in Q and A on any points of scientific interest, or—even better—chat in the bar afterwards!

The point is this.

We've come up with our own scientific formula, fitting for a global centre of learning such as Oxford.

Brilliant minds combining with brilliant new technologies and serious money!

Our technique works—in scientific theory, and in real life.

Our technology works.

So two simple further Why questions.

Why care?

Even if anyone cares, why change what we're doing?

Why care?

It all sounds nice in theory.

Back in real life, people want dead bodies disposed of according to tradition.

Respectfully. In honour. Quickly.

Why change?

Here's my answer on why we need to care.

It's in two parts.

First, as a civilisation we're all thinking hard about our 'legacy'.

Climate change. Emissions. Pollution.

The planet's political leaders disagree on most things. But they DO agree on one big thing.

That climate changes and drastic changes in the biosphere and oceans caused by toxic and other emissions are a ghastly problem.

A problem in countless forms that needs joint determined action.

There aren't quick fixes.

No one-size-fits-all change solves everything.

But—combine all sorts of incremental small gains in efficiency and clever technology, and you get transformational change on a global level!

This sector can play its part, just as every other sector is playing its part.

Why wouldn't it want to?

Second, and more specifically.

In the coming years we'll see the Swinging Sixties generation passing on.

Baby Boomers. Hippies!

People with a heightened sense of the environment and the impact of humans on the Earth.

They'll be VERY interested in this idea as an idea. As a philosophy.

We started our lives by being different. Let's end our lives by being different.

So I think that more than enough people do care.

People, families, are open to ideas for change.

They see everything changing around them: houses, cars, phones, medical options, workplaces.

Is it really good enough to say in just one sector—our sector—the way things have been done for 2000 years is the ONLY way?

We're living differently. Why not die differently too?

Thus the next basic question.

Even if anyone cares, why change what we're doing? It works!

Let's look at the numbers.

The emissions caused by each cremation are small—tiny in the great scheme of things.

But they aren't negligible. Trivial. They add up.

Each cremation in Europe causes roughly 0.4 tons of CO₂ alone, not to mention the other toxic elements.

This is what 40 established trees sequester. So a cremation is like chopping down 40 trees.

Each ecoLation produces zero CO₂ in itself. Much like an electric car, it uses power drawn from far more efficient sources.

Each unit can process 2,500 bodies a year. 100,000 trees—a small forest per unit every year.

If every UK council represented here today had only one ecoLation unit, we could save in effect countless millions of trees a year.

Likewise the toxic drugs and other poisons slowly but surely entering the food chain through burials are small.

Small. But not negligible.

They add up.

Everyone of us here carries roughly 700—900 contaminants, chemicals, pesticides and bio-accumulated toxins in our bodies.

And we carry diseases.

Through burial those contaminants end up in the soil.

Along with the toxins from medications, end of life drugs, coffin veneers, embalming fluids, they degrade and seep into our water supplies.

Over seven million people die every year in Europe.

700—900 contaminants multiplied by over seven million.

Not negligible. Not trivial.

Why?

Because we can do better than what we've always done.

The new ecoLegacy approach we've developed significantly reduces the emissions and pollutants and poisons entering the Earth's precious systems.

In the lifetime of our children, Earth's population will soar towards and maybe even past ten billion people. Dying differently makes sense.

But it's not just the science, impressive as the numbers are.

Many people insist on being buried because they just can't stand the thought of their bodies in flames.

EcoLation is less frightening and brutal than fire.

Our method is gentle. Gracious.

It's respectful. It respects the body. The family.

It respects the Earth.

Our technology is ready to go. And we're looking for partners!

We have an extraordinary opportunity for you in the funeral sector.

For councils. For ICCM members. For funeral parlour owners. For people who run cremation facilities.

Most importantly, for people who face death and for their distraught families and friends.

We offer them a way to treat death in a way that respects life.

Not to die leaving a last legacy of poison.

To die with grace. In honour.

I'll finish in a moment, then be pleased to take questions.

Let me use the generosity of this platform to pose a final rather different question.

What if ..?

What if I'm right?

What if our ecoLegacy approach starts to make a radical disruptive difference to this sector?

A difference not seen in the past 2000 years.

A difference that combines the best technology in human history with the moral sensibility of legacy.

What if that change comes as it came to Kodak and the buggy industry?

And the fountain pens and LPs and fax machines and newspapers.

Change that comes from nowhere, but grows and grows, and finally sweeps away everything that's happened before.

What if more and more people ask for this funeral option?

What if more and more people insist on it?

What if some people in this sector warmly embrace the opportunity?

What if others in the sector shrug and ignore it—just a passing fad?

What if this change comes because it's the right thing to do?

This is our planet. Earth. Not Mars. Let's all leave Earth with one last, almost imperceptible footprint.

WHY? Because it's the right thing to do.

There is nothing that we could not accomplish.

Think about it. Think about it.

Thank you.

WINNER: HEALTHCARE

"Nothing About Us, Without Us: Patients, Power and the Future of Drug Development"

By Dr. Freda Lewis-Hall and John Santoro for
Dr. Freda Lewis Hall, Executive VP and
Chief Medical Officer, Pfizer Inc.

Delivered as part of the Paul A. Pumpian Memorial
Lecture, University of Maryland School of Pharmacy,
College Park, Maryland, March 24, 2016

I am honored to deliver the Paul Pumpian Memorial Lecture.

I sense Paul's legacy as a teacher and innovator here today in the power and spirit of this wonderful school—and in the ongoing contributions of the pharmacists he inspired and trained.

Paul was an outsized influence on healthcare in America, especially during the acknowledged "golden age" of pharmaceuticals in the 1950s.

That age was before my time, but I joined the pharmaceutical industry during a second golden age, the 1990s, when companies like mine set milestones in productivity and innovation.

A lot went right for my industry in the 1990s. The effects of new therapies developed in that decade reverberate throughout world healthcare today.

In the 1990s, drugs were introduced to commute the death sentences of breast cancer and HIV/AIDS, to transform the faces of depression and other psychiatric illnesses, and to control what were once nearly uncontrollable conditions such as high cholesterol and high blood pressure.

Moreover, foundations for the cutting-edge technologies we use today—from immuno-oncology agents to gene therapies—were laid in the 1990s.

Beyond the science, the 1990s also marked a "reset" of the relationship between patients and the companies, like mine, that discovered and developed their therapies. Patient advocacy groups went from crashing the halls of power to being listened to, and even sought out, in medical policymaking.

The 1990s also laid the groundwork for what we now call "patient centered" drug development, especially as companies turned to therapeutic areas, such as neuroscience, where a drug's therapeutic benefits were often hard to measure.

To illustrate, let me tell a story you may already know. There's a twist.

In 1991, in the British town of Swansea, Pfizer was conducting early human trials for a proposed new therapy for angina pectoris; the pain some people feel when their heart muscle is not receiving enough oxygen.

The therapy, known then as UK-92480, was safe, but not markedly effective. We canceled the trial and asked investigators to retrieve the remaining doses from the trial volunteers.

This turned out to be anything but routine. Many patients refused the investigators' requests.

Those not surrendering the pills were almost always men. UK9248 didn't work for angina, but it had an unanticipated collateral effect.

In 1993, Pfizer announced that it would repurpose UK92480 for a new therapeutic use. Today, marketed as Viagra, it's the world's most recognized branded pharmaceutical.

[PAUSE]

This story has been told many times as a tale of serendipity in innovation.

What gets lost in the story is what happened next. Pfizer and the FDA were stumped as to how to proceed in designing Viagra's clinical trials.

Not to get terribly graphic here, but what, exactly, would these clinical trials be designed to measure, outside of safety?

How could the FDA validate the results?

Ultimately, both sides agreed on an approach to determine if the drug was effective...or not. This approach would largely be based on what patients told us about their experiences.

And, rooted in patient-reported outcomes...Viagra went on to approval.

[PAUSE]

Now, a quarter of a century later, we in pharmaceuticals are still wrestling mightily with the concept of patient-centered drug development.

Meanwhile, patients have grown, well, impatient. They feel locked out of the process that ultimately determines the kinds of therapies they will have, and what they want these therapies to do for them.

Today, patients of all stripes are taking up the well-remembered rallying cry of AIDS activists in the 80s and 90s.

"Nothing about us, without us."

Patients want all the actors in healthcare to place them where they rightfully should be—in the center of the drug development process, not adjunct to it.

Our shared challenge is to move faster towards a more integrated approach to patient centered healthcare, from start to finish. And at the start is the concept of patient-centered drug development...that patients should have much more influence over a process they currently see as arcane, mysterious and out of touch with their needs.

Finally, the movement to patient centered drug development is gathering steam. We are at a pivotal moment.

- Companies like Pfizer are making commitments—in time, money and expertise—to be more patient centered.

- Regulators are seeing the potential of this movement, and the FDA is highly active in finding out what patients want from their future medicines.

- Academic centers and schools of medicine and pharmacy are pushing ahead on research into patient-centered approaches...and, of course...

- Patients have made it clear that this movement is not just due, but overdue.

All of this takes place as we hope to

begin another “golden age of pharmaceuticals”...even as we are still struggling to gain momentum in research productivity.

We all know that researchers will make incredible progress in understanding health and disease over the next two decades.

We have already made stunning discoveries in understanding the roles of genomes, phenomes, biomes and a host of other “omes.”

We are harnessing the power of information and communications technologies at the molecular level...peering into the mechanisms of disease and on levels without precedent, especially with the rise of Big Data.

And a new R&D ecosystem is taking shape, one engaging patients and their advocates, and one based on the concept that all of us are smarter than any one of us.

For the first time in biomedical research history, we as innovators have many more leads than we have the capacity to pursue.

How will we analyze these leads, prioritize them, and pursue the ones most important to patients?

[PAUSE]

Here’s where patients come to the fore. They will take a central role in the choices to be made.

To do this, patients are calling for a much stronger, more disciplined, and more integrated say in what medical advances should do for them, and how they, as patients, can contribute at all stages of discovery, development and translation.

And they are letting us know that they are not just making demands. They are ready to help us throughout the innovation process itself.

Today, more than 90% of patients who have a personally controlled health record—that is, control over what is in the record and how it can be used—say they are willing to share this information for medical research, assuming reasonable protections of privacy.

This willingness to share will provide rich new sources of information and insight into the preservation of health and the progression of disease.

Patients are also telling us that many of the ways we, as innovators, measure health outcomes are not relevant to them. Patients want more say on how clinical trials are developed and executed, and on what constitutes an important outcome or result.

One story says it all. I recently met with the mother of a young boy with Duchenne Muscular Dystrophy.

This is a heartbreaking degenerative disease that strikes boys and almost always kills them in their twenties.

The mother told me how doctors keep trying to give her child the Six Minute Walk Test...a common tool for measuring changes in mobility.

She said, “He’s never going to walk again, so this test doesn’t measure anything he cares about. Want to start testing something that matters? Start testing how he handles an iPad, because that’s his lifeline to the rest of the world.”

[PAUSE]

Getting to the patient’s vision of what really matters in outcomes will take a lot of lot of listening...and much in the way of willingness to change things.

Many wish we could start with a clean sheet of paper when it comes to the drug development sequence.

As you know, “clean sheets of paper” rarely come up in medicine. The nature of change in our industry is generally evolutionary, not revolutionary.

A top-to-bottom re-engineering of the drug development sequence is realistically not going to happen, not in a process that, for all its complexity and cost, remains the gold standard for proving safety and efficacy.

That said, we shouldn’t let the perfect be the enemy of the good.

There are positive, important steps we can take right now to re-orient drug development towards the patient. There’s low-hanging fruit in the orchard.

For starters, we can dig more deeply into patient perspectives on what they want from their treatments...and from the organizations that invent them. We have, and will, find surprises.

An example. Three years ago, with a promising new compound in our

hands, we at Pfizer decided to find out what patients with sickle cell disease really wanted from any therapy aimed at sickle cell crises.

We knew that several proposed therapies had shown promise in the labs, but died on the vine in clinical trials, because it was so hard to recruit sickle cell patients willing to help test the therapy.

We borrowed a page from our consumer products brethren and hire cultural anthropologists to live, 18 hours a day, with a select group of sickle cell patients.

Some of their findings were, well, “Duh!”

Patients let us know—very strongly by the way—that the worst time to ask them to volunteer for a clinical trial was when they were strapped to a gurney in the ER, screaming in agony during a sickle cell crisis.

Further, they let us know that maybe we could help them get to the hospital in the first place...can anyone here say “Uber”?

Some of the findings were much more subtle—but nonetheless valuable.

For years, companies like Pfizer viewed the motives of clinical trial volunteers as “altruistic”—that is, these volunteers signed up to help people they would never meet.

Sickle cell patients told our anthropologists that altruism wasn’t their prime motivation. Instead, these patients wanted to know: “How long until this new drug helps me and friends, the other sickle cell sufferers that I keep in touch with?”

Being able to give them that information helped motivate these patients to sign up for clinical trials.

All in all, commitments to make clinical trials easier, to provide feedback on results, to give patients more control over the data, to consult with them and their advocates before trial design ...all of this is a solid start.

To speed progress, we as innovators need to acknowledge and respond to the reservations that we may have about patient-centered healthcare—notably, that such an approach may slow down the flow of new therapies.

Your discussions today will address this issue. There is much to be done to get patient-centered thinking and action built into the development process for every medicine, guided by a set of standards the FDA will validate.

But as Bobby Kennedy once said... “Just because we cannot yet see the end of the road...doesn’t mean we shouldn’t embark on the journey.”

Moving along on the journey... gaining consensus on the best patient-centered practices...will not only make new therapies more valuable to patients, it will also help us see the translation process through a new lens.

In my view, we can reach a point where patient-centered drug development makes clinical trials move faster, attracts people from more diverse backgrounds, and yields better data and insight through advances in self-reporting, wearable diagnostics, and data mining.

Consider, for example, how clinical trials are executed today.

The sponsor, like Pfizer, hires a national network of investigators—physicians—who each recruit patients, and then feed data into the study database.

There are currently more than 37,500 clinical trials listed today as “in recruitment.”

Fully recruiting all these trials would require four million people...the equivalent of everyone in Los Angeles.

Investigators are trying to recruit from a population where relatively few people have firsthand experience with a clinical trial. For example, only one American in six has either participated in a clinical trial, or knows someone firsthand who has done so.

You can sense the complexity...and the frustration. So how about a more patient-centered approach?

How about, instead of recruiting investigators at lots of different sites...we focus our efforts for a clinical trial on a single, large, multi-center health care system, and through more enthusiastic and energized volunteers who know they will be heard?

The health care system could recruit doctors, doctors could recruit patients, data from health records and diagnostic tests could be analyzed.

Active volunteers could emerge as “citizen-scientists” with validated trials integrating their self-reported and self-tracked data, perhaps through apps and wearables.

Such an immersive partnership would be a win for everyone—for the health care system, for doctors as investigators, for us as innovators, and, of course, for patients themselves.

Moreover, such a partnership would reduce the “clinical” in clinical trials.

Active, connected citizens might become an instant sounding board on what patients want from their medicines...and what trade-offs they are willing to make in benefits versus risks.

Ultimately, I believe, we—as innovators—could “metacollaborate” with connected citizens—to learn more about what they want, how roadblocks could be removed, and how we can jointly speed the translation of lab advances to high value therapies.

[PAUSE]

We certainly have a lot of work to do to get to this stage. But there is precedent here, and it’s powerful.

You may not remember polio, but I

do. My uncle, who lived with us when I was a child, was paralyzed by polio.

He was not alone. In a typical summer in the first half of the last century, some 20,000 or more Americans would be left paralyzed by polio.

In 1938, the March of Dimes was launched to rally the nation against polio.

Seven billion dimes were mailed to the White House, often by kids saving from their weekly allowances.

These kids—and their parents—didn’t want lighter and cheaper iron lungs. They wanted a vaccine.

A “metacollaboration” of universities, pharmaceutical companies, philanthropists, patients and advocates, and government agencies came together, ultimately translating Dr. Salk’s theory into a safe and effective vaccine.

In 1955, the first vaccine became available. Polio dropped by more than 80%. In 1962 came an even-better vaccine. Polio in the United States dropped the next year to practically zero.

Today, polio is long extinct in the United States, and nearly extinct worldwide.

Patients drove that revolution, and they can drive the next.

The power of patient-centered healthcare, starting with patient-centered drug development, could be the force that fully harnesses the amazing discoveries to come.

That power will warm and enrich all our lives, and can usher what nearly every human society in world wants for themselves and their children... better health for everyone, today, and tomorrow.

WINNER: LEADERSHIP AND MANAGEMENT

"How Winsupply Helps Entrepreneurs Claim the American Dream"

By Teresa Zumwald for Richard W. Schwartz,
Chairman of the Board, Winsupply Inc.

Delivered at the Fourth Annual "Doing Business in the I-75
Corridor" Executive Breakfast Briefing, Thompson Hine and
Clark Schaefer Hackett, Dayton, Ohio, Nov. 30, 2016

The best way to tell the Winsupply story is to tell you about one of our 580 local company presidents—someone who's run his own supply house for many years.

I chose Greg Jackson, president of Dayton Windustrial, because his company does a lot of business up and down the I-75 corridor.

And I mean A LOT of business!

Think about all the construction jobs going on around here the past few years.

The eight-story patient tower at Dayton Children's Hospital. Carillon Brewing Company at Carillon Park. The Dayton Metro Library downtown. The GE Aviation EPISCenter at the University of Dayton. And the new cancer center opening soon at Kettering Medical Center.

I'm proud to say Greg's company is behind all these jobs—and many others!—supplying what's under the ground, in the ceiling and behind the walls. Things like drainage, fire sprinkler systems, and industrial pipe, valves and fittings.

You can find Dayton Windustrial just north of downtown, right off I-75, across the river on Helena Street in the McCook Field neighborhood.

If there's a commercial construction job happening right now in Dayton, you can bet Greg's company is probably involved in it. But you couldn't have predicted that 38 years ago, when Greg was spending his days pouring and finishing concrete for new homes in Centerville.

Back then, Greg told me he was a "directionless kid" who knew he had to do something different with his life.

And he did.

In 1982, he took a job as a truck driver for Dayton Windustrial, a Winsupply company with just two employ-

ees, because the president needed some extra help.

Before long, Greg found himself answering phones, receiving inventory and learning every aspect of the wholesaling business, while taking classes at Sinclair, Wright State and the University of Dayton.

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 about the Spirit of Opportunity. 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.

By 1992, Dayton Windustrial was more profitable than ever, and sales were rising.

Greg felt ready to start his own Winsupply company called Cincinnati Windustrial. And we agreed.

The day he became the local owner of Cincinnati Windustrial, he didn't even ask what his salary would be!

By then he had so much confidence in himself and in Winsupply, he knew he'd make plenty of money over time with dividends and profit sharing.

But then things changed.

A year after Greg opened Cincinnati Windustrial, we asked him to come back here as president of Dayton Windustrial, which had lost half its sales in just 12 months.

Greg DID come back—even though

he knew he had to make some hard decisions.

To fix things at Dayton Windustrial, he had to lay off half of the employees, cut expenses and diversify the company's products.

And what a difference it made!

By 2001, the company had so much business—even as far north as Sidney!—that Greg took a risk: He made a case for starting a new local company called Sidney Windustrial.

He even suggested to us that one of his very best employees, Cory Osenbaugh, had earned the chance to become Sidney Windustrial's first president and make it a success. And Cory did.

In 2002 back at Dayton Windustrial, Greg took another risk, opening a separate shop to cut, thread, groove and weld pipe to make fire sprinkler systems for commercial and industrial buildings. That new service helped his company grow.

Over time, to stand out from the crowd, he started carrying 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 came up with new ways to expand and serve more customers.

And today?

Dayton Windustrial does SIX TIMES the business it did in 1993, when Greg came back from Cincinnati to take over.

Today, 30 employees at Dayton Windustrial serve customers you've probably heard of, like Rieck Services, Applied Mechanical Systems, Starco, Hobbs Industrial Piping, S&D/Osterfeld and many others.

So what made it possible for Greg Jackson to pursue his dreams and succeed?

Free enterprise capitalism!

For 60 years, free enterprise capitalism has fueled our company's philosophy, our business model and our collective success.

Back in 1956, we were a little Dayton startup with a handful of investors. Sixty years later, we're a \$3 billion wholesaler of construction materials. That makes us the largest privately held for-profit company in Dayton.

At Winsupply, we distribute everything from faucets to furnaces, pipes to pumps, and lighting to landscape irrigation.

And because we now have 580 wholesaling locations in 45 states, we're known as "The Winsupply Family of Companies." That includes Windustrial, Winnelson, Winair, Winwater and Winlectric companies, and our acquisitions like Noland, Wyatt Irrigation, Security Supply and Carr Supply, which has seven locations in and around Dayton.

For 60 years, free enterprise capitalism has made it possible for hundreds of people like Greg Jackson to own a Winsupply location, create jobs and add value to our society.

We call it the Spirit of Opportunity. Let me tell you how it works.

Our company was founded to help capable, hardworking people like Greg Jackson willing to risk their own money for rewards.

These are brave people, who believe in themselves. But they may not know enough about business and finance, or have enough money and resources, to compete successfully with other wholesalers.

This idea of helping people is our

purpose. It's our philosophy. And it's the reason we exist.

Next is our business model.

It's based on three things.

Equity partnerships. Local owners with local autonomy. And low-cost, centralized support services.

First, let's talk about equity partnerships.

Think about Greg Jackson and all those other capable, hardworking people I told you about.

Almost all of them are equity owners of their own wholesaling location, with Winsupply as majority owner.

Our interests are common. Because we share ownership, we share the risk, and we share the rewards.

So we're not a franchise. We're not family-owned. And we're not your typical organization with a headquarters and "branch locations" (after all, branches are for trees!).

Instead, almost every wholesaling location is an independent corporation with a local owner, a separate profit and loss statement, a separate balance sheet and a separate board of directors.

Our local owners like Greg take pride in their local company because they own a substantial part of it. In fact, to even become a local owner, they're required to invest in their own individual company!

The risks they take—and the rewards they make—create in them a wonderful feeling we call earned success.

Second, I said our local owners have local autonomy.

Since local owners like Greg make local decisions at the local level, they control their own destiny. They choose their markets, their products and their customers. They choose their employees. And they choose the level of service they'll deliver.

The third element of our business model is low-cost, centralized support services.

Local companies pay a small fee to Winsupply for services like accounting, marketing, training and IT. That way, local companies can spend more time making sales and serving their customers.

And when you put it all together?

Local company owners like Greg Jackson have the freedom to achieve without limits!

There's no cap on their compensation, because they're rewarded for results.

The better their results, the more money they earn to reinvest or redistribute. And not just to themselves as owners, but also to their shareholders—and to their hardworking employees—in the form of profit-sharing checks.

Today, our philosophy and our business model are working for 5,600 people nationwide!

And in our 60-year history, Winsupply has NEVER had a year when we lost money.

People always ask me: "Why is Winsupply so successful?"

It's really pretty simple.

Because of the Winsupply philosophy and business model, local company owners get all the advantages and rewards of being an independent wholesaler without all the disadvantages and risks.

This is the secret sauce that improves a local company's chances of success!

And it all starts the day a new president buys stock to invest in their local company.

Remember that Winsupply is the majority owner of every local company. So a new president only has to contribute 15 percent of the total capital required to start or take over a local company.

As soon as that happens, the new president owns 30 percent of the equity in their company! (Employees can also get a stake, since we reserve another 10 percent of the equity so they can invest.)

It's a fair deal: Winsupply contributes most of the capital. Presidents and employees put in the sweat equity. And over time, for every \$100 a local company earns after tax, the president gets \$30 back on that \$15 investment! A pretty incredible return.

We stack the deck in the presidents' favor because we WANT them to succeed. And they do!

That's just one advantage of our philosophy and our business model. There are many others.

For example, because Winsupply has negotiated national programs with national manufacturers, even the smallest local company in the smallest town gets big-company buying power. This levels the playing field so local companies can compete with the largest national wholesalers.

Local companies have big-company selling power, too. Presidents who need financing for the largest construction jobs can get the money they need through Winsupply. That means any local company anywhere can take on a giant hospital or stadium job, just like their national competitors.

Our distribution centers are another advantage. We operate four of them—in Dayton, Virginia, Connecticut and Colorado—so local companies can get faster access to everyday inventory instead of waiting longer or paying more to buy direct from manufacturers.

As they grow their companies, presidents receive plenty of help and advice from their board members, other local company presidents around the country and their Area Leader, who becomes their confidant and coach.

And when it's time for local company presidents to retire, they can easily sell their stock back to Winsupply. Presidents with a well-run company and a well-prepared successor get maximum value for their shares.

All these things practically eliminate every reason why many small wholesalers fail.

Why else is Winsupply so successful?

Because we figured out very early how to scale our philosophy and our business model. We found more people who wanted to become entrepreneurs, and we invested in them.

Since 1956, we've done it hundreds of times. We just kept repeating our process. And then we infused the Spirit of Opportunity in others!

Just look at Greg Jackson. By taking the time to train and mentor his best

employees, he inspired the Spirit of Opportunity in three people now running Winsupply locations in Sidney, Ohio; Griffith, Indiana; and Anniston, Alabama.

Greg, and so many other presidents, have paid it forward.

It's how we grew from \$5 million in sales in 1956, to \$3 billion in sales today.

Now I've explained how our 580 independent companies compete in their local markets to create Winsupply's national footprint.

But our local presence here is strong, and we've invested in Dayton.

We employ 250 people at our two headquarters buildings on Kettering Boulevard and South Dixie Drive in Moraine. These people have only one job, and that is serving our 580 local companies.

Beyond our headquarters, we have 83 more people working at 16 local companies in our region—from Sidney to Centerville.

And we employ 38 others at our Dayton Distribution Center on Byers Road in Miamisburg, which you can see pretty easily from I-75. Some people think that's our corporate office. But this building is actually a giant warehouse that spans more than 200,000 square feet.

If you walk inside on any day, you'll find people filling hundreds of orders with thousands of line items—like toilets and sinks, valves and pipes, and water heaters and air-conditioners. Altogether, our Dayton distribution center stocks more than 12,000 different products needed by 200 local companies in 18 states in the South and Midwest.

That's what's going on in Dayton. But nationally, Winsupply is making an even bigger mark.

This year among all wholesalers, we're ranked No. 4 in the nation for plumbing and HVAC supplies.

In 2015, we were named "Supply House of the Year" by Supply House Times, a top publication in our industry.

Every day our local companies go head to head with giant national wholesalers, like Ferguson and HD Supply, and do their best to out-service their competition and win.

What makes it all possible is free enterprise capitalism, the foundation of our democracy.

Think about it: When our Founders wrote the Declaration of Independence, a word that means freedom, they made a moral promise to every American.

They promised we'd have certain rights, including the right to pursue happiness.

But what does that mean?

Arthur Brooks wrote a book called "The Road to Freedom," which says the pursuit of happiness is really the freedom to earn success. It's the ability to create value with your life, or in the lives of others.

Remember why the colonists came to America?

Yes, they wanted the freedom to practice their religion. But they also wanted economic opportunity to escape poverty. They wanted to be rewarded for their hard work, not their birthright. They wanted to earn their success.

And they did.

And as a result—America thrived!

As more people began their individual pursuits of happiness, America became the most prosperous nation in the world. Because free enterprise makes earned success possible!

I know it because I see it every day with our local owners at Winsupply. So many times we've hired people who were barely getting by—people who were flipping burgers, painting houses or pouring concrete—and gave them an opportunity to drive a truck or work in the warehouse for a while, get promoted and earn their success as president of their own wholesaling location.

These people maximized their opportunity.

And today? Many of them are millionaires.

In a time when some Americans seem disillusioned with our economic system, I like to tell the Winsupply story. It's a perfect example of free

enterprise capitalism at work—and at its very best.

Now if you studied economics, you know American economist Milton Friedman.

He spent the better part of the 20th century standing up for freedom and opportunity.

And that is what happens at Winsupply every day.

We champion free enterprise capitalism by what we do: by applying our philosophy and our business model to grow more entrepreneurs.

So far in 2016, we've invited 27 more hardworking men and women to become local company presidents and invest in themselves—and they have! And we've asked 96 other people to join our management development training program, the first step to becoming a local company president.

Last March, all of our local company presidents joined us in Orlando, Florida,

to celebrate 60 years of Winsupply.

During that celebration, we gave awards to the presidents of our 28 Top Performing Local Companies. Dayton Windustrial was one of those.

Greg Jackson tells it like this:

“Winsupply is not for quitters or wimps, because you don't make a lot of money in the beginning.

“At an early age, you need someone to help you. To point you in the right direction. To tell you that it's not always going to be like this. That it's going to get better. That you can't be an overnight success.

Greg also told me this:

“I get up every day and say how lucky I was to be called upon to drive a truck for Dayton Windustrial ... to go from being a directionless kid, to owning and operating my own company.

“What made it possible was the culture of entrepreneurship at Winsupply—that Spirit of Opportunity—the people who just make you feel like you can do anything if you put your mind to it.”

Last March in Orlando was a grand celebration of our philosophy, our business model and our collective success.

But in reality? We were also cel-

ebating free enterprise capitalism.

I believe we have a higher calling at Winsupply, and it is this: to sustain, promote and protect our philosophy and our business model for building successful entrepreneurs.

That responsibility demands that we also sustain, promote and protect the principles of free enterprise capitalism—a duty for every single one of us as Americans.

That's because free enterprise capitalism is much more than economic theory. President George W. Bush said it best when he called free enterprise capitalism “the engine of social mobility” and “the highway to the American Dream.”

I believe America is on the right road if we stand up for free enterprise capitalism.

If we support and defend the right of every citizen to pursue their own path to happiness.

And if we do whatever we can to help capable, hardworking individuals—people with desire!—to maximize their opportunities so they can earn their success.

Thank you.

WINNER: PUBLIC POLICY

“Someday Is Today”

By Jeff Davenport of Duarte, Inc. for
Carlos Rodriguez-Pastor, Financier

//

Delivered at CADE 2016,
Lima, Peru, Nov. 30, 2016

Introduction: The Story of Peru
Our history—Peru's history—
goes back several millennia.

From the Incas...

To the Spanish Occupation...

To our wars for independence...

To Peru finally becoming a republic.

It's a long history.

(Holds up thick, old, weathered book)

This book represents just 50 years of Peru's history.

This first half is the last 25 years.

Some good things have happened in these 25 years—

Our economy has grown substantially.

We're the fastest growing country in all of South America.

We've become a mining powerhouse.

We export fruit and vegetables all across the globe.

Our fishing industry is one of the largest in the world.

We're known for paying back our debts.

Tourism has grown by more than XX%.

And, the maybe real sign of the

steps Peru has taken... three of the top 30 restaurants in the world are Peruvian!

But these 25 years haven't all be good, though. We've experienced—Terrorism... recession... and corruption.

(Thumbs through book, showing printing on the first half pages)

This is the story that's been written... the last 25 years of our history.

(Thumbs through the second half of the book, full of blank pages)

This is the next 25 years.

This part hasn't been written yet.

These pages are blank.

It's yet to be determined what story will appear on these pages.

I'm convinced of this: this next part of the story—the next 25 years—is going to be a VITAL part of our nation's history.

This is when Peru will either become the nation it was always meant to become...

Or it wastes the strides we've made in the last 25 years and either stagnates or falls behind.

These pages will be written.

The future is coming... no matter what.

There's no beating back the tide of history.

But we—everyone in this room... and everyone within the sound of my voice—can write what's on these pages. Us. We have the power and the resources and the ideas and the relationships to write a better story for Peru.

There are three things we all need to do if we're going to write a better story for Peru.

First... we need to Begin with the End.

Second... we have to Selectively Forget the Past.

And, finally... we must Realize Someday is Today.

Begin with the End. Selectively Forget the Past. Realize Someday is Today.

Only by doing all three of these will we write the story Peru deserves. Together.

Begin with the End

An author doesn't just make up a story as they go.

They start with the end of the story...

Then, they work backwards, to discover what story must be told to get to the ending they've imagine.

If we are going to help write the next 25 years of Peru's story, we need to have a vision for what the end of these 25 years will look like.

So... how would we define the "end" of the next 25 years of Peru's story?

I think we'd all answer that question slightly differently...

But I think I can summarize our answers this way:

The end of the next part of Peru's story is Peru becoming a developed nation.

No longer an underdeveloped nation...

Or a developing nation...

A developed nation.

Isn't that what we all desperately want for our country?

This version of Peru...

...is the best place to live and raise a family in all of Latin America...

...has economic development led by a vibrant, market-based business community with a shared-value approach at the core of all it does...

...and offers equal opportunity for all, with effort and talent rewarded regardless of race, religion, gender, or lifestyle.

This is the Peruvian Dream.

This is what Jim Collins, in his book *Good to Great* calls, in English, a BHAG. BHAG stands for Big, Hairly, Audacious Goal.

Aiming to transition Peru into a developed nation is a big, hairy, audacious goal.

But if we don't dream big... we'll never accomplish anything big!

(I'm sure you've seen that proven true in your business. Fortune favors the brave!)

When you're dealing with a BHAG, it's important to break it down into smaller, more bite-sized components. So, let's break this one down into smaller, sub-categories.

Peru becoming a developed nation demands we have a strong economy.

That means we cannot continue as an economy based on our manual labor skills and our natural resources. Those have gotten us this far, but they won't move us over the hump toward becoming a developed nation.

Developed nations have idea and knowledge-based economies.

Their economies aren't built on things that can run out (like a natural resource economy) or tire (manual labor economy).

You don't run out of ideas or insights or knowledge or wisdom.

Nations that transition to idea economies are the ones that will keep

pace—and excel—in the 21st century. All others will fall further and further behind.

Part of having a strong economy is having strong people.

This means ensuring Peru has the human capital it needs to advance to developed nation status—with an idea economy.

This kind of human capital comes through education and training.

It's going to require our education system to improve in such a way that we're not raising up the next generation of field laborers, but the next generation of engineers and scientists and businesspeople.

It's going to require training workers so they have the skills necessary to help our businesses compete in the global economy.

We have to have a strong infrastructure as well.

This means every one of our 31 million people have access to clean drinking water, the Internet, and roads and transportation systems to connect them with other areas.

This infrastructure will make Peru healthier and better connected with each other and the world.

Finally, we must have strong businesses.

That means our businesses grow and thrive and become more profitable.

This means our new government becomes our partner during this crucial time allowing businesses to work hard to create value and help advance our economy.

It means that as the government lessens the restrictions on businesses, we're freed up so we can grow, employ more Peruvians, create innovations and advancements, and move beyond our nation's borders.

(Thumbing to the end of the book)

We must agree that the end of these next 25 years is Peru... emerging as a developed nation.

And we have to take the steps necessary to make that a reality.

So, first... we must Begin with the End.

Second... we must Selectively Forget the Past.

Selectively Forget the Past

This concept of Selectively Forgetting the Past comes from an excellent book written by Dartmouth College Tuck School of Business professor Vijay Govindarajan called, *The Three Box Solution*.

In the book, Professor Govindarajan describes how every leader can categorize all they need to do in three different boxes.

The first has to do with present demands.

The third is keeping an eye on the future.

But the second is the one that's become the most fascinating and impactful to me.

It's about the past... and selectively forgetting parts of it.

This means that every leader must identify those ideas, processes, or mindsets that once proved successful... but may not anymore.

It's about evolving your thinking—and not just resting on past plans to produce success today or in the future.

In Peru's recent history, it was assumed that businesses were driven by self-interest and, because of that, had opposing goals to the public's good.

And, though many of us are businesspeople, we bought into some of that thinking. (It didn't stop us from building our businesses, but some of us may have done so with a twinge of guilt.)

This idea that business is bad for the public is just not reality anymore.

We have to realize that 80% of the Peruvian economy is driven by business. 80%.

That means many of us in this room—and what we do on a daily basis—keeps this country moving.

We need to selectively forget the past mindset that says business is evil.

We need to trade that in for a mindset that says:

Build your company, build your country.

But this doesn't mean we should just pursue profit for profit's sake.

It means we take steps to produce something Michael Porter and Jerry Kramer call "shared value."

Shared value is about generating economic value in a way that also produces value for society by addressing its challenges. It's about meeting customer needs while also contributing to society.

For my business, this took the form of providing prescription medicines for an underserved Peruvian population.

Many Peruvians live in locations so remote it takes prescription medicine a week of travel down the Amazon to get to them.

By that time, it's often too late for the medicine to have its intended effect.

We saw this as an open market. A place where we could step in and provide goods and services.

We knew it would be good for those people...

But we also knew it would be good for our business.

So, we built Inkafarma.

Inkafarma stores now line the Amazon with over 1,000 pharmacies in over 250 cities—including some of the hardest to reach in all of Peru. They provide people with the medicine they need—when they need it.

We also provide it at incredibly low prices—lower than any other pharmacies.

This shared value approach relies on the notion that you get a higher return on equity if you can get a larger part of the ecosystem functioning.

We could have just given money to the people along the river who were in need. But that wouldn't have produced jobs or helped build up those areas.

As Porter and Kramer say, "Businesses acting as businesses, not as charitable donors, are the most powerful force for addressing the pressing issues we face."

We also need to selectively forget the past when it comes to education.

As I said earlier, we need a better education system if we're going to raise up the human capital necessary for this transformation to a developed nation.

In the past, education was assumed to need face-to-face interaction between teachers and instructors.

This worked for awhile... but it's starting to prove itself false.

This demand for face-to-face interaction puts an incredible burden on teachers—requiring them to have vast insights across a wide range of disciplines, as well as making sure they're available to a large number of students.

It also limits the way many students learn.

It's time to trade in this old insight for a new one.

The new one says that by considering new ways of learning—systems built on remote connections, new technologies, blended learning, and project-based learning, students can learn in ways that are both more exciting and more effective.

At Innova Schools, we've put this new way of learning to the test.

Through collaborations with Khan Academy, Berkeley, Harvard, OECD, MIT and IDEO, we're providing students with more modern modes of learning that aren't limited to face-to-face interactions with teachers.

With Khan Academy, students can go online—either alone at a computer terminal or in groups—and participate in remote learning with some of the world's best instructors.

Teachers no longer have to have the breadth of knowledge they once had to have because our students have access to masters of a number of subjects.

Students also love learning this way.

I recently found out that of all of the Khan Academy usage in Peru, Innova Schools account for 80%.

This is helping us educate the next generation better so they're more prepared for higher education and better positioned to participate in an idea economy.

If you want a modern generation, educate them by modern means.

The third area where it's important for us to selectively forget the past is infrastructure.

Previously, infrastructure was seen as the realm of the government.

It was on the government's shoulders to provide roads, bridges, tunnels, public transportation, and clean water systems.

But what if it didn't have to fall solely on the government's shoulders?

What if, in 2016—and in the years to come—the private sector partnered with the public sector to improve and expand our infrastructure?

Partnering with Southern Copper Mining and Backus Beer, Interbank helped construct Puente Chilina.

This bridge had been on the government's drawing board for almost fifty years. Fifty years!

For fifty years, the government had difficulty breaking inertia to get the project up and going.

Our companies decided to use \$100M of the taxes we would normally pay directly to the government, to finance this massive construction project.

This bridge was not only completed within budget... but it was also completed on time.

Now... 50,000 Peruvians from our country's second largest city use this bridge every day.

We helped build this bridge because we knew it would be good for the people of Arequipa.

But we also built it because we knew it would be good for our businesses.

We've learned that at this stage in Peru's story, businesses need to work alongside the government on big projects like this.

Infrastructure is everyone's business.

If we continue with our old, outdated thinking, we won't continue on this path to success.

The mindsets that used to be true, may not all be true today.

Today, what's true is...

Build your company, to build your country.

If you want a modern generation, educate them by modern means.

Infrastructure is everyone's business.

Only the countries that change their ways of thinking are able to transition into a developed nation.

So... we need to first Begin with the End and then, Selectively Forget the Past.

Realize Someday is Today

I talk to people all the time who imagine the Peru we can one day have.

They say things like, "Peru should become a developed nation..."

But then I can tell they're thinking something—without actually saying it. They add a little word onto the end of that sentence. That word is...

Someday.

"Peru should change and grow... someday."

"Peru could become a bigger player on the world stage... someday."

"Peru should become a developed nation... someday."

"Someday." That word has doomed our nation to mediocrity and incremental gains. It's slowly eroded our potential and promise. It's kept us from growing into the nation we all know we can be.

It's what's keeping us from writing a better story for Peru.

I've been talking about the next 25 years today, but, in fact, the next FIVE years are the most crucial.

(Thumbs to the first few pages of the second half of the book)

This is when we'll either build on the gains we've achieved...

Or we'll start to fall behind again.

And we'll eventually stay stuck, unable to advance or prosper.

If we don't take marked steps in the next five years, the following twenty won't really matter.

We must realize someday is today.

If someday isn't today... it will be too late.

Today is the day to act because we have so much going for us, right now...

We have an incredible young population!

These people are too young to have experienced the corruption, terrorism, and recessions that we've experienced.

Because of that, they're more hopeful and positive.

They have a "we can do this!" attitude.

They are able to simply learn without having to "unlearn."

But this better educated, next generation is starting to realize that to get the jobs and lives they want—jobs and lives better than their parents had—they have to leave the country.

When they leave, we bleed out our future.

To take advantage of this generation, someday must be today.

We also have momentum on our side.

Our GDP has gone up X% in the last 25 years.

Our poverty level has fallen X% in the last 25 years.

Our middle class has grown by X% in the last 25 years.

We have to build on this. We can't let this momentum slip away.

To take advantage of this momentum, someday must be today.

We also have an incredible new government in place.

These leaders are honest... they're likable... they're competent... and they're good communicators.

And the opposition party is reasonable. This isn't a government set up for gridlock; it's a government set up for success.

We can't waste this government on five years of inaction.

If we want to really put these guys to work—helping raise up Peru and write the next chapter of our history—someday must be today.

Begin at the End.

Selectively Forget the Past.

And Realize Someday is Today.

We have to do all of these things to play a part in writing a better story for Peru.

Conclusion: Let's Write this Story Together

This requires two things from all of us:

Urgency and Responsibility.

But we must have both urgency and responsibility.

One without the other is worthless.

If we have urgency without responsibility we'll believe the next five years are, indeed, vital to our future...

...but we'll also think someone else will do what's necessary to make this vision a reality.

"Something needs to be done immediately! Now... who's going to do that something?"

Responsibility without urgency is just as bad. Responsibility without urgency means we believe we're meant to take part in doing what needs to be done...

...but we put it off.

We give into the belief that “Some-day isn’t today.”

So... we procrastinate.

And when you wait to do something... you never do anything.

Everyone in this room—

(Takes a long moment to look around the entire room)

—has to have a sense of the extreme urgency we’re facing... as well as your responsibility to act.

So... what can you do?

Identify two to three projects you can start—RIGHT AWAY—that build up our country. Projects that...

Increase our Human Capital. Raise up a generation of workers who don’t rely on their backs and what’s in the ground as much as they rely on their minds and ideas.

Build shared value. Seek out innovative revenue streams that are good for your business as well as the communities you serve.

Increase inclusion. What can you do to help build roads, create access to

clean drinking water, and bring Internet to all 31 million Peruvians? This isn’t just the work of the government anymore.

You need to know one last thing. You’re not in this alone.

I want everyone to look around them. Look to your left.

(Give them a moment to look to their left.)

Look to your right.

(Give them a moment to look to their right.)

This room is filled with leaders.

Business leaders... and government leaders.

It’s filled with people like yourself...

And people who are different than yourself.

Find someone to partner with.

Don’t try to write your part of the story alone. Partner with another business. Partner with a government leader. Partner with someone like you. Partner with someone different than you.

There’s a saying in Africa: “If you want to go fast, go alone. If you want to go far, go together.”

We can’t do this alone.

You can’t do this alone.

We must do this... together.

(Holds up the book)

This is fifty years of Peru.

The last 25 years have passed.

We’re at the beginning of the next 25 years.

These are the blank pages.

This is where we get to take part.

This is where we get to write Peru’s story.

Our country will become great... only if we help make it great.

We make it great by writing this story...

We make it great by writing this story together.

Now... what will you do with—

(Opens to the first blank page)

—today?

(Pause)

Thank you.

WINNER: TECHNOLOGY

“Preserving History in 3D”

By Barbara Seymour Giordano for Andrew Jones, Senior Research Associate, Vision and Graphics Lab at the Institute for Creative Technologies

Delivered at UCLA,
Los Angeles, May 21, 2016

Imagine if you could meet anyone in the world—anyone. Who would you choose? What questions would you ask? And would you record the meeting so that years from now... you could relive it?

I work at an army research center, the USC Institute for Creative Technologies. My main focus has been to make computer generated faces, in both video games and blockbuster films, appear less animated and more real.

Back in 2010 my team and I were invited to a conference to showcase a side project we’d invented—essentially, a floating head in a box.

Now, this display was cool for multiple reasons—

The first was the depth of the face could be seen without 3D glasses. Secondly, we could have real-time telecon-

ferencing where the head could look you directly in the eye, or turn away and look at the person next to you... just like in face to face conversations. In fact, it’s these subtle spatial cues that made it feel like my 3D colleague was actually in the room—a feature today’s video chat still can’t deliver.

At first glance, most visitors had a visceral response, saying, “Oh wow, holograms are finally here!”

While others would lean in and ask her to say, “Help me Obi Wan Kenobi—you’re my only hope.”

After hearing the same questions over and over again... I was intrigued when a woman from the Shoah Foundation asked, “Would it be possible to record a 3D conversation... but with a Holocaust survivor?”

I froze. Would it be?

Up until this point the most we’d ever recorded of a live 3D teleconference was 60 seconds. Another limitation was our display could only show the face, an interview with a survivor would require the entire person be recorded from head to toe.

And if that wasn’t enough, there was also a tremendous urgency to get this right because the remaining Holocaust survivors are well into their 80s and 90s—within the next few years many of these firsthand accounts will be lost.

The more I imagined the prospect, the more daunting it felt.

I was a technology guy, what did I know about the Holocaust? But how could I pass up the opportunity to have

a conversation with a survivor, to preserve a part of history? In my heart I knew there had to be a way to turn this 3D idea... into a reality.

Early on, I realized we had two major challenges —

The first was how to film a survivor's story in 3D. While we already had a recording stage—where we turned actors into digital doubles for visual effects—this wasn't just scanning an actor's face and body, but real people and their personal stories.

Before filming, I met with our first survivor, 82 year old Pinchas Gutter. As I talked with this warm and friendly man, it was hard for me to imagine—that between the ages of 11 and 16—he had survived the Warsaw ghetto and six concentration camps.

During recording sessions, Pinchas was incredibly patient as we experimented with a multitude of different lighting and camera angles. Our dream was that one day children could gather around 3D Pinchas and see him from nearly every angle to listen to him talk. So to achieve this, we surrounded him with 50 video cameras.

By selecting a variety of cameras, our technology could be compatible with a wide range of displays: conventional 2D televisions, 3D-glasses, or whatever new displays people might be using 20 years from now.

The second challenge had to do with interactivity and the fact that our primary audience would be young children. While the Shoah Foundation has a library of over 50,000 Holocaust testimonies, most are similar to lectures—which few children have the attention span to sit through.

However, if a child is lucky enough to meet an actual survivor in person, and ask questions face-to-face, children actually feel the survivor's pain, regret and even joy. These shared emotions stay with the child ... long after the conversation is over.

Which made me wonder, would it be possible to use 3D video to simulate a conversation? Unlike a lecture, conversations are typically comprised of shorter responses, providing gaps for follow-up questions.

In order to make this work, we would need to interview Pinchas for many hours—breaking his entire life into these conversational stories.

We started by compiling a list of the most popular questions Pinchas receives when he speaks in public—such as:

How did you survive?

Can you forgive the Nazis?

And why do you think God let this happen?

As each answer was spontaneous and different, we couldn't rely on second takes—I had to make sure we recorded it right the first time, every time.

What I hadn't expected was how these heart-wrenching stories would affect me. Like the time, Pinchas told us about his 11 year-old twin sister who was murdered their first day in the concentration camp. What pains him most is...he no longer remembers her face.

When he shared this story, I had to choke back the tears... because I didn't want the audio to pick up my sniffing in the background.

But it wasn't all sad, there were bright moments too—like when children were invited to interview Pinchas. This was magical—Pinchas would open up, and his responses were very different with an 8 year old than with an adult.

The kid's questions were so innocent:

Do you have any pets?

Have you ever met Hitler?

In total, we asked about 2,000 questions over seven days. We also included off-the-cuff remarks, jokes, and greetings—the small-talk that glues conversations together.

At the wrap party, I promised Pinchas that we would preserve his story. But was I crazy?

We had recorded so much footage with so many cameras—it could take years to sort through it all. I decided—right then—I had to make sure others could get to know Pinchas and feel his strength and wisdom.

But how would we turn 35 hours of video into a new interactive experience?

The key is that one good story can actually answer many different questions —

The ICT Natural Language team gathered over 20,000 alternate questions and linked them to different stories in the database. Then we trained a computer to parse visitor's questions, then find and play back the closest video response.

Five years after this project started... we traveled to the Illinois Holocaust Museum and Education Center to introduce digital Pinchas to the public. At the time I was still working on the 3D displays, because it wasn't ready for prime-time. So instead, we used an 80 inch flat-screen television to show Pinchas as large as he is in real life.

One day, a group of 15 Polish Holocaust survivors visited the museum. This was the moment of truth, would they think we had done justice to their stories? One survivor asked, "Pinchas, what is your favorite song?" —

As each survivor began to recognize this Polish lullaby... each began to sing along—sharing memories of a simpler time before the war.

That day, one survivor in particular was persistent with questions. It turned out he had been in the same Polish concentration camp as Pinchas, except he couldn't remember a thing. As a result, he wanted to know everything about daily life in the camp.

We found while digital Pinchas was able to swap stories he was unable to be as specific as some survivors wanted. This inability to be specific turned out to be the system's biggest challenge.

So now that the 2D display is running in Chicago, the next step is to have a 3D Pinchas in a museum near you. Currently, we are working on perfecting this one-of-a-kind 3D display. Notice directly behind Pinchas there is a horizontal band of 200 lights—each is a small projector. As you walk around the display, every projector reveals a slightly different view.

This life-like image has caused many visitors to behave as if Pinchas was really present, apologizing for his suffering or if they interrupt. To many, the display looked so real that one survivor even walked up to touch the screen, and then glanced behind it, trying to see where the real Pinchas was hiding.

Today, our 3D library continues to grow—we just finished interviewing 11 additional Holocaust survivors from around Europe.

Though this journey I have learnt that story and emotions are what really matter. Some of the most emotional moments for me were when survivors recorded messages for their own grandchildren —

So Pinchas, what message do you

have for the future?

“The message I leave with them is... that the most important things that they should do is tolerate, be human towards each other, make sure that they accept any other, uh, any other person who is of a different culture, different religion, maybe different color of skin, and that they should all live like brothers.”

When I hear these words, I can't help but wonder what wisdom my

father would want to pass on to my family. Because one day in the not so distant future, this technology will be available to all of us. Our memories will stretch across the generations, allowing our great great grandchildren to experience our thoughts, feelings, and dreams.

Which brings me to this final question ... when it's your turn, which stories will you choose to tell?

WINNER: ANALYST CALL/INVESTOR MEETING

“2016 Erie Indemnity Annual Shareholder Meeting Speech”

By Kathleen Felong and John Forgetta for
Terrence W. Cavanaugh, President and CEO, Erie Insurance



Delivered at Erie Insurance Auditorium,
Erie, Pennsylvania, April 19, 2016

My father used to say that a great way to get people to like you is to tell them you're leaving. In the past few months since I announced my plan to retire from ERIE, I've felt a lot of love, which makes me think I should've announced my departure years ago.

But, actually, something in particular has surprised me since I made my announcement. It's how often I'm asked this question...

What will your legacy be at ERIE?

Each time I hear it, I'm surprised. I think it's because I really don't feel comfortable talking about leaving a legacy. Certainly our Co-Founder H.O. Hirt left an extraordinary legacy when he created this company and led it for more than 50 years. We still benefit from his profound insights and leadership — his words continue to inspire us today.

And the collective efforts of all ERIE Employees sustain that legacy of service to our Customers and Agents and to you, our Shareholder.

But as a leader myself, I've never focused on what I'm passing on to the next generation of Employees. To me, life, WELL LIVED, is more about what you learn along the way.

So this morning, I'd like to shift that legacy question to one that has more relevance for those of us who have invested our careers...our resources... and our faith in ERIE.

What have I learned in the past eight years? Some of my answers may surprise you; some of them surprised me.

First, though, we'll hear from Greg Gutting, who was named interim CFO in September.

Greg has 30+ years of service with ERIE, and has brought his expansive knowledge of ERIE's financials into this role. He'll share the financial picture from 2015 as well as some context to help us better understand the long-term view Greg has been a great asset to me and to you, our Shareholders during this transitional time, and I want to publicly acknowledge and thank him.

Greg...

2015 Financial Remarks

Thanks, Greg.

PROUD and HUMBLE. [Reference to Greg's remarks] That's a great way to talk about 2015.

It was truly a complete year in terms of finances, operations, internal and external results ... in terms of honoring our nine decades of business, delivering on the opportunities that face us today, and preparing for the future. I want to thank my colleagues, especially, for a year in which we ALL had great reason to feel ERIE pride.

Earlier, (Chairman of the Board Tom Hagen) mentioned some of the very visible aspects of our 90th anni-

versary celebration. Both the Technical Learning Center and the Armory, as well as our space at Westport Centre on ERIE's west side stand out as incredible working environments, and symbols of the value we place on learning and collaboration at ERIE.

That commitment to lifelong learning is very strong at ERIE. It's highly valued by our Employees who see our company as a place to build rewarding careers.

Throughout my life, I've been a believer in the value of trying different things— staying curious ... ALWAYS LEARNING... whether in roles throughout my 40 years in the insurance industry or in racing to a burning building as a volunteer firefighter or, yes, as one of the “largest” certified scuba divers to plunge into the sea.

So in the spirit of LEARNING, I'd like to share FIVE THINGS I've learned during my time at ERIE.

First, I learned that “ERIE says hello.”

Thanks to the popular singer, Adele, “hello” has become a buzz word these days. But ERIE has been saying hello for more than 90 years. You can't walk through the hallways of any ERIE office without being greeted by co-workers in one way or another. This may sound simple, even obvious, but it's very powerful.

ERIE started a great new tradition two years ago that takes “hello” to a whole new level. During Employee Orientation, we invite our new hires into the four-story atrium just outside these doors. They’re greeted by something unexpected—the sight of hundreds of Employees lining the balconies on every floor and the sound of thunderous applause.

To me, this powerful and positive moment truly symbolizes who we are. We acknowledge those around us. We respect and value each other. We say hello.

And now for the **SECOND** thing I learned.

You know there’s an old saying, “There’s no growth without pain.” Well if you want to know what pain is, just take part in ERIE’s Annual Report process. The annual report is not easy to create ... and each year, our talented group of Employees who write and design the report struggle through the process.

And I think I figured out why:

ERIE DOESN’T LIKE TO BOAST

As we’re preparing the annual report, we bring up the same questions. Should we mention how many J.D. Power awards we won, again, this year? Should we highlight the Fortune and Forbes listings? Should we note how our growth rate beats the industry average?

Yes, yes and yes!

The annual report and this, our Shareholders Meeting, IS a time to boast, even though we’re not always comfortable doing so at ERIE.

ERIE acts with humility and delivers with confidence. I can’t think of a better way to describe the ideal Employee of a service-based company.

We have a defined list of important service behaviors that we follow. And we hold fast to the Golden Rule. But at the very heart of all of this is the fact that “service” comes naturally to us. It’s in the genuine smile that comes through the voices of our Customer Care Employees, who handle more than 1.2 million Customer and Agent calls each year.

It’s in the mix of competent and compassionate execution that always marks a claims interaction after a loss. It’s in the way our Employees pull out all the stops to help a Customer, an Agent, or a co-worker.

Like Spencer Dickey of our Illinois Claims office. His most memorable claim involved a Friday night call he received as he was heading out the door. It was from a couple on the way to their son’s wedding. A collision with a deer had demolished their car. Worse yet, they were in the middle of nowhere, in a state ERIE doesn’t do business in—and the nearest rental car office was 75 miles away.

Spencer lined up a tow truck and talked the rental car office into staying open late—and he kept in touch with the couple until they were safely on their way again several hours later.

By the way, Spencer got a call the next day from the wedding reception. It was from the couple—and their son, the groom—thanking Spencer for keeping their family celebration special.

Actions may speak louder, but words have meaning, too.

Apparently **THIS** [slide] is called a “wordle.” When they said they wanted me to use a wordle, with my bad hearing, I thought they wanted me to use a **GIRDLE**!

For once, I’m glad I was wrong.

This **WORDLE** is the graphic compilation of 12 months of letters and emails from our Customers about our Claims Employees. The most mentioned words are the most prominent in the wordle. They are “helpful” and “professional,” “caring” and “quick,” “courteous,” “thorough” and “polite.”

You can’t teach these qualities. Service is in our DNA at ERIE. It’s how we live our lives in and out of work. And it’s a key characteristic we screen for in the hiring process.

But, that said, and because I’m so impressed with the work that we’ve done this past year, I’m going to brag for us with this short video.

[VIDEO of 2015 RESULTS]

This has been a tremendous year that produced results, driving strong

growth. Among our strategic initiatives, we rolled out E-signature making it easier for both Agents and Customers to secure an ERIE policy anytime/anywhere—in the agency; at their home; or in a coffee shop.

In our product portfolios, we expanded our commercial Custom Collection, equipping Agents with a product and support they can sell to targeted, growing classes of business. Those include restaurants, wholesalers and the pet-care industry.

We also expanded our auto product—completing the rollout of our ridesharing coverage; and in 2015, we delivered a new motorcycle product—that’s been well received by the biking community.

It was an equally robust year for product launches in our life business, where we refreshed term, whole life and universal life products.

In the field, we **EXPANDED FURTHER** into our 12th state—the commonwealth of Kentucky, adding commercial insurance lines to the mix there and exceeding our plan for new premium by \$3 million.

And here in this building, the fourth floor has been redesigned and now houses the First Notice of Loss team. This responsive team is set up to take claim calls from all over our footprint—24/7—to ensure that our Customers receive the service they need during a vulnerable time.

Finally, our Claims Refresh initiative successfully launched our new Claim-Center platform—with initial rollout to our workers compensation line. It includes such features as single sign-on, document management and greater automation.

Okay...enough bragging.

The third thing I learned at ERIE is that we’re family.

As one of our core values, the ERIE Family Spirit is something I appreciate. It’s one of the things that make ERIE special. But to be honest, when I started working here, I kept getting hung up on the word “family.”

I grew up in a big sports environment. My dad played football for Notre Dame and my brothers and I

played all kinds of sports. I was used to the notion of “team” and the accountability and results that come from great team work.

But I’ll admit that over time, I began to realize that “family” IS the right word for ERIE. Because the best families, like great teams, support each other, but also hold each other accountable. And while good teams may come and go... strong families endure. They teach other, challenge each other, and uphold each other. They create their own brand in the community.

Those qualities are significant to the survival of a company—especially given our diverse social landscape and the complex ways in which we interact. How we attract, develop and retain the right Employees with the right knowledge and skills has never been more important.

ERIE represents strong tenure. This speaks to how much Employees value what we accomplish together and the positive impact it has for our Customers, Agents and communities.

It says something that this is a place parents want their children to work. The same is true of our agency force. Many ERIE agencies are family businesses. And during my tenure here, I’ve met many successful sons and daughters who are proudly taking over the agencies that their fathers or mothers or, in some cases, grandparents have built.

I think we can be proud that we play a large part in the success of these agencies and in their ability to thrive from generation to generation. Beyond those family connections, though, we have also made a concerted effort to ensure that every agency has a plan for the future.

We’ve applied similar effort within our work force, to ensure we continue to build the capabilities and talent that will serve ERIE now and in the future.

We have a workforce that reflects the changing world. In the last five years, our Employee ranks have grown increasingly diverse, representing points around the globe. We have also gone from a two-generation company

to a place where four generations are working side by side. And in just a few years, FIVE generations will be under this roof.

We recently had an activity throughout our footprint where Employees were encouraged to have lunch with someone from another generation. I had lunch with a member of the Greatest Generation—the engaging Doris Becker, one of our tour guides born the same year the company was founded. We were joined by Employees half our age from the Gen X and Gen Y demographic groups. I was the Baby Boomer in case you’re counting.

The value of this is that we reflect the world—the Customers and communities—we serve. Rich and diverse, with insight into a variety of new product and service needs and opportunities.

And all of this—all of us—are tied together by a common mission and set of values. We create family...connected by our strong desire to do the right thing and to do it together.

Which brings me to the next thing I learned.

ERIE is a great place to work.

Over the last few years, we’ve partnered with the Great Place to Work Institute to help us gauge how the experience of our Employees compares to other companies, both in our industry and throughout the marketplace. With their survey tool and other resources, we gained a fresh perspective on ERIE and what our people THINK about ERIE.

We had some opportunities to improve. We needed to better align leadership expectations across the company. We needed to better demonstrate fairness through more transparent Employee compensation and performance measures. And we needed to be more collaborative and inclusive throughout the organization.

By all accounts, we’ve made great strides. What makes ERIE a great place to work isn’t about having the same amenities as Google. It’s about whether each of us is aligned with ERIE’s core—being Above all in Service—in our daily interactions with

each other. It’s not a fix-it-and-forget-it. Instead, it’s an ongoing commitment to respect one another, trust one another, and strengthen our relationships.

This brings me to the fifth thing I’ve learned.

ERIE IS BIGGER THAN IT THINKS.

And apparently, so am I! [PHOTO OF JEANS WITH 10-FOOT IN-SEAM HANGING FROM SECOND STORY]

Employees displayed a pair of “my jeans” at our last year-end event in December. The jeans helped acknowledge one of our many 90th Anniversary fringe benefits: 90 Days of Denim. It impressed me that Employees felt comfortable doing this at a company-wide event.

Of course, they’re no longer working for ERIE. [LAUGHTER]

This, to me, shows that even though we ARE a Fortune 500 company, we’re also a company that can share a good laugh even when—especially when—it’s at our own expense.

As our company grows, we remain a nimble, collegial organization. We hold town hall meetings called Open Doors twice a year to give all Employees a chance to ask me or other executives any type of question.

About our expansion efforts ... or our strategy, for instance.

And I mean any type of question... [QUESTION ON SCREEN: What happens to the mums in the fall?]

Most of us here know that H.O. described us as “the big, little ole ERIE.” That’s something I hope we never lose even as we continue to expand our organization. We think big, but we still care about the individual.

H.O. called this the “human touch” and it remains part of our value set: That no matter how far we go or how big we grow, we will never forget the importance of face-to-face interaction, of eye contact... of the simple handshake.

It’s a mindset that truly differentiates us from our competitors.

We’re in a time of great upheaval in the marketplace propelled by the power of the consumer voice and

of consumer choice. But people are still people. And even as the world is becoming more and more digital, we continue to innovate with one major thought in mind. In a virtual world, how do we retain the human touch?

Our Agents show up at a house fire at the same time as the firefighters. How does that translate online? Our Claims Employees help limit damage quickly when a water pipe bursts. But how do we use smart technology to help Customers anticipate and avoid these kinds of losses? How do we make a Customer feel valued and heard and treated distinctively over the phone or online chat?

Those are the kinds of questions and opportunities we're researching and developing plans for. That truly is our challenge and our competitive advantage today and into the future... providing "the human touch" both in person and through technology.

No matter how HARD I try, I guess I can't escape the question, after all—What will my legacy be? The reality is, to me a legacy is something that can only be defined by those who come AFTER you.

As I've shared, I've learned some very important things at ERIE, but if there's one thing I hope will resonate after I'm gone, it's this:
INSIST UPON THINKING.

Those were our founder's words and ones we built upon during my tenure. As many of you know, H.O. had a plaque on his desk that he received from the IBM Corporation.

It simply said, "THINK."

This plaque has remained in the office of leaders who followed him. It's been a reminder during my stewardship at ERIE to always take a moment to "think"—even at my busiest times. Because thinking is the first step to executing effectively.

We've proven our ability to execute over time. But we must also prove our ability to innovate. In this brief video, ERIE leaders talk about preparing for the future.

[Show video. Ends with the line: "Think or surrender?"]

We are not surrendering. Just the opposite. We've been proving how LITTLE ol' ERIE thinks BIG.

We are thinking in new ways with Employees and Agents throughout our footprint.

ThinkService, ThinkSmart, ThinkAhead—this is the theme of our Branch Recognition Meetings for our Agents that started this month and will continue through May. It's a call to action and a call to innovate for both our Agents and us. Together, we are discovering new and better ways to serve our Customers in mutually connected ways.

Our concerted efforts have already led to recognition in the marketplace for our innovation.

We were one of the first in our industry to use drones to help with claims in difficult-to-reach locations. And our risk control teams are now experimenting with Google Glass.

In 2015, Insurance Networking News named ERIE among the five hottest carriers in insurance technol-

ogy. In a few months, we'll be opening a new center for innovation on State Street, just steps from ERIE's first home at 10th and State—a fitting juxtaposition for a company like ERIE that values and understands how history will inform the future.

History has shown us that even the greatest companies can diminish or disappear altogether. These companies were at the top of their game, but they let the status quo lull them into believing they didn't need to innovate anymore. It's when companies are in TROUBLE that they're most willing to take risks and even reinvent themselves. ERIE needs to be willing to do that NOW even at one of our finest hours.

If there is any legacy for me to leave ERIE it would be this—to never stop thinking, never stop learning, and always be ready for the future.

I've always been proud of the great purpose we fulfill in the insurance industry. We protect individuals, families and businesses. We provide security and a sense of well-being. We restore and rebuild communities in the toughest of times.

I'm extremely grateful and humbled to have led an organization that fulfills this responsibility with more heart than any other insurer around. And I look forward to remaining a part of the ERIE Family for the rest of my life.

I want to thank our leadership team, our incredible Employees and Agents, the Board of Directors and you, our Shareholders, for your confidence in me.

Thank you.

WINNER: AWARD ACCEPTANCE

“Communities of Hope’ in Action: One Boy’s Story”

By Sheri Saginor for Jerod Pierce, Founder and Managing Partner, Olympic Holdings Co.



Delivered at the Museum of Finance,
New York City, Oct. 19, 2016

I’m deeply honored to be here as part of the Casey Family Programs’ 50th anniversary celebration. As many of you know, over its long history, Casey has helped millions of disadvantaged children beat long odds—not just to survive, but to succeed.

For the next few minutes, I’d like to talk briefly about three things: my early childhood from birth to around age ten; my involvement with Casey over the past two decades; and my passion for helping foster youth today.

All of us gathered here tonight have this in common: we care about foster kids. Collectively, we have the power to change the lives of millions of foster youth across this country. My hope is that, after hearing a bit of my story, you’ll reaffirm your commitment to this cause.

The first ten years of my life were, by all accounts, difficult.

My parents split up when I was just a year old, and I rarely saw my father after that.

My mother struggled terribly with drug addiction. It controlled her life and hindered her ability to take care of me.

After my father left, a series of men entered our lives who, like her, were also addicted to drugs. I vividly remember, as a six-year-old, sitting in the back-middle seat of a car we were living in at the time. I don’t even know what town we were in. We were parked on a deserted road. It was early evening—dusk. In the dim light, I watched my mother and her then-boyfriend carefully place fine, white powder onto a metal tablespoon, mix it with a bit of water, and then hold a lighter underneath the spoon to heat and melt the mixture.

At the time I didn’t know that she was cooking—and then shooting—heroin.

Growing up, my mother was constantly in and out of jail for drug-related crimes. A pattern emerged: I’d be with her for a while. Then she’d get arrested. She’d head to jail and I’d head to a foster home—sometimes for six months, sometimes three months, or a weekend, depending on what happened. Then she’d get out for a while, get busted again, and the cycle would repeat.

Consequently, we moved around a lot, and eventually made our way from Seattle to Spokane to Missoula, Montana.

Sometimes, when my mom was away, I’d stay with her latest boyfriend. We’d often head to the local mission for food during the day. Occasionally in the late evenings, if we were still hungry, we’d dumpster-dive behind a local grocery store for whatever we could find. As a seven or eight-year old, I’d look for the fried chicken and the donuts; trust me, there was usually some in there. It sounds so awful now, but honestly, when you’re living it, it’s all you know. Sure the donuts were often stale, but as anyone who’s eaten day-old donuts knows, they still tasted pretty good!

You may be tempted to blame my mother for all my early hardships. And Lord knows she made some serious mistakes.

But my mother was hooked on heroin. She was caught in the cycle of addiction—an illness that’s shattered millions of lives and has reached epidemic proportions today. When I was a boy, it tore my family apart.

But here’s the thing: For all her struggles, all her flaws, I know my mother loved me. Unconditionally. I never doubted that, even for a second.

Yes, she went to prison. Many times.

But as soon as she got out, she always came and found me. Every time.

She was doing the best she could. And she loved me.

Ironically, in those first difficult years, I developed qualities that might not have surfaced otherwise.

Gratitude.

Resilience.

Compassion.

Tenacity.

Loyalty.

After many years of bouncing between my mom, my mom’s boyfriends, and several short-term placements, at the age of ten I finally found a permanent foster home. I’d been living with my mom in a trailer park in Missoula. I became good friends with a school classmate, Kris, who lived in the same trailer park. After school, I would often hang out with him, his mother Kim, and her female partner, Darla. Eventually, as often happened, my mom went back to jail. Kris’s family offered to take me in until my mom got out.

I ended up staying with them for the next eight years.

Having lesbians as foster parents was unusual, to say the least, and posed its own set of challenges for me. This was fifteen years ago, when gay marriage was still considered a pipe dream. But I’m so grateful to those two women for giving me a safe, stable place to call home.

Moving in with Kris’s family changed my life for the better. But that year proved significant for another reason: That’s when the Casey Family Programs first came into my life. I don’t know exactly how they found me. Or why I was accepted into their program. But they started working with my foster mothers to provide me with the resources and support that they couldn’t otherwise afford on their small salaries.

Things like my registration fees and equipment for the football, basketball,

and track teams I played on. Tutoring to catch me up on all the schoolwork I'd missed from moving around so much. And counseling to help me come to terms with my "complicated" childhood.

Casey helped my foster parents give me what every kid deserves—opportunities to learn, play, and grow.

I'd like to point out that I wasn't always a good student, especially in those early years. I was never in the same school for very long. In fact, I was held back in second grade. I needed structure and support to succeed. My permanent foster home and Casey Family Programs provided that. It made a huge difference in my ability to learn.

After high school, Casey awarded me a full scholarship to pursue my undergraduate degree at Seattle University, and then funded a significant part of my graduate degree at Harvard Business School.

Indeed, Casey Family Programs has given me substantial financial support over many years. But Casey's given me far more than that. Through Casey I've met many extraordinary individuals who have played a crucial role in my success.

People like Michelle Davis, the Casey social worker assigned to my case during middle school. Michelle was part counselor, part advocate, and part cheerleader. I could talk with her about anything—school, friends, family, girls, everything. She came to

my high school football and basketball games. She helped me see possibilities: College. Graduate school. Healthy relationships.

In 2004, when my father passed away from cancer, she simply listened to me and let me grieve.

She did the same thing in 2006... when my mother committed suicide.

Michelle has known me from the very beginning of my journey with Casey. But many more Casey-affiliated men and women have helped me along the way as well.

People like Joseph Boateng, Casey's Chief Investment Officer, who's here tonight. I met Joseph about three years ago. Since then, I've called on him many times for guidance. He's introduced me to prospective employers and advised me on key professional and personal decisions. He's a phenomenal businessman and mentor. He also happens to be a terrific human being.

And people like Dave Pollack of D.S. Davidson and Company. Not only has Dave been a great personal mentor, he's also advocated for me in my career. A recommendation from Dave landed me my first professional internship. That led to another internship, then to a job, and eventually to Harvard Business School. Dave taught me that you can alter the trajectory of someone's entire life through mentorships, internships, or simply putting in a good word. You can set him or her on a path toward untold opportunities.

My story may seem singular to you—"Boy goes from dumpster-diver to Harvard graduate." But the truth is, thousands of bright, determined foster youth live all across this country. Just like me, they could achieve so much if we gave them support and resources. They just need a fair shot. They need what I got, time and again: folks who noticed me, were kind to me, and lent me a hand.

As I said at the beginning of this speech, everyone here cares about foster kids. And there are so many ways to contribute. You don't have to be a foster parent to help foster youth. You can:

Tutor.

Mentor.

Award scholarships.

Provide internships and jobs.

Raise awareness in your community.

Volunteer at organizations that help foster youth.

Whatever part you play—big or small—will truly make a difference.

My fiancé, Asasia, is here tonight. When I look at her, I marvel at how far I've come, how much I've learned, and how blessed I am. All because people like you believed in me and did their part to guide me down the right path.

Thank you, Casey, for this award, and congratulations on 50 years. Let's continue to build "Communities of Hope" together, so that more foster children—every single one of them—may stand right here someday.

Thank you again.

WINNER: COMMENCEMENT/CONVOCATION ADDRESS

"Introduction of Lin-Manuel Miranda"

By Josh Piven for Vincent Price, Provost,
the University of Pennsylvania



Delivered at the University of Pennsylvania,
Philadelphia, May 16, 2016

As Provost, I have the honor of introducing our speaker.

Now, unlike him, I don't rhyme a lot.

But distinguished guests, like it or not, now's the time for me to take my shot—to show these graduates what I've got and tell everyone, Mr. Miranda, why you're about to take my spot.

He grew up in the Bronx neighborhood of Inwood.

An immigrant's son, whose father had come from Puerto Rico to the Big Apple.

He came north to grapple; to seek a better life for himself, and for his people; advising Mayor Koch on making things equal.

Mr. Miranda knows the founding fathers, but he never bothered with Benjamin Franklin. You see, Quakers, he didn't go to Penn.

His alma mater? That great school: Wesleyan.

When he got there, he picked up a pen, and out of nowhere the show tunes came to him.

He founded a group—a comedy troupe: the Freestyle Love Supreme. He wrote and directed, unaffected by rejection, and after four years elected to follow his dream.

That dream was to write and create stories to demonstrate both love and hate: People who tried to advocate for those society dominates, and how our fate can fluctuate, forcing us to recalibrate the people who make this country great.

Now, our honored guest knows that Broadway shows can open then close if the critics oppose.

The audience slows. You see empty rows, and the petal falls off that particular rose.

But he took flight with In The Heights.

The ticket lines snaked out of sight. And by all rights those Broadways lights burned so bright each and every night.

Then, Mr. Miranda got a call from a Ms. Tony saying something about some big ceremony.

Ms. Tony said you should make room on a shelf.

Four gold trophies: three for your show, and one for yourself.

A rapid ascent: this was not his intent.

But why lament? It paid the rent.

Yet, Mr. Miranda was still not content.

A quick look at a book and then he was hooked.

An incredible life that had been overlooked.

It was Ron Chernow's story of guts and glory: a man with a quill, whose grill is still on the ten dollar bill!

This was a fatherless man from the lowest station who went from poverty to found a nation.

An immigrant and striver, a man with drive.

A founder's tale that had to be told in a way that spoke to both young and old.

This was a hero of the American sort: a Caribbean import, a life that was cut short; a man who wrote, and spoke, and dueled by the gun.

A man who went by Hamilton.

Well, that show is still on the rise, let me emphasize; and allow me to publicize: Hello Mr. Pulitzer Prize!

You know the rest, and you know our guest.

He is truly blessed with what educators try to do best:

They open our eyes; they catalyze; they help us realize; make ideas truly come alive.

Graduates and guests, that's enough propaganda. Put your hands together for Lin-Manuel Miranda.

WINNER: DEDICATION/GROUNDBREAKING CEREMONY SPEECH

"The Rise of Negro Richard"

By Kevin Chappell for Joshua Colin, Vice President, Area Operations, Eastern Area, United States Postal Service

Delivered at Richard Allen First-Day-of-Issue Stamp Ceremony, Bethel AME Church, Philadelphia, Feb. 2, 2016

Thank you, Mr. Jordan, for that kind introduction.

I feel truly blessed to represent the United States Postal Service here—at Mother Bethel African Methodist Episcopal Church—to honor a man of boundless stature, courage, and determination.

Richard Allen has been hailed as a prophet, and even referred to as America's Black Founding Father. Abolitionist David Walker extolled him as—QUOTE—"One of the greatest divines who has lived since the apostolic age."

Indeed, we would not be at Mother Bethel today—some two centuries after the founding of the A.M.E. church—without Richard Allen's vision and unyielding conviction.

In a moment, we will dedicate a special commemorative Forever stamp in his honor. I hope that it will inspire every American to learn more about this uplifting man, who lived life not solely to be a vessel through which the Gospel flowed, but also to bear witness to the hope that exists for those who believe.

Born into servitude in 1760, Richard spent more than two decades in bondage, most of it on a Delaware plantation. It was there—during backwoods revival meetings just off the farm—that he discovered the power of religion, and ultimately, the power of his own voice.

In fact, Richard was so moved by the sermons delivered by a white Methodist preacher that he invited the preacher back to the plantation to preach to his master, Stokeley Sturgis. Before long, the slave, who Sturgis had belittled with the name "Negro Richard," was preaching to him too.

By all accounts, Sturgis was being administered a heavy dose of down-

home preaching, soul-stirring agitation that rattled his conscience and shook him to his core.

Some of you here may know the kind of preaching that I'm talking about.

[LOOK AT AUDIENCE, PAUSE FOR A BEAT]

It's the kind of preaching that makes you tap your feet, rock back and forth a bit, and shout a praise every so often. And—during the midst of the American Revolution, in the big house on that Delaware plantation—it made a master loathe himself for being a master.

In short order, old man Sturgis proposed letting Richard buy his freedom—buy his time—over time. He gave Richard five years to come up with 2,000 (two-thousand) continental dollars or 60 (sixty) pounds in gold and silver.

Richard performed extra work around the plantation, and worked odd jobs off the plantation. He paid off Sturgis a year and a half early, and, a few days later, was blessed with a sight-challenged horse to make his journey into freedom.

[LOOK AT AUDIENCE, PAUSE FOR A BEAT]

A sight-challenged horse.... Okay, the horse was blind. Couldn't see a thing.

[PAUSE FOR LAUGHTER]

But that didn't matter to Richard. He took his one blind horse and two dog-tired feet, saddled up, and trotted out of captivity. The Word of God had broken through chains that his hands never could.

Dropping the first name "Negro" and giving himself the last name "Allen," he made his way through Delaware, New Jersey, Maryland and Pennsylvania, taking on odd jobs, preaching, and giving testimony.

Physically untethered by man, he now was spiritually yoked to a simple message for anyone open to receive it.

And that message was this:

Faith is redemptive.

[PAUSE FOR A BEAT]

Faith is everlasting.

[PAUSE FOR A BEAT]

Faith is real.

[PAUSE FOR A BEAT]

Faith can give hope to the hopeless, and heart to the heartless.

Richard Allen stepped out on faith when he settled in Philadelphia a few years later. Once there, he was invited by church elders to preach to black churchgoers at Saint George's Church.

But that arrangement—to separate God's children based on skin color—was flawed from the beginning.

Richard Allen would eventually lead the black parishioners in a walkout after several incidents of segregation, intimidation and humiliation.

Motivated to have a place of worship that would treat blacks with respect, he helped raise enough money to buy an old blacksmith shop, and hauled it by seeing mule to the hallowed ground that we are standing on today, the birthplace of the A.M.E. church.

Bishop Allen once wrote that Bethel was founded on Acts of Faith, Acts of Hope, and Acts of Love—all of which have been evident since its founding.

Bethel had the mettle to serve as a crucial stop on the Underground Railroad. It was also instrumental in readying some 2,500 (twenty-five hundred) black soldiers to defend Philadelphia in the War of 1812.

Bethel had the wherewithal to organize one of the first economic boycotts by blacks, when, in 1830, Bishop Allen welcomed the Colored Free Produce Society to Bethel to

promote the purchase of products from non-slave labor.

Bethel had the fortitude to stay sovereign despite several attempts by the Methodist church to undermine and seize it.

Both Frederick Douglass and Martin Luther King Jr. said that they were influenced by how Bishop Allen seemed to channel a higher power to work through him to shepherd blacks during some of this country's darkest days.

The commemorative stamp that we dedicate today celebrates the history, the moments, and the movements that Bishop Allen and Mother Bethel inspired and embodied.

This is the 39th (thirty-ninth) stamp in the Postal Service's Black Heritage series. It features a portrait of Bishop Allen extracted from an 1876 print titled "Bishops of the A.M.E. Church."

The original print—from the Library Company of Philadelphia—featured Bishop Allen in the center surrounded by ten other bishops.

The United States Postal Service hopes that the 2.5 (two-point-five) million members of the A.M.E. church—and everyone across the country—will buy this stamp, and use it to mail postcards, letters, and packages. I truly believe that a letter with this stamp affixed to it conveys the message that the sender

is likely a person of strong faith, and a believer of hope and perseverance.

Because that's what Bishop Allen represents. That's who he was. Let's do our part to keep the legacy of this great preacher, activist, and civic leader alive and appreciated by generations to come.

Thank you.

[PAUSE FOR APPLAUSE]

And now, on behalf of the United States Postal Service, I would like to invite all of our special guests to join me in dedicating our Black Heritage Series stamp, commemorating Bishop Allen.

[UNVEIL THE STAMP]

WINNER: EULOGY/TRIBUTE SPEECH

"A Tribute to Neil Kadlec"

Written and delivered by Robert H. Smith,
Mentor/Father Figure



Delivered at the Fred C. Dames Funeral Home,
Joliet, Illinois, Oct. 29, 2016

It was a Friday. In 1984, when Neil Edward Kadlec arrived on this planet. In the next 32 years, his path would intersect almost everyone gathered here, touching us in ways we remember and celebrate today. We grieve deeply when we have loved deeply, so I ask this of you.... don't run from the sadness that spills from your heart, but rather, remember from whence it comes.... all those experiences you shared with Neil, and the relationship you built together. That's where love takes root and prospers, in all those moments in life we share together. My cup runneth over with sadness today, because of all the yesterdays I had with him. Grief is about the missing tomorrows.

Neil entered my life in his senior year in high school. I met his mom Linda and his aunt on the same day. Someone should have warned me that day, Beware!; he was not only entering my life, but was going to change it; that he would take me for a roller coaster ride unlike any other. No wonder he liked Great America so much. Neil had managed to accumulate over 50 referrals that year, mostly for

tardies, undoubtedly from flirting with girls in the hallway before class. It was a record at the time; Neil was practically best friends with his dean. When I asked him how he managed to receive that many referrals, he paused, then gave me that trademark smile of his, and shrugged his shoulders. Then he turned on that charm, promising to reform. That was page 1 of a book that would have 15 more chapters, and contain every human emotion one can experience.

I spent some time thinking of how best to describe Neil, so I could capture that unique combination that defined his personality. But for those of you who knew him well, I only have to say his name, Neil, and it conjures up all those traits that made him unlike any other. Dare I say, did you ever know anyone quite like him? And the opposite was equally true...if he was having a battle with one of the other guys and I asked them what was wrong, they would simply say, Neil is being Neil, and I would understand. Sensitive, charming, intelligent, moody, determined, loving, gener-

ous, fun-loving, adventurous all apply. He had a heart made from precious metal; he would share whatever he had. He would also be quite willing to share whatever you had.

Since his passing, I've been told by many how much he loved me. I bet you have been told the same. It is a wonderful expression, but it isn't breaking news. I already knew, because he expressed it so freely and so often. How many of you became his adopted brother or sister, or aunt or uncle, along with the relatives who already held those titles. At least 6 of you have told me you lost your best friend? Doesn't that say all you need to know about Neil's capacity to bring joy to others?

His text to me the day before he passed, read, "Thinking about you. Super happy I get to see you tmr". When I asked him if he wanted to go to the Cubs-Dodgers game in LA, he texted, "I would definitely be free and interested. I would get off work no matter what. The energy for the Cubs is amazing right now. I'm so excited. It's happening this year, I promise you!"

His love of the Cubs was matched with almost every other team, from the Bulls to the Blackhawks to the Bears. I think he was happiest when he was surrounded by friends, playing volleyball, or bags, or bowling, basketball, bike riding, rafting, snowboarding, Whirlyball. I can't remember an activity he didn't enjoy. Neil was fiercely competitive-he hated to lose. His mood would improve only if you fed him; his love of eating reflected his heritage. I suspect almost everyone of you can remember great meals you shared with him.

We managed to squeeze alot into a condensed life. He traveled with me or the group to so many places....to Bears games in Minneapolis, Detroit, Nashville, Denver..... rafting in Colorado and Wisconsin, snowmobiling in Yellowstone, snowboarding in Utah and Wyoming, trips to New York, Boston, San Francisco, Philly, spring training in Arizona, on the beach in Cancun. It was about a year ago, when Neil called to asked me if we were going on a guy's trip last January. I told him I was thinking of going to Puerto Vallarta. He paused, then said, "I'm so happy, I was getting kind of tired of going to Mexico." I laughed, then explained Puerto Vallarta was in Mexico, to which he replied, "Oh, I was never very good at Geometry". I think his charm was so encompassing that his intelligence was underrated. I remember sending him a very challenging book, Solider of a Great War, a story of a young man during World War I and the years afterwards. Neil devoured

it, reading it cover to cover, all 1000 pages. Then he asked me if I could find a harder book for him to read.

Neil's life was one of connections; that's what filled him up. It was the connection to his mom that meant the most to him; he was loyal beyond measure, fiercely protective. He had girlfriends times 100, but it was Linda who owned his heart, and he would not surrender that territory to anyone. He would cringe if he heard me describe him as momma's boy, but he was, in every good way a son can be.

When we talk of marriage, we refer to in good times and in bad, but doesn't that really apply to all true friendships....that we honor and cherish one another, that we stick together in sickness and in health. Neil was not a perfect human being; he was as God creates all of us, imperfect. He could test us, find fault with us, even display his Italian temper, but he would always return, apologetic, mad at himself, not wanting to let us down. His happiness, his joy, so often on display, was real and genuine, deeply felt. But everyone has inner struggles, and Neil received an extra helping. He had self doubts masked by his confidence, insecurities he hid well, moments of sadness he had difficulty sharing. He fought hard, and he fought long, and he fought well to conquer those demons, to reach for and claim a better life. I remember him telling me he planned on having 1 son and 1 daughter, as if you could order them off a menu. Then he told me he in-

tended to be a very, very strict father, not allowing his kids to do half of the things he had done. During my last golf outing with him in September, he was telling me they have strict helmet laws in California and how crazy it was that people in Illinois ride without them. I smiled, partly in disbelief, remembering how often I had yelled at him in the past about that same topic. He shared his dream of buying a home in California, and a condo in Chicago to spend the summers....that way, he could be close to friends and family in each location. He spent his life assembling his own version of an extended family, a seat at the table for all of us.

When we lose someone, especially suddenly, its temping to focus on the final moments. But it isn't the last page that tells the story; its all the pages that comes before...all 32 years, the 1000's of moments and experiences that both define and give meaning to his time. God grants to us only so many days, number unknown, and leaves it to us to make the most of them. Neil infused so much life into too few days, but managed to grab your heart, and mine, along the way. Linda was able to donate his organs to others as a way of sustaining his memory, a part of Neil that lives on. If his charm and kindness, his heart of goodness, could be transplanted, then sign me up.

I've heard it expressed that the good die young. I don't know if that's true, but if it is, I only wish he weren't so good.

WINNER: FAREWELL/RESIGNATION SPEECH

"Eighteen Is a Good Number"

By Kathleen Hessert for Peyton Manning,
NFL Quarterback, Denver Broncos



Delivered at the Denver Broncos Training Facility,
Denver, March 7, 2016

In my very first NFL game, I completed my first pass to Hall of Fame running back Marshall Faulk. I threw a touchdown in that same game to Marvin Harrison, who will be inducted into the Hall of Fame this August. The quarterback for our opponent, the Miami Dolphins, was, after my dad, my favorite player—Hall of Famer Dan Marino—who on the first third down of the game completed a 25-yard skinny post and it was the damndest throw I'd ever seen. Later, I completed a pass to tight end Marcus Pollard down the middle and somebody hit me really hard and after I got up I told myself, "I know I can play in this league."

Later in that struggling season, we played in and lost to Baltimore. It was the first time that the Colts had returned to Baltimore since they had moved back in 1984. We didn't exactly get a warm reception that day. The fans were screaming at me and I kept thinking, "Hey, I was only 8 years old then, get off of my back." I had met him once before, but when the game was over I had the chance to shake Johnny Unitas' hand. He told me, "Peyton, you stay at it. I'm pulling for you." Well, I have stayed at it. I've stayed at it for 18 years and I hope that old No. 19 is up there with his flat top and maybe his black high tops on. I hope he knows that I have stayed at it and maybe he's even a little proud of me.

There is just something about 18 years. Eighteen is a good number and today I retire from pro football. I want to thank the people of New Orleans and south Louisiana. New Orleans is my hometown and of course they support their own team, the Saints, but they also support their own and that city and state have backed me from the start. Almost 19 years ago to the day,

I announced my decision to forgo the draft and stay at the University of Tennessee for my senior year. It was one of the smartest decisions I've ever made. I cherished my time in Knoxville, especially my senior year. And I want Vols fans everywhere to know the unique role that you've played in my life.

Thank you to the Indianapolis Colts organization and all the fans across this country. You can't fathom how much I enjoyed my 14 years there or the warmth that my family feels for you. I'd be wrong not to mention (Indianapolis Colts Owner) Jim Irsay, Bill Polian, some great coaches, support staff and a host of wonderful Colts teammates, many of whom will be lifelong friends. When I was drafted by the Colts, Indianapolis was a basketball and a car racing town but it didn't take long for the Colts to convert the city and state of Indiana into football evangelists.

We ended my rookie season 3-13 and in the process I set the NFL rookie record for interceptions, a record that I still hold today. Every year I pull for a rookie quarterback to break that record. Andrew Luck, Matthew Stafford, Eli Manning, Cam Newton—I still kid Eli that he would have broken it if he would have started all 16 games. In the beginning of my time in Indy, the team's struggles were agonizing. My grandfather would call me weekly to ask if his favorite announcers John Madden and Pat Summerall would be broadcasting our game. "Paw Paw," I'd say, "We're only 2-8 right now. We're playing the 3-7 Bengals. Madden and Summerall don't broadcast those kinds of games."

Fast-forward to my second year when we had gotten things going a little bit. We were playing the Dallas Cowboys and Troy Aikman, Emmitt Smith, Michael Irvin and Deion Sand-

ers. I called Paw Paw, "Guess what, Madden and Summerall are broadcasting the game." He said, "I can't believe it." He was elated and he was very proud and we beat the Cowboys that week and we let the world know that the Colts had arrived. Make no mistake about it, we were coming and we went on to do some phenomenal things like winning at least 12 games seven years in a row and of course winning Super Bowl XLI. And I was truly honored and proud to be a part of it.

There's a saying that goes, treat a man as he is and he will remain as he is. Treat a man as he could be and he will become what he should be.

When I visited Denver four years ago, if John Elway had sat me down and said, "Peyton, here's what we're going to do. We're going to win over 50 games, win four straight division championships, lose only three division games in four years and none will be on the road, we'll beat the Patriots in two championship games and you're going to win NFL Comeback Player of the Year, another MVP, your offense will set single-season passing records, you'll break a couple more all-time records, and we'll go to a couple of Super Bowls." I think I would have taken that deal. John, you did tell me that, didn't you?

Grateful is the word that comes to my mind when thinking of the Denver Broncos. I want to thank Pat Bowlen and his family, Joe Ellis, John Elway, John Fox, Gary Kubiak and their staffs and all the support people in this great organization. To all of my Denver teammates, thank you for what you've done for this old quarterback. And of course my gratitude to the Broncos fans everywhere.

Over my NFL career, I've had five head coaches who have helped me

become better at my craft and have helped me become a better human being: Jim Mora, Tony Dungy, Jim Caldwell, John Fox and Gary Kubiak. While I've obviously changed teams, I've had the same football representation for almost two decades. I owe Tom Condon many thanks. He has represented me with class at every juncture and he'll always be a great friend. I want to thank a tremendous group of friends who have supported my football career and been at my side at games from high school to Tennessee, Indy and through that incredible Broncos' Super Bowl win last month. You know who you are and what you mean to me. There is no way to measure or properly express what a family like mine can mean. Mom, Dad, Cooper, Eli, extended family, you are the best. Ashley, your support is as potent a motivator as any man can have. Ashley and my kids, Marshall and Mosley, have only been around for a couple of years but they have changed my life forever. A week before the Super Bowl our daughter Mosley asked me, "Daddy, is this the last game?"

"Yes, Mosley, it's the last game of the season."

"I sure do want you to win that trophy."

"I do, too, Mosley. And that's what we're going to try to do."

Then she asked, "Daddy, is this the last game ever?" And that's just when I shook my head in amazement because I was thinking, "Mort and Adam Scheffer had gotten to my 5-year-old daughter to cultivate a new source." When someone thoroughly exhausts an experience they can't help but revere it. I revere football. I love the game. So you don't have to wonder if I'll miss it. Absolutely. Absolutely I will. Our children are small now, but as they grow up, we're going to teach them to enjoy the little things in life because one day they will look back and discover that

those really were the big things. So here are the seemingly little things that when I look into my rearview mirror, have grown much bigger.

I'm going to miss a steak dinner at St. Elmo's in Indianapolis after a win. My battles with players named Lynch, Lewis, Thomas, Bruschi, Fletcher, Dawkins, Seau, Urlacher, Polamalu, Harrison, Woodson and Reed. And with coaches like Fisher, Ryan, Belichick, Kiffin, Phillips, Rivera, LeBeau, Crennel, Capers, Lewis, the late Jim Johnson, and so many more. I always felt like I was playing against that middle linebacker or that safety or that defensive coach.

I'll miss figuring out blitzes with Jeff Saturday, Reggie sitting on top of the bench next to me, and perfecting a fake handoff to Edgerrin James. I'll miss Demaryius Thomas telling me that he loved me and thanking me for coming to Denver after every touchdown I threw to him.

I'll miss putting in a play with Tom Moore and Adam Gase that ends in a touchdown on Sunday. On Fridays I'll miss picking out the game balls with my equipment guys. Talking football with the broadcast crews before the game and afterwards I'll miss recap-ping the game with my dad. And checking to see if the Giants won and calling Eli as we're both on our team buses.

I'll miss that handshake with Tom Brady and I'll miss the plane rides after a big win with 53 teammates standing in the aisles laughing and celebrating during the whole flight. I'll miss playing in front of so many great fans both at home and on the road. I'll even miss the Patriots fans in Foxborough, and they should miss me because they sure did get a lot of wins off of me.

And this is important, football fans everywhere need to know how much they have meant to me over the years. Fans, you are at the core of what

makes this game remarkable. I've received more letters from you than I can count. Fan letters that have touched me, made me think, laugh and moved me to act.

I've learned a lot through my mistakes, stumbles and losses in football. I've also learned this game is a mighty platform that has given me a voice that can echo well beyond the game. Football has taught me not to be led by obstructions and setbacks but instead to be led by dreams. Due to some good genes, I'm smart enough to know that those lessons can enrich who I am and where I go from here.

I'm totally convinced that the end of my football career is just the beginning of something I haven't even discovered yet. Life is not shrinking for me, it's morphing into a whole new world of possibilities.

Pundits will speculate that my effort and drive over the past 18 years were about mastery and working to master every aspect of the NFL game. Well, don't believe them. Because every moment, every drop of sweat, every bleary-eyed night of preparation, every note I took and every frame of film I watched was about one thing, reverence for this game. When I look back on my NFL career, I'll know without a doubt that I gave everything I had to help my teams walk away with a win. There were other players who were more talented, but there was no one who could out-prepare me, and because of that I have no regrets.

There's a scripture reading, 2 Timothy 4:7: I have fought the good fight and I have finished the race. I have kept the faith.

Well, I've fought a good fight. I've finished my football race and after 18 years, it's time. God bless all of you and God bless football.

WINNER: MOTIVATIONAL SPEECH

"The World of Why Not"

By Cindy Cooper and Louis Haber for Cynthia M. Trudell,
Executive Vice President, HR and Chief HR Officer, PepsiCo



Delivered at the New York Academy of Sciences,
New York City, July 27, 2016

Thank you, Ellis, and hello everyone!

I am delighted to speak with you this morning!

Congratulations for being selected to participate in this fantastic program.

How many of you are here on your first visit to New York City? (Raise your hands!)

How many of you live in the New York metropolitan area?

Well... whether you are visiting... or whether you live in the area... I think New York City is a perfect location for this STEM summit.

You are most likely here because you have a great deal of intellectual curiosity... and New York City can pique your curiosity on every corner.

New York is built on innovation, change and diversity, all of which make it an incredibly dynamic city... a home to some of the brightest thinkers and doers.

One thing that all these thinkers and doers have in common is a question they like to ask.

That question is: "Why Not?"

Asking "Why not?" can lead to some very extraordinary outcomes.

Let's look at some examples in an exercise that will require your participation.

Please stand up if what I say applies to you—and please remain standing.

Stand up if you were born in 2003 or thereafter.

If you are standing, then you came into the world just four years before the first iPhone, and five years before the first Android operating system for mobile technology.

The smart phone has changed the way we communicate, share, work, read, shop, bank... and the list goes on.

For those who are up, please remain standing.

For those who are sitting, stand up if you were born in 2002.

Those who are standing were at least three years old when the world got its first look at Google Maps.

Advanced mapping technology has allowed us to see our world from afar... and to find our way down the street.

Stand up if you were born in the year 2000 or thereafter.

Those who just stood up came into the world shortly before the completion of the Human Genome Project, the world's largest collaborative biology project ever.

It deepened our understanding of the human genetic code and opened new doorways for preventing and treating diseases.

Stand up if you were born in 1997... or thereafter.

If you were born after 1997, you are a STEM baby, since the term "STEM" was first used in 1997.

That's when big thinkers began to focus on how we could attract talented students (like you!) to STEM.

It was a significant moment.

We recognized that STEM has never been more vital to the future.

Now, stand up if you were born after 1916.

That's everyone!

So, at last, you can all sit down!

If you were born after 1916, then you joined the world well after Thomas Edison started the first company to deliver electricity directly to people and businesses.

Since 1916, more patents have been granted than the number of people who currently live in New York City.

Behind each of those patents are wonderful STEM stories and amazing STEM people.

Each of YOU is writing your own STEM story, which the world is eagerly

awaiting.

STEM is part of my personal story, too.

Some of you came to the STEM disciplines because you loved them early on.

Not true in my case. I didn't know I would love science growing up as a kid in Canada.

It was my mother who urged me to go into science.

I guess she knew me pretty well, too.

She knew I had a habit of questioning things.

"Why not study science?" my mother asked.

And I thought: That's a good question! Why not?

Studying science was a good way for me to satisfy my curiosity.

So: Why not?

And "Why not?" has been a question I've been asking ever since.

WHY NOT defines the world of science and technology.

When a problem is posed, it's the job of a STEM person to look at it differently.

If people need directions to get from Toronto to New York City, WHY NOT build a system that gives them directions via their phones... and advises them in real time which route to take based on current traffic?

So you might be here because you love STEM... or, like me, because you had a parent or a teacher who urged you to come.

I want you to know—however you got here—you are in a great place.

Your STEM training can take you on some very interesting adventures.

And STEM is fantastic training whether you are thinking of a STEM career... or whether you decide to take another path, like pursuing a career in business.

That's because a STEM education teaches you how to think through and solve complex problems... looking at all the pieces of a puzzle and how they can fit together.

My STEM training has been central to my career journey... first as a research scientist... then in automotive operations and manufacturing... then in general management.

It has even taken me to my position at PepsiCo, where I am focused on attracting and developing great talent needed to grow our business.

By the way, as I stand here, I am looking at all of you as possible future PepsiCo employees!

Now: You might be wondering why a company like PepsiCo, which sells food and beverages around the world, cares so deeply about STEM.

Can you name some of the products that we make at PepsiCo?

[Take a few call outs.]

PepsiCo has 22 brands in its portfolio that each generated \$1 billion or more in estimated annual retail sales last year.

They include Doritos, Cheetos, Lay's, Quaker, Tropicana, Gatorade, Mountain Dew and, of course, Pepsi-Cola.

All of our brands depend upon STEM.

I want to take you inside PepsiCo for a minute.

Here are five reasons why WE need STEM.

One: The best raw materials. Whether it's oats for Quaker Oats... or corn for Doritos, we source ingredients from around the world.

These ingredients need to be grown, harvested and transported.

Two: The best manufacturing plants. Whether for bottling carbonated soft drinks or making potato chips, we need facilities that are efficient and clean... and that produce excellent products every time.

Three: The best packaging materials. We need to package our products in bottles, wrappers, containers and shipping cartons that hold their freshness and taste.

And we want our packages to serve

our consumers as well as the environment.

Four: The best information. We need insights from our consumers to understand their needs and habits.

We also want to make sure we have the best possible workplace, so we depend upon the insights of our employees.

In other words, we live in a world of data that needs to be analyzed and understood in order for us to make good decisions.

Five: The best world. PepsiCo is part of the world, so we need to think about how to keep our planet and its people healthy and safe... for example, by reducing greenhouse gas emissions, or improving the nutritional profile of our foods and beverages.

It's all part of what we at PepsiCo call "Performance with Purpose."

Every one of those five reasons demonstrates why a food and beverage company like PepsiCo is big on STEM.

And they all add up to one huge conclusion: We need the best STEM people.

Every day at PepsiCo, STEM people are on the frontlines of our business.

Let me give you two examples.

When you go to the store to buy a snack or beverage, you may just be thinking about satisfying your taste buds with something delicious and refreshing.

Of course, at PepsiCo, we're thinking about that, too. We want every product to taste great.

But PepsiCo and our STEM people are thinking about a lot more, too.

For example, we are thinking about the bag that holds the snack and the bottle that holds the beverage.

We are thinking about packaging!

Now, I doubt that any of you woke up this morning and said: "You know what? I want to go into packaging technology!"

But maybe you should!

Denise Lefebvre [La-Fave], a packaging leader at PepsiCo, didn't think much about packaging until she encountered a course on it in college.

Then she realized that there are really interesting jobs in packaging technology... and she saw the possibil-

ity of a rewarding career in the field.

She began to think WHY NOT?

Now she helps guide PepsiCo's global beverage packaging team.

Polls show that your generation cares enormously about sustainability—which comprises issues like recycling, waste reduction and climate change.

Sustainability is also a top concern for PepsiCo.

For example, when Denise and her packaging team were assigned to look at packaging for Tropicana, one of our iconic brands, they wanted to create something more than just a new orange juice bottle.

They wanted a new bottle that was environmentally friendly.

At the time, a 59-ounce family-sized container of Tropicana was sold in a white plastic container.

But research showed that our consumers preferred a clear container where they could see the juice. That was challenge number one.

Challenge number two was that the old container was made of a high-density polyethylene and that doesn't recycle well.

As Denise said, "We made a commitment to create a bottle that could be recycled."

An environmentally friendly bottle ENABLES recycling by using recyclable materials... AND by making sure that nothing is added that will contaminate the recycling stream.

And the team's goals did not stop there.

A second way that we can be environmentally friendly is by using packaging material that actually incorporates recycled materials.

A third team goal focused on another "green" element: shipping weight.

Our PepsiCo STEM people ask if the product can be made with LIGHTER packaging.

If the packaging is lighter, we use fewer raw materials... AND the shipping weight is reduced.

Decreasing the shipping weight, in turn, can enable us to fit more bottles onto a truck... which, in turn, can reduce the number of delivery trips we need to make.

Each reduction in trips saves gas, and that will have a direct and measurable impact on greenhouse gas emissions.

Denise's team actually counts the number of cars that can be taken off the road with a lighter bottle.

Now... the critical element in all of this is the resin used to make the bottle.

Denise and the Tropicana engineering team started searching for a company that had the resin we needed for an environmentally friendly bottle.

To their surprise, no one had a clear resin that would achieve the recyclability level that we wanted.

Our packaging engineers thought—WHY NOT create something on our own?

So our teams went to work to come up with a new resin that could do everything we needed.

And they did!

We now have a clear bottle that enables consumers to see the juice—and they love that.

And the bottle is environmentally friendly—and the world loves that.

Today, PepsiCo is at the vanguard of packaging.

The next frontier is to find new materials to create packaging.

Can we make bottles from renewable sources, such as corn husks, grass, and bark?

Why not?

In fact, we have already created a prototype.

To make bottles, we even have looked at other possible raw materials, like orange peels and potato peels, which are by-products of the beverages and foods we make.

And we are thinking about how we can commercialize bottles like these.

Let me tell you the story of another PepsiCo brand that also illustrates how our PepsiCo STEM employees make a positive difference for consumers across the world.

This story is about Gatorade and the team behind it.

Gatorade was first developed in 1965 when a college football coach at the University of Florida was trying to solve a challenge he and his team had.

It is so hot in Florida at times that the players were tired and depleted before the second half of their games.

Drinking water didn't help them recover the vigor they needed.

The coach thought: Maybe physicians at the university could look at this problem and come up with a suggestion.

The doctors said: WHY NOT?

They looked beyond water to find the most important nutrients the athletes were losing during heavy physical exertion, and they found replacements for these nutrients.

The earliest versions of the product they created consisted of a mixture of water, sodium, sugar, potassium, and lemon juice to replenish the fluids lost from sweat and to refuel the athletes.

It worked!

The University of Florida Gators credited the new beverage for a winning streak, and Gatorade became a commercial product.

PepsiCo acquired Gatorade in 2000, and, our STEM people continued to ask how it could do even more to help athletes.

Among those who work in our Gatorade business is Zeinab (ZAY-nab) Ali, a food scientist who is a leader within PepsiCo's Research and Development team.

Originally from Somalia, Zeinab came to the U.S. to study nutrition in college.

Then she discovered FOOD SCIENCE... and she realized she could blend her love of nutrition with other STEM disciplines to aid people around the world.

Zeinab and the Gatorade team work day in and day out with athletes, both professionals and amateurs, in the lab and on the field.

As you can imagine, it's a particularly popular assignment.

The team even has its own institute, the Gatorade Sports Science Institute in Barrington, Illinois... and it works with another team of scientists in a lab in Bradenton, Florida.

Our STEM specialists have looked at what athletes need beyond hydration during a game.

And they came up with a new formulation called Gatorade PRIME to fuel muscles BEFORE a workout or competition.

Then they created a post-game product called Gatorade RECOVER, with protein to help rebuild muscles.

Many athletes have to perform day after day. So their muscles need that extra boost.

Our scientists also began to look at new ways to offer Gatorade replenishment.

They developed a shake. They made a powder. They created a gummy chew, especially useful for bicyclists who need to travel light.

And then our scientists then began to look at a Gatorade bar—one that would help athletes recover after competition or workout.

There were already a lot of bars on the market, but Zeinab and the Gatorade team began to do research with athletes to make an even better bar than what was already being offered.

The research showed that most of the popular bars on the market were of a doughy consistency. Athletes, however, were eager for something crunchy after a workout.

Why not?

The Gatorade team created a crunchy Gatorade bar with crisps that are Protein-rich.

They knew they had hit the mark when athletes started posting on their blogs: "You have to try this!"

Of course, in addition to delivering the functional benefits that athletes need, Gatorade products also have to taste great.

Even on the issue of taste, STEM plays a central role.

Do you know that a person's tastes can change after a workout?

Research shows that the body often craves something more salty after a workout than before.

So, what's the team thinking about now?

What will be the next big innovation?

The Gatorade team is always in WHY NOT mode.

They are always thinking... looking at new concepts.

To spur their thinking, they like to exercise together in the hallways!

It helps them identify with the athletes we serve.

"We live the brand and go the extra mile," says Zeinab.

That kind of go-for-it attitude is what STEM people need.

We always strive to move ahead, even in the face of tough challenges!

And as we try new ideas, there are bound to be pitfalls.

Maybe you've experienced some already.

You struggled with a difficult problem and could not find the answer.

You completed a project, but you didn't get the grade you wanted... or the prize you sought.

Take heart!

Even Thomas Edison, one of the

greatest inventors in history, often missed the mark.

As Edison reportedly said: "I have not failed. I've just found 10,000 ways that won't work."

So... keep going, even if you stumble or things don't go quite right every time.

Learn from your failures, and move ahead with the confidence that you can keep growing.

That's called having a growth mindset.

In addition to a growth mindset, you need to practice another behavior.

Steve Jobs, the leader behind the iPhone, said that the one thing that separates the successful entrepreneur from the rest is this: perseverance.

Don't give up.

STEM, a growth mindset, and

perseverance make a winning combination... for individuals and organizations alike.

PepsiCo has a phenomenal history, but the important point is that we have paved our path to NOW with a determination to adapt to the times and continually improve.

We have stayed on top with a "Why Not?" attitude.

So...I urge you to keep asking "Why Not?"!

With your STEM training, a growth mindset and perseverance YOU can create a bright future:

- for yourselves...
- your communities... and
- our planet.

Thank you for listening.

I am delighted to take a few questions.

WINNER: STATE-OF-THE-INSTITUTION SPEECH

"A More Relevant University"

By Danny Woodward for Michael Rao, President,
Virginia Commonwealth University



Delivered in Richmond, Virginia,
Jan. 28, 2016

Provost Hackett, thank you for your kind words and generous introduction. Your first year as our provost has been a demonstration of your wisdom, vision, and inexorable will to get things done. You and Marsha Rappley lead with distinction a faculty that is impressive, inspiring, and innovative—one that reminds us that what we do every day is relevant far beyond our campus.

That's because the history of higher education is the history of human progress.

Universities are unequaled in our commitments to inquiry, innovation, and invention. We have educated those who shaped the past and those who will conceive the future. We have launched stunning industries and prosperous societies—and the conviction that all of us have a voice in leading them.

Universities have improved lives, saved lives, changed lives, and given life meaning.

The story of universities is inspiring...but times are changing.

We know that because, as catalysts of innovation, we've been changing things for years. In part because of the technology and ideas that have come from our laboratories, clinics, and studios, we now live in a time of instant connection and access, prosperous longevity, and more opportunity for everyone.

The world has changed, but universities haven't changed as quickly. And, thus, we've fallen behind. We're not always relevant in the ways we once were.

To many, universities are now seen as institutions rather than opportunities. Consider a recent Pew survey that found that fewer than half of Americans—just 42 percent—now say that graduating from college is the best way to succeed. Fifty-seven percent believe that "getting along well with people" is a better ticket to the top. And nearly two-thirds say that simply working hard is your best bet. Most Americans believe that

a college education is no longer a good value, as they've watched student loans triple in the last decade and now eclipse credit card debt.

While these views are simplistic and perhaps naive, we do have to recognize what they tell us. One, that we need to think critically and urgently about just what our mission is, and whether we really have the courage to meet it. And two, we need to re-examine the strategies we've used to achieve our mission and ensure that they address the challenges that will confront humankind over the next decade. We must ensure, for example, that the curricula and teaching methods we use to educate our students, the health care we provide, the research we conduct, and the ways that we engage our community will transform lives in relevant ways.

The 21st century is a new era, where we learn in new ways, create new things, and depend on each other

for new partnerships. What matters now is the sustainability of our legacy, not our fleeting ovations.

And so it is, that the 21st century university must become something new. We must become more-relevant to the people who need us.

That commitment begins right here at VCU.

Why VCU?

Because we focus neither on status nor status quo. Because we inspire the next wave of pioneers and discoverers. Because what we do here—what we conceive, what we create, and what we cure—is inseparable from the communities we serve. Our teaching, research, health care, and engagement—the cornerstones upon which we’ve built a remarkable university—serve not to propel us in the rankings, though they’ve certainly done that in many areas. Rather, we do these things because they make human life better.

It is our highest and best calling as a public research university to drive innovation, progress, and compassion for those who learn here, who teach here, who create here, who heal here—and for the countless lives they will someday touch. The impact of what we do, the ripples we make in the pond, are profound and unbounded.

As we have taken our place among the nation’s elite public research universities, we have also positioned ourselves at the intersection of access and excellence in ways no one else has.

We see this among our student body: For three years in a row, our freshman class has been both the most-diverse and the most-academically accomplished in our university’s long history, proving that the highest standards arise only from the highest principles.

Our medical center is both the Commonwealth’s top-ranked hospital and the safety net that serves all of its people, proving that the best care comes when you treat your neighbors, not just their diseases.

We also show that a more-relevant university is both industrious and inspiring: Our record research portfolio matches any university in Virginia, and we are the only one that’s closed the

gap in graduation rates for underrepresented minority students, proving that transformational teaching is still the soul of a great research university.

And we have done all of this in ways that no one else has, with fewer means than our peers but ample talent and grit. That is, first and foremost, because of our people. You are visionary, and you are inspiring. You are changing what a university can be. You are why I am confident that VCU is a more-relevant university for the 21st century.

Our success—thanks to you—has been swift and undeniable. It’s also a threshold. There is still progress to make if we are to be a more-relevant university for a more-modern time.

At this occasion last year, we talked about our distinctiveness. So now what? What comes beyond simply being distinctive? Well, now it’s time to be the university that we’ve worked so hard to become, and that this new world needs us to become. And to do that, we have to be more relevant to this changed world.

What do I mean? Well, a university that’s relevant for the 21st century has to be more relevant in three ways: First, to our students, who thrive in a new kind of educational environment. Second, to our community, which needs us to be a force of good that drives the region forward. And third, to the world, which asks us to solve the confounding problems of our time.

Let me explain how VCU can do exactly these things.

First, our students.

Our students are exceptional. I have never seen a student body that is as focused and serious-minded in thinking about how they may someday change the world. Like Bara Elshaer or Jamala Williams, who you just saw in that video. Or Melissa Davis, whose work at the VCU Rice Rivers Center and around the world is combating rising sea levels that threaten our coasts. Or Ashvin Sood, who began an organization to provide medical relief to the most-desperate people in Ghana.

Our students come here to earn a degree that opens new doors and for an experience that opens new horizons.

Recently, we asked current and prospective students what they hope to gain by attending VCU. What’s most important to them about their university? Taken together, 80 percent said it’s a curriculum that includes a practical experience. (Less than a quarter of them, by the way, said they hope their education simply helps them land a job.)

That’s because our students don’t grow up thinking about what job they want to have. They grow up thinking about what problems they want to solve. And they are relentless in their quest to solve them.

And so, as a more-relevant university for our students, VCU will help them do exactly that. We will be at the intersection of education and opportunity, a home for scholars and practitioners. It will be here that you find your place and your potential, where [the university’s motto] “Make it real” means you’re not dreaming about big things, you’re doing them.

Our students don’t want to be in the virtual world. They want to be in the real world—and not just in it, but transforming it. Our brand is unapologetically gritty and passionate, and favors practice over pretense. That’s a relevant university for our time. And that’s the promise of VCU.

While many research universities choose not to involve undergraduates as part of their research enterprise, we make it a priority. Why would a research university—one whose innovations fuel human progress—disengage its largest population from its greatest mission? It shouldn’t. And at VCU, we won’t. I want to ensure that both your degree and your experience at VCU are relevant. I want to make “Make it real” mean something real.

That’s why I’m pleased to announce that—beginning with this fall’s entering class—all students will have a real-world experience as part of their VCU education. Now, this already occurs in pockets, like in our Dental Hygiene program, for example, where students tackle community issues related to oral health on the way to their degree. But I want to expand it to every place at VCU. These experiences will become

part of VCU's overall curriculum, meaning that every student who earns a degree here will be well-regarded for their thoughtfulness and deep-thinking, and because they have used their education to make a mark on humanity even before they hit the job market.

This experience will help our students develop as scholars who contribute to their field and as servants who contribute to their world. Its relevancy will be its impact: It gives our students consent to soar, to test themselves, to find themselves beyond themselves.

This will change the educational experience at VCU by making it indistinguishable from social issues. And that makes it more relevant.

We also become more relevant to our students when we think about the physical environment in which we learn.

In about a month, we will cut the ribbon on the Children's Pavilion at Broad at 11st streets. It has been designed with an eye toward the future of patient care and learning: learning to provide the best care that patients need to live a long life of wellness. For our students and their faculty mentors, it will provide an interprofessional environment that fosters collaboration. For our 350,000 patients, it is the first step in a monumental \$2.5 billion makeover of one of the world's premier medical centers.

VCU is incredible, and we should have world-class spaces that match our world-class talent. And, as with the Children's Pavilion, these spaces should be built for the future of education. On the Monroe Park Campus, the Academic Learning Commons and the new Cabell Library reflect this commitment: that the way students prefer to learn is changing, and so the space in which they're learning has to change, too. Our physical environment should be based on models of the future that we will lead and innovate. It must move from being distinctive to being relevant.

And that will make VCU a more-relevant university.

This new student experience at VCU—including the “make-it-real”

real-world experience that will bring our students into their communities—will be part of a larger focus on engaging with people around us. And that's the second way VCU will be a more-relevant university for the 21st century: We have to be relevant to our communities.

We offer immense intellectual and institutional resources. We sit at the fulcrum of innovation, creativity, development, and health care for our region. We are the largest employer in Central Virginia and, I contend, also its best citizen.

We have the chance to make a difference in the lives of people in ways that other institutions cannot or will not. The gravest human diseases will be cured through university research, including that which is occurring at our own Massey Cancer Center and Pauley Heart Center. The breakthroughs in science, engineering, and medicine that will send humans to new frontiers will be launched at universities, including by VCU psychologists Deborah DiazGranados and Michael Curtis, who are partnering with NASA to study astronauts' mental well-being for a desolate 70-million-mile mission to Mars. The best prospects for peace, for racial harmony, for eradicating hunger, for religious tolerance, these will come from the work being done today at VCU, and elsewhere.

If we can't tackle these problems at research universities—where innovation is our North Star—then they won't happen anywhere.

At a more-relevant university, knowledge has purpose and scholarship has impact. It's real because we make it real!

Like the hope that Ken Kendler is giving 350 million people by understanding the genetics of depression and working to find its cure. Or Frank Gupton's remarkable work—funded by the Gates Foundation and DARPA—to make AIDS drugs much more affordable and accessible. Or our Center for the City initiative, which brings together resources of our university and community to solve the difficult problems we share, especially those

related to education and health care. Let me give you one more profound example.

A few years ago, physicians in our trauma department noticed they were treating the same patients again and again, often youth growing up in environments plagued by high rates of violence and crime. They could treat the wounds—they're among the best in the world at that. But they realized that what they really needed to treat were the root causes of the trauma, the things that were landing the young people here in the first place.

For example, young people in Richmond are 6 times more likely to die from gun violence than the average young American. The re-injury rate for victims of intentional injury treated in our health system over the last five years is as high as 50 percent.

So our trauma team launched a program called Bridging the Gap that aims to prevent violence in the community through case management and alignment with community partners to educate and promote anti-violence advocacy. Results show that young people enrolled in this program are significantly less likely to wind up in our ED again with similar injuries. On top of that, they're much more likely to take advantage of helpful community services and are far less inclined to use drugs and alcohol.

Bridging the Gap has expanded its community-based prevention strategies for middle- and high school-aged youth by working with partners such as the Boys and Girls Clubs, the Richmond City Police Department, and Art180. This is happening because our trauma teams realized the best way they can be relevant to those they care for is by not needing to care for them at all.

In trauma, as everywhere at VCU, we help people achieve—whether they're achieving through the power of an education, the hope of a cure, the progress of an innovation, or a renewed faith for their future. VCU is a university that improves the lives of people around us.

And that makes VCU a more-relevant university.

Finally, we must ensure that we are relevant to the vast world beyond our city. Richmond is our home, but we are a global university.

My vision for VCU is that the world beyond our campus will benefit from everything we do. Whether or not you ever work, study, or set foot on the Virginia Commonwealth University campus, your life will be better because we're here.

That begins with making sure that we look like the world we lead.

We have seen in national headlines—and indeed on our own campus—the critical importance of diversity and inclusion as central to everything we do. For far too long, “diversity” has been a buzzword in higher education, often more important to marketing than to mission.

It is unacceptable that someone might not succeed simply because of what he looks like, who she loves, how she thinks, or where he was born. It's unacceptable that any of us might miss the chance to learn from someone because their voice was hushed. It's unacceptable in the 21st century, when we are connected like never before. And it's certainly unacceptable at VCU, where we are collaborating like never before.

That's why I was so moved when our community came together in the weeks before the winter break in what I consider to be remarkable unity. And the truth is that it's a tragedy of our industry that what has happened here is remarkable. Rather than following our clarion call to eradicate social injustices, universities too often have been bound by them.

To be a more-relevant university to our beautifully diverse world, VCU is resolved that any person from any background can succeed here. We recognize that what makes our people unique is what makes our university great. We do more than seek out diversity; we seek nothing less.

In everything we do at VCU—from cutting-edge research to classroom debate to clinical care, to purchasing

and partnering—we include different voices, ideas, and disciplines. I remind my senior leadership team of this, and I hold them accountable, just as the Board of Visitors and our community hold me accountable.

But this is not just about being accountable. It's about doing what's right. It's also about doing what's best for our educational experience and for the world that looks to us for leadership.

I have reminded you recently of our progress related to diversity and inclusion. In many ways, we are a national model, and Education Trust and others have called us such. And our progress is relevant for our nation's standing in the world. Experts believe that about 60 percent of Americans should hold a college degree if we are to be competitive in new the 21st century economy. We're at less than 40 percent right now.

The wealthy and privileged have graduated from college for generations, so to close the gap, we have to ensure that all people who choose to attend college can graduate, including from a premier research university like VCU.

We educate—and graduate with distinction—students who are often overlooked by our peers, including more Pell recipients than any research university in the Commonwealth. Actually, more than Virginia's other research universities combined. And incidentally, our Pell recipients do really well: They graduate at a slightly higher rate than the university average.

A woman named Kate Neron, who lives in Northern Virginia and sent two sons to VCU, recently wrote me about our commitment to diversity and inclusion. I'm going to read you what she said: “These two white, privileged young men have their eyes set on a future world view, and are bound and determined to be agents of change for all people. And VCU is the best place for them to acquire the skills, make the connections, and strengthen their resolve to live lives of passion and integrity.”

Wow. That their path to leading in a diverse world began at VCU tells me a lot. I am proud of them. But I also recognize that we still have work to do to

help Kate's sons and all of our people reach their dreams.

I have already announced several immediate and long-term initiatives to improve diversity and inclusion at VCU. This includes diversity and inclusion training for my senior leadership team, which began last week. We've done a lot in a short time, and I will continue to update you on our progress.

Now, I should mention that when I talk about diversity, I don't simply mean race, gender, or some other demographic. For our university to be more-relevant in the changed world, we must be certain that we also reflect the intellectual diversity of our world.

When colleagues with different perspectives sit at the same table, the arc of progress gets wider. We see this at VCU, where the health sciences work hand-in-hand with the arts, bringing together sculptors and surgeons, stage actors and patient counselors, singers and ENT specialists. By being more intellectually diverse, we're becoming more relevant for more people. And, by the way, we're also introducing a 21st century model of human health care.

We have the chance to do this everywhere at VCU, and let the world benefit from all of our people and all of their perspectives.

And that makes VCU a more-relevant university.

The 21st century is a time like we've never seen. It demands that we think and act differently or become increasingly irrelevant. As Albert Einstein said: “We can't solve problems by using the same kind of thinking we used when we created them.”

As the world changes, we have to change too, becoming more relevant for our students, for our community, and for our world. None of this is easy to do. But let us boldly embrace our potential. Let us be proud of our progress. Let us dedicate ourselves to rising and becoming a more-relevant university.

Thank you.

