GLOBAL WELLNESS SUMMIT

11th Annual Global Wellness Summit Purpose-Driven Wellbeing and The Breakers Story

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FEMALE VOICE: Good morning, everyone. Thank you for joining us in the salon in this beautiful gold room, so please take your seats. We're going to have a 30 minute discussion and at the end we'll have about five minutes for quick Q&A.

DR. JACK GROPPEL: Good morning, everyone. My name is Jack Groppel. It's a pleasure to be with you and doing this with Denise Bober from the Breakers. I want to sort of do a little bit about transition from what Denise did the first day of the conference to what Jordan's been doing with all of you and what I did with you yesterday on stage around the content of energy management, and that is, when we manage our energy, great things are possible. We really know this from four decades of studying human performance in many arenas, but then it gets to how do people change. It's one to thing to say you must manage your energy and it's another thing to say there's four dimensions, physical, emotional, mental and spiritual. It's another thing to say you must re-capture energy. It's another thing to say you must increase your capacity for energy, but then how do your create change.

So, what Jim Lair and I have worked on for four decades is a change process that uses the science of storytelling and it's a science based course as all of you know by now and the change process is science-based as well.

We begin with purpose. I'll give you a 20,000 foot viewpoint of how we do this. We begin with identifying a sense of purpose. Then, once we've got that done, then we face the truth. For example, we have a 360 assessment that we do with clients and it's different than any 360 that any executive has taken or any professional, by that means because your family is involved with it. Your children give you feedback. This is where truth is sort of difficult, believe me. whit on this, a few years ago, one of our female executive read her 360 and her nine year old daughter wrote, all I have to do to make mommy happy is give her cell phone. Ouch, but you see, you have to have truth. So you have to have purpose to identify where you're going. You have to have truth, real truth and safety identify truth so that you can have a foundation from which to start and then, the real big part, then and only then, when you create what we call cogitative dissonance, you get a disconnect between purpose and truth, then and only then can you create an action plan. Does that make sense, everyone?

See, what we run into all the time in our businesses is people want action. They say, just tell me what I need to do. Well, they won't do it because it's deeply personal.

So, let's start with purpose. Now, in the handout that you have, by the way, you'll learn the most if you don't jump ahead and say, what's going to be on page two. If you stay with me and Denise, I think you'll learn the most. purpose becomes the north star. It's your navigational coordinates. It's how you make decisions. You know, it's interesting, when someone has to make a decision to leave work a little bit early to go to a child's game, all I'm doing right now is creating a word picture for you, giving an example and creating a word picture, very often there's quilt. Everybody follow that? There's quilt. I can't leave work, and that's the biggest emotion we find in the business world. There's guilt because I'm not, I'm still at work and I'm not with my family and then once we're with our families, are you ready? There's quilt because we're not working. This is the problem that we're facing, so we have to identify, so to make that decision that I'm going to leave work a little bit early today to go to my child's game or concert or something like that, that really is around what matters most to you. That's probably the most significant question I ask clients when they come through the course. What matters most? And then when they have to make that decision, they ask themselves what matters most right now. What matters most right now? It all comes back to purpose all the time.

Human beings are mission specific as a species. When we are on a mission we truly believe in, it's very hard to stop us, and I think that's a really important point to make because all of you or all of us are on the mission of wellness and wellbeing, but when we can get people really connected to that, not just an action plan, but truly connected to it, to a sense of purpose, it's going to be amazing what we can accomplish.

So, you'll see the kind of questions you have to ask, what legacy do you want to leave behind? How do you want people to describe you? Who do you want to be? Not what do you want to be when you grow up, who do you want to be. you want to be described and who do you want to be? Who or what matters most to you? What are your deepest values? would you define success in your life and what makes your life really worth living? I will tell you the reason my son and I climbed Kilimanjaro in August, those of you who heard me talk about this yesterday, is because at my age, and I've got a young son, I wanted to create an adventure, a true adventure that he and I could share and know for the rest of our lives that we had that experience together and that was totally my sense of purpose that I wanted to do. Honestly, I I wanted him to make it, but if we wanted to make it. didn't, I was okay with that. It was the sense of adventure and journey that we were doing together, especially at 12 years of age, and you might call me kind of a hokey guy, but entering manhood and really having that sense of accomplishment of climbing a mountain of that magnitude really meant a lot to me, and that was my purpose as a father.

So, you'll see in the right box, what is your ultimate mission? After you answer those questions, what I would advise you to do, and by the way, this is basically all You can't do this in 30 minutes. I hope you all realize that, you would write what is your ultimate mission? And I'll just close with this before I turn it over to Denise? Do you know what's interesting about the world ultimate mission? IT's really interesting. It was about 10 years ago I was in Buenos Aires, Argentina and I was doing a program and at the first break in the morning, I had already gone over the ultimate mission. I had this young man, probably 30-ish coming up to me and he goes, Dr. Jack, he says I cannot do this, and I said why? And he said, because ultimate in Spanish means ultimo, which means final, and he says, I'm too young. I'm too young to have a final mission or a final destination. And I said, you know what? right. It isn't your final. It's what matters most to you right now.

You know, again, I'll use my own story. My son was adopted nine years ago. I mean, I'll tell you the night that I adopted him in China, my ultimate mission changed that night. It changes, your ultimate mission in life can change. core of who you are may not change, but your ultimate mission can change and I think that's a really, really important point, that as we navigate the course of life, our ultimate mission, that sense of purpose can certainly change, all right? So again, keep your questions. Now, before Denise starts, I want you to be thinking about something, because when she turns it back over to me, I'm going to have you identify a training mission in life. Something you would like to work over the next 90 days. Everybody with me on that? So while you're thinking about that it's a little bit different than the ultimate mission. The ultimate mission is that legacy piece. The training mission is something you want to change that might affect your ultimate mission but you want to do it over the course of 90 days, all right? Denise, please.

MS. DENISE BOBER: Thank you, Jack, and I know I'm going to be very concise because we have 35 minutes and before my Gallup, what's left of my gala curls actually fall out, I need to tell this story, and I know you've heard us tell the Breakers story from the beginning, from why we did it, from why it was the right business reason to do it, from why we needed to do it for our team. We gave you a little bit of how we're doing it, right? So, I know in one of the sessions we talked about providing food for people in low income houses. What we didn't tell you is we have a green market for our team where they can buy affordable, healthy food and bring it home. didn't tell you that we have finesses classes for our team and chair massages and spa discounts and collaborations and disengagement breaks and standing desks and treadmills in their offices. We didn't tell you that because quite frankly, any company can do that, right? If you have the resources, you can do all that, but what I want to tell you today is a different story, a story that you've never heard me tell before about the Breakers story, and it ties in to what Jack and I are trying to convey today.

So envision this, the real story. 500 of our management team over the course of 11 years, we put them in a very safe environment, we take them to a location that they can feel very safe where they can feel vulnerable, where they can breathe. I need to breathe like the Iceman does when I facilitate a class. That's powerful, where they can breathe, non-vulnerable, non-judgmental, they range from all ages, in

their mid-twenties to their sixties and they're all from different parts of the organization and we put them in the room and we make them feel safe, and the facilitators, myself being one of them, we share our stories. We let them know that we're real people too? And so I'm going to ask you to come along with me because this is an exercise we do in the class with them.

We ask them to close their eyes, so again, you're going to close your eyes and envision yourself on the beach. a stick in the sand and you write your name, so write your name in the sand, and under your name write your birthday, month, the day, the year. Put a dash next to that and underneath that, put today's date, October 11, 2017. Now, we all have different beginning dates, we all have the same end date. Now, visualize that writing in the sand is your tombstone. What do you want it to say? What legacy do you want to leave in life? Now, open your eyes. Our people, they tell us, wow, I never thought about that. I'm actually having a chance to think about that. I want to be an extraordinary father. I want to be a loving wife. be a great mother. I want to be great in my community. want to serve others. I want to build this environment. I want to be liked. I want others to like me. want to love. I've left a legacy behind that I can be proud of.

No one ever, ever tells us that they wish that on their tombstone it said he spent more time at work than anyone else, the hero? Never. It's that point in life when they realize that point in the program that they realize that it's not work that's holding them back from making change, it's themselves and where they have to take accountability for the change and where they realize that it's their family and friends and their communities that are most important things in their life. It's not the job. It's not what they do every day, it's who they give it to and who they give their best energy to, and it's only then that our folks realize this is not about eating well and this is not boot camp. This is about their legacy in life, and they start telling their stories. They tell their old stories, their dysfunctional stories, their parents made they do it. They blame everybody. The job makes them do it, right? They have to work too hard. It's their boss. It's their job. they finally realize that it's them that have to take accountability for their own actions and that's when they do

it. So, personal story before I give it back to Jack? Because that's where the rubber meets the road.

So, for me, I went through the program, yeah, I was an individual who just drank coffee all day long, went, went, went, went, went, thought that if I stopped, I was a slacker and I needed to go. I was single mom. I was raising my daughter. I was working full time. I was getting my master's degree all at the same time and it was going to turn into that train wreck that Jack talked about. So, when I faced the truth and finally faced the truth and when I got feedback, my 360, you know, I didn't like what my daughter had to tell me in that 360. Of course we learned that the nutrition is important and we have to eat right all that, but I wanted to come home and be a better mother than I was being. I was home. I was there, but I wasn't present, and I wanted to be present, and our managers learned this, and when they come back into our environment, know they have to be the right role models to give their people the opportunity to live the life to live their legacy and that's what our program's all about.

DR. GROPPEL: Thanks very much. Isn't that great? So again, please keep your questions and by the way, if you're interested, we actually have a document, with the Breaker's permission, we have a case study from the Breakers. the document here, so if you want to see the information about how they've done it, what they've done, we have that document here. You're welcome to pick that up before you leave.

So, did you think about a training mission, something you want to change in the next 90 days? I want to take you through the process, sort of introduce you to it. So, there are not any in the wellness and wellbeing industry. If you chose something in the physical dimension, be very careful, because I like to say this is water cooler talk. It's very common for someone in business to say well I'm going to start eating better. I'm going to go on a diet or I'm going to lose weight or I've got a personal trainer, see, but to say I'm going to start working on my spiritual dimension, that's not so safe in the business world, but interestingly enough, the vast majority of people that struggle in the physical dimension, that's really only a symptom of what is going on. Does everybody follow that?

The problem isn't necessarily the physical dimension. We're some of the most educated nations in the world. The U.S, it's, I'll never forget it. I was on a very large speaking circuit in the nineties and a very famous news anchor at the time here in the United States by the name of Tom Brokaw made the following statement talking about the U.S. We're the most educated country in the world at the time, obviously that's arguable, but at the time, and he said, yet, we're the most obese. That's a fascinating statement. IT's not about how much knowledge we have. It's can we change, so what I want you to do is think about that training mission right now and have it in your mind, everybody got it? Something that you want to affect in the next 90 days. You got it. Now, I'm going to ask you a question. I do not mean this to sound sarcastic. It's going to sound sarcastic, but I need you to give me an answer, so give me one word or a phrase answer. Here we go. Are you ready?

Why haven't you done anything about this before today? Whatever it is. Give me some answers. I don't have time. Thank you. Didn't realize it was a priority. Thank you. Come on, don't have the energy, thank you. I have, but it didn't work, thank you. Work gets in the way, thank you. Notice how I'm responding to this, when you're working with people on changing, what am I doing? I'm going, well come on, why haven't you worked on. No judgement. Does everybody see what I'm doing? I'm saying thank you. I'm encouraging them.

Because facing the truth is very difficult. Why? Because people don't want to be judged. They don't want to be judged by others and they don't want to judge themselves, so they will avoid facing the truth, so I really respect that Denise called that out that they do it in a very safe environment here at the Breakers and we all have to do this, so what we have to do this is ay, okay, why haven't I done it before today? Because you see what this is, we used to call this excuse making and rationalization. That's what we used to call it, but now we know there's an entire science around what we call storytelling. This is actually a story we are telling ourselves. It's a narrative that just constantly runs. It's an endless tape that keeps running on why we can't do something or why we haven't been able to do something, and it happens in all walks of life professionally

and personally. So, you'll see what the training mission is there at the bottom of your handout.

Now, let me give you an idea of how the old story works. This is a pretty well-known story. All of our trainers use this story. It actually happened to me about six years ago and I was at a very large computer hardware company, and I don't think it would have happened. I really need to set this up for you. It had 40 leaders in the room all at the same level on the flow chart, in the hierarchy, and that's really important. There was no boss in the room because I don't think this would have happened had there been a boss in the room. I got, it was a one-day program. It happened towards the end of the day and a gentleman over on the right, I'll never forget it, says Jack, can I address the group? said, sure. I had no idea where he was going to go with this. He stands up, and now I'm going to pretend I'm him and you are my peers at this company. So, we're all equal in the organization and this is him. He says, all of you know how I operate. You know when I am not traveling and I'm here, I leave work at 6 o'clock every night. Some of you get very mad at me because you want me to stay and work, but I leave at six because here's my goal, I'm going to be home at 6:30 and I'm going to have dinner with my family. I don't really, honestly, I love you guys and it's great working with you, but I don't care because when it comes to six o'clock, I'm leaving. He said, well last night, because we had this training this day, I decided to come to work a little longer. I treated it like a travel day, so I got home at nine o'clock last night. When I pulled in the driveway, I realized that our young boys, their ages six and nine, were going to be going to be at 9:30, so I had 30 minutes to connect with the boys, and I made a conscious choice when I was in the driveway that I was going to connect with the boys. So, I go in the house and I set my briefcase down and I hug my wife and I kiss her and whisper in her ear that I'm going to connect with the boys because she'd been with them all afternoon. She said, go for it. So, I go in the family room and they've got their Legos out and they're building and they wanted to show me what they're building, but I wanted to connect to them, so we put those aside, we went up to their room and we wrestled a little bit and then we read together. We said their prayers after they put their pajamas on, and at 9:30, I walked out of the room and as I started to hit the

light, the six year old says, daddy, can you come home at 9 o'clock every night. That is a true story.

Now, wait a minute. Let's understand. What's the story of the father? The story is, I'm going to leave work at six. I'm going to be home at 6:30 and end of story, I don't care if it makes you guys mad, but here's the problem, was he really home? No. he was physically present, but he was not present emotionally, mentally and spiritually. He was probably on his phone, answering emails, disconnected. everyone see what happened? What's the story of the six year old who doesn't even understand storytelling. The story of the six year old is, hey dad if it helps you, work longer, because if I get 30 minutes like this every night, I'm good. Isn't that interesting? So, the father, we call it the nine o'clock daddy. So where in our lives, forget about the fact that it's a male and forget about the father, where in our lives do we have to have the energy of the nine o'clock daddy? Where do we need to really be present as people and as leaders? We have to really be intentional about that. We've got to understand the story that we're telling ourselves, and our behaviors are really the greatest story teller. Now, take a look at the second page. So, what we can do then is re-write the story.

Now, some people have to wait. They have to wait until an inordinate amount of time to rewrite the story. They wait until something shocking happens like a heart attack, but even that, I mean, the American Heart Association has data that there are over 2 million arthroplasties, you know angioplasties that are done every, angioplasties, sorry, that are done every year. It costs over \$3 billion to the U.S. economy and they've studied people within three years, 90 percent their habits don't change. This is invasive heart surgery, does not change a habit, so we have to figure out how do we help people change and how do we help people improve. We believe and we've had a lot of success with this, that if you connect purpose to truth and get the disconnect, you can re-write the story and you stay on this for 90 days. You write that story, you read that story every day for 90 days, that new story and you will be amazed at what happens, but now, to develop the new story and really understand the truth, let's look at these questions. are the consequences of my current way of thinking, feeling and acting? You see, in other words, human being don't do

anything voluntarily unless it benefits them. That's a really important point. We do nothing voluntarily unless we receive benefit from it.

Being inpatient has a benefit, being irritable has a benefit and we've got to identify what's the benefit from our behavior or our lack of behavior. What are the fact? do I really want, consistent with my deepest values and beliefs? What will inspire me to act in new ways. assumptions am I making that may not be true? Like the nine o'clock daddy, his assumption was, if I leave work and I'm home at 6:30, everybody's happy. But he, but it wasn't, it didn't work out that way.

What things can I control? See this is where our work with athletes has helped us a lot where when you're in control, you need to be really tough on yourself. If you're not in control, you need to be very gentle on yourself. sometimes we get really touch when we're out of control. When we're in control, we've got to be really tough on ourselves. What choices do I really have and what's really possible here? So, you'll see the template for writing your new story. The truth is, so you write the truth. The truth is, you know maybe I'm more impatient than I should be. nine o'clock daddy after right here, the truth is, I'm home at 6:30 when I'm not traveling, but I'm not there, and he has Then, if I continue to read that every morning for 90 days. on this path and don't change, you write down what's possible. The nine o'clock daddy would have to write, I'm going to be estranged from my own children. It might ruin my marriage. The relationships that I value the most might fall apart. Again, has to read it every morning for 90 days, so we've got to create that cognitive dissonance in the brain.

This mission is important to me because. Now, we get to that ultimate mission that we did, why does this matter to you? And from now on, I will. You leave yourself with an inspiring statement, so what Denise and I have done is just introduce you to the change process. I'll kind of summarize this and then we'll be more than happy to take questions, because I really believe, after all we've done, Chris Jordan is here if you have a question for Chris, as well, we can get a microphone to him.

But, we have to identify purpose. We have to do this for everybody. I really believe this is the only way to truly affect change in people's lives, even when someone has a heart attack and they decide they're going to change, there's a purpose behind it. It could be living longer, but believe it or not, living longer isn't a priority to change for a lot of people. It's a fascinating fact, but it's out there. So, there's purpose.

Then you identify truth and really safely face the truth. Put the truth on the table and then really step back and say what's the disconnect? And once you've got that disconnect, then you can develop rituals, we call them rituals at this point. See, habits and routines are not really rituals. loved what was said yesterday by the lady from I think Buddha Girl when she was talking about rituals. It is ritual because its intentional. That's really key. intentional and it's structured and it's precise. The more structure, by the way, what do we tell children about structure? You need structure. Guess what? As adults, we need structure. It's so funny. We grow up, I want to be free. I want to be independent. I don't want anybody telling me what to do and then we have no, we just let it rip. We have no structure at all and then things fall apart.

We have, human beings are creatures of habit, right? We need structure, so with that, we'll open it up to questions. Raise your hand, say the question. Denise or I will repeat the question because it's being recorded or we'll be happy to, oh, it looks like we have a microphone coming around, so in the back.

MALE VOICE: Thank you, sir for very inspiring. Why 90 days?

- DR. GROPPEL: That's a good question. 90 days has been studied quite a bit in behavior change. It takes 21 days to break a habit, but to really instill a new, see, the 90 days, you do it over and over and over, you are pushed to do your ritual and then 90 days, you are pulled and it becomes a habit, so when you do it over and over again, that's why the 90 days has come up, to instill it to become part of your habit structure and a routine instead of something you have to push yourself to do. Good question.
- MS. BOBER: And just to expand on that, also we believe that you should just do a few things because if you take on too much and you try to make too much change over 90 days, it's all going to fall apart, so pick the ones that are most important

- to you, the one or two or three things that are most important to you and stick with those things for the 90 days.
- MALE VOICE 2: May I add to that question from neuroscience, 90 days has been shown that new stems cells are developed, and they can replace old connections so that allows you to retake old connections and form new habits.
- DR. GROPPEL: Absolutely agree. That's great. Thank you for adding that. yes, we had a question over here.
- FEMALE VOICE: Hi, we have a family business, hotel in the UK and we have three hotels. I'm here embracing everything that everyone's saying, but then how do I go back and give this message to everyone else when we've got quite strong characters that quite dominant and I'll go back and tell this all about this and it'll be, oh, you've just been to a spa and don't take much - - how do you get that message across?
- DR. GROPPEL: See, I'm going to let Denise take that because I'm sure a lot of people, you know, Denise is on the ground here at the Breaker, so she probably runs into that kind of thing, the headstrong, you know, I, would you like to try that?
- MS. BOBER: It's called perseverance, first of all and knowing that it's the right thing to do for your organization and you're going to come up against those challenges and those people that are going to be skeptical and you just need to continue to show them little by little by using other people that do want to come on board that they can make effective change and then once you get a few people on board, you can get a few more and then finally those skeptical ones are going to come and they're going to come along with you for the ride. Perseverance and stand up and tell them we're doing That's it. Right guys? We're doing it. My Breakers this. team is over here.
- FEMALE VOICE 2: Can I add something, from our journey with this, because I was one of the original one in 2005 in our Breaker's contingency over here because this program has been so valuable to us, so what I'm about to say is not a shameless plug for HPI but a suggestion for you to perhaps not be the messenger personally because at the beginning when we partner with someone like Johnson and Johnson HPI, you know, there's a different messenger, just like raising children. Mom says, dad says to get the credibility and the history and the testimonials, we found that was very

- successful to partner with them for a program like this and what Denise is saying we really had to start with our executive team first and make sure we all lead by example consistently every day, so hopefully that helps you.
- DR. GROPPEL: And it's very common to really push the idea of perseverance, it's very common that when it's first introduced, the scuttlebutt going around at companies throughout the world is somebody drank the Kool-Aid or they develop their narrative on what's going on until you get that critical mass Denise spoke to and then suddenly everyone can get on board.
- MS. BOBER: And just to add upon that, don't just give it to the person in human resources because it's the people thing and the employee thing, give it to the person that's going to execute and give it to the individual that people want to go along with that can bring other people along. The right champion!
- DR. GROPPEL: Yeah, that's a good word.
- FEMALE VOICE 3: Good morning. I have a question in regards to the actual application of the program. Is there one on one time or is this all done in a group setting? Like, is there one on one coaching.
- MS. BOBER: Yes, at the Breakers, we deliver it in a group setting. So, it's a very intimate group. We bring 16 to 20 people into a two and a half day program here at the Breakers that we facilitation and yeah, so it's in a very intimate group setting. There's power in sharing and there's power in storytelling and there's power in people realizing that they all have the same issues and problems and there's nothing wrong with them. That we're all human and people are messy and then they feel like, okay, you're dysfunctional, so am I, so we're good. So there's power. There's safety.
- FEMALE VOICE 3: I understand that. I'm just curious if there is, if there are people that need one on one time, does HPI provide that?
- DR. GROPPEL: Yeah, we have a premier suite executive program that's one on one. It's usually with C suite individuals or high potentials who are climbing the ladder in the organization, and the way it works, to your point, is it'll be a nine month to a 12 month program and they meet, they

have a performance coach, someone like myself, personal trainer, someone like Chris and they have a registered dietician who works with them, one with the three team members to help them, so yes, we do have that in case people want or need that sort of attention.

MS. BOBER: It's all voluntary and it's all safe. Nothing is used against them.

MALE VOICE 5: We do have mentors and mentees. These are individual sessions, okay, and this is critical. Everyone needs a mentor, okay? You don't have a mentor, you're going nowhere. You don't have long-term planning, you can forget it. but this only happens over time. You get the program, the executive team, but with our initiatives and this is really critical if you really, because we have 2100 people, we have 1200 hourly workers. Every one when we're finished is going to have a mentor and a mentee. You sit in on a lunch like this, it will blow your mind what happens to the 21 year old. I cut off TV. I read in the morning. do my exercise, then I go to work. That's from a mentor she had a little above her. I rode five miles to work and five miles home. I wasn't eating enough. I was going to buy a house. I met with a financial advisor. I'm not going to buy the house. So, the answer is, this is a comprehensive program. As we pointed out, they're outside advisors, people who know more about it than you do, Jack, but then you bring it in. From our standpoint, we make it proprietary. other words, we take a model there, but our model is This is what we've done and how we work at it proprietary. and we think this is really important. One of the requirements in this mentor mentees is you have the mentor. You have to go to exercise with them twice in a month period. This young lady started 24 years old. The mentor called her up, she said it's time to go to exercise. She said no. said, well what are you going to do? This is a true story. I was at the meeting. I'm going to go home and watch TV. At 24 years old. He said, do you want to be a mentor? She said Said, well, you're going to the gym. Her whole life has changed, but the point is, you got her at 24 when this has happened.

And the other thing is, she's not a lone ranger. She's in a group setting, so she's looking around an all 24 year olds are going to the gym, but this only happens over time, but this is a progression in the program, you know? You can't go up there and the first day everything's roses. You have to, like Denise said, this is perseverance, but the other thing is, it's not only perseverance, these are tough problems changing behavior, okay? The one thing that does change behavior is a mentor. You have a mentor, you look up. And like we say, our loyalty is based on your W-2 form. That's what we think it should be based on, but the point it, those things go together. This is scientifically proven. You ask someone to do something. They do it. They get rewarded, they do it again. It's that simple.

Anyway, but the point is, there are individual programs. other words, each one has a mentor, has a mentee and this develops over time.

Thank you all. Listen, on behalf of Denise and DR. GROPPEL: myself, thank you all for common. I want to thank the Breakers, I want to applaud the Breakers for being such a great client and role model in helping behavior change in our industry, and if you have any other questions for Denise and I, I know there's a session right away. We'll step outside and we'll be in the hallways to answer any questions you might have. Thank you all very much.

[Applause]

[Background noise]

[END RECORDING]