

Ladies and gentlemen, good morning! I'm thrilled to see so many familiar and new faces here today. Welcome to our seminar--where we promise to keep things interesting, informative, and even a little fun! Before diving in, I want to thank each of you for taking time out of your busy schedules to join us. We've got some great topics lined up and speakers who are eager to share their insights with you. Feel free to jump in with questions or comments; we're here to learn from each other. So, grab your coffee, settle in, and let's get started! Here's to a fantastic day of learning and connecting. Thank you!