Ladies and gentlemen,

As I stand before you today, I'm filled with deep gratitude and hopeful anticipation for the journey ahead. Retirement is not the end, but a new beginning—a chance to embrace new challenges and explore new horizons. Throughout my career, I have cherished every moment spent with each of you. It's been a privilege to learn, grow, and achieve alongside such remarkable individuals. We've shared successes, faced challenges, and created memories that I will carry with me into this new chapter. Looking to the future, I am excited to pursue passions that have long awaited my attention and to spend quality time with family and friends. More importantly, I am hopeful for what lies ahead, confident that the skills and experiences I've gained here will guide me in all my endeavors.

Thank you for your support, friendship, and the unforgettable years. Though I may be stepping away, know that I carry each of you and the spirit of our work together in my heart as I embark on this new adventure.

To the future and to the dreams that await us all--cheers! Thank you. $\,$