Good evening, everyone.

Thank you for joining us at this formal retirement gala to honor an executive whose influence will be felt here for a very long time—the remarkable Patricia Collins, whom many of us know simply as Pat.

Before anything else, a word of gratitude to the family seated in the front row.
You have shared Pat with us for 32 years—through late nights, early flights, and more end-of-quarter calls than anyone should have to hear in a living room.
We are deeply grateful for your patience, your encouragement, and your partnership with her work.
Tonight is your celebration, too.

And to the Finance team alumni who have returned to be here—welcome back.
You are living proof that leadership can be measured not only in numbers but in the people those leaders send into the world.
Your presence speaks volumes about the community Pat built.

I have the privilege of speaking as the Chair of the Board, and I want to start where Pat started.

In 1994, she walked through our doors as a financial analyst.
No fanfare.
No headline.
Just a steady, focused professional with a pencil behind her ear and a notebook that filled up quickly with questions that went straight to the heart of any issue.

Those of us who have worked with her for many years will recognize the pattern that started then and never changed:
listen first,

ask the precise question,
do the work, completely and quietly,
and deliver the outcome with no need for theatrics.
If stewardship has a sound, with Pat it has always been the turning of a page and the clicking of a pen.

By 2010, she had become our Chief Financial Officer.
The transition was not flashy—because Pat does not do flashy—but it was decisive.
From that point through 2024, the company’s financial architecture had her fingerprints on every beam and joint.

Two years into her tenure, in 2012, she led our IPO readiness program.
Many of you in this room remember those months.
The binders, the rehearsals, the spreadsheets that stacked like bricks.
But what I remember most happened the night before the first roadshow presentation.
The team was tired and a little frayed.
Pat did something small that told you everything about her.
She sat with each presenter, one by one, into the late hours.
She poured tea.
She offered gentle notes—never a scold, never a show.
She shaved jargon from sentences, aligned the data to the story, and steadied their voices until the team sounded like a single instrument playing a clean, clear line.
The next morning, investors heard one voice.
It was not the voice of a single executive.
It was the voice of a company made coherent by patience, by craft, and by care.

Then came the years of disciplined expansion.
Under Pat’s guidance, we executed three strategic acquisitions—2015, 2018, and 2021.
I sat in on more than a few of those diligence sessions.
They were clinics in long-term thinking.

Pat had a way of pausing before she asked the question that would matter five years later.

She was not impressed by temporary gains and not discouraged by temporary headwinds.
She cared about the direction of the current and whether we were building a boat that would last.

In 2020 and 2021, when the world narrowed and every day seemed to present a new unknown, Pat guided our pandemic liquidity strategy.
There is no applause line for liquidity.
No ribbon-cutting.
But decisions made in those months kept our teams employed, our commitments honored, and our promises intact.
It was, in the quietest sense of the word, leadership.
If we were steady when so much shook, it is because she planned for winter in the sunlight and then acted with discipline when the sky dimmed.

And if you walk past Finance today, you will see not just systems and models that work—but people who know why they work.
That, too, is Pat's imprint.
She established the Finance Leadership Rotation Program, and we have watched cohort after cohort grow from analysts into controllers, strategists, and CFOs in their own right.
When we interview leaders across the company or welcome back former colleagues in new roles elsewhere, a pattern repeats:
someone mentions how Pat explained the difference between being precise and being clear,
how she would ask for the one figure that told the whole story,
how she taught them to put the footnotes in order not because auditors demanded it but because clarity is a form of respect.

Stewardship, transparency, long-term thinking, discipline, and developing future leaders—these are words we sometimes stack in a mission statement, but with Pat they have been daily practices.

They show up in how meetings start on time because time belongs to everyone.

They show up in how forecasts account for risk without dramatizing it.
And they show up in the way people look more confident after a one-on-one with her, because she has the rare gift of making you feel that rigor and encouragement can live in the same sentence.

I am often asked what distinguishes a leader who lasts.
It is not a single decision.
It is the accumulation of consistent choices that favor the durable over the convenient.
Pat’s career has been a set of choices for the durable.

When she became CFO in 2010, the company had ambition and potential.
By 2024, it also had a foundation that could bear weight—tested by markets, tested by regulators, tested by history.
If our horizon tonight feels open, it is because she insisted that the math and the mission align.

Of course, Pat would be the first to say that work is not a whole life.

Those of us who have heard a piano in the distance during a quiet company retreat know that music is her other language.
She does not perform for attention.
She plays to listen—to the room, to the interval between notes, to what is resolved and what is left to ring.
That sense of listening has a way of turning up in her spreadsheets, too.
It is why her models breathe; they anticipate what may change because they can hear the change before it arrives.

Some of you have indulged her birdwatching on early morning walks before board meetings.
Most of us could not tell a warbler from a shadow, but Pat could, and she did, with the kind of specificity that reminds you the world is sharper than our rushing allows.

There is a lesson there about attention and stewardship.

You cannot guard what you have not really seen.

She mentors first-generation college students—quietly, consistently.
No press release.
Just a standing set of commitments on calendars and in inboxes, a series of notes that begin with "Tell me what you're working on" and end with "Here is someone I think you should meet."
If you want to know what legacy looks like in real time, it is a young professional stepping into a role with the confidence of someone who knows they belong—and the humility of someone who knows who helped them belong.

And when she needs a horizon without numbers, she walks the coastal trails.
If you have ever received a Saturday morning email from Pat with a question that read sharper than most essays, there is a fair chance that thought was polished while the tide was turning.

I want to return, briefly, to something subtle yet crucial: transparency.
It is an overused word until you meet someone who practices it.
Pat does not use clarity to win an argument; she uses it to let the right argument surface.
Scripts, assumptions, sensitivities—she laid them out, not to impress, but to invite debate.
That boldness—because true transparency is bold—has made our boardroom better and our company stronger.

Those of us on the Board will miss that steady hand.
We will miss the way a silence from Pat could mean "we have not yet asked the real question."
We will miss the way a single page from her team could hold the essence of a 60-page report without losing rigor or nuance.
But mostly, we will miss the human being who can turn pressure into poise and complexity into comprehension.

Pat, tonight is a marker.

It is not an ending; it is a well-earned turning.

We honor the long arc—from 1994 as a financial analyst, to CFO from 2010 through 2024, to the architect of IPO readiness in 2012, to the strategist behind acquisitions in 2015, 2018, and 2021, to the guardian of our footing in the pandemic, to the builder of a Finance Leadership Rotation Program that will outlast all of us.

We honor the principles—stewardship, transparency, long-term thinking, discipline, and the development of future leaders—that guided both your decisions and your example.

And we honor the way you practiced all of this with grace that did not call attention to itself.

To Pat’s family, thank you again.

The late rehearsals, the quiet weekends turned into working ones, the roadshows and red-eyes—you carried some of this, too.

We see you.

We appreciate you.

To the Finance alumni with us tonight, you represent chapters in a story that continues.

You carry the methods and the mindset forward.

Wherever you work now, you know what a clean model and an honest memo can do for a decision.

That is Pat’s craft in your hands.

And to our colleagues across the company, if you are looking for a way to honor Pat’s legacy, here it is:

Ask the extra question.

Build the thing that will still be standing when someone else takes the chair you sit in.

Share what you know with the next person in line.

Own your stewardship.

Pat, on behalf of the Board, the leadership team, and generations of colleagues, thank you.
Thank you for a career that balanced the ledger and broadened the horizon.
Thank you for the steadiness that never asked for credit and the foresight that never shouted.
Thank you for showing us that excellence, done right, looks like care.

Our hope for your next chapter is simple and large.

May the piano bench be waiting whenever a melody asks to be found.
May the travel map fill with places where morning light and unhurried coffee restore the senses.
May coastal paths stretch before you with room to think and room not to think.
May flocks of migratory birds confuse the schedule in the best possible way.
May time with your grandchildren be abundant, surprising, and full of stories that make all of us laugh when we hear them secondhand.

And may you carry, lightly and confidently, the knowledge that the work you led and the people you nurtured will continue to do their part, quietly and well, because you prepared them to do so.

We will miss you here, Pat.
But we do not say goodbye to your presence.
We will hear it in the questions we ask, in the way we build, and in the leaders who step forward with the poise you modeled.

With admiration, with gratitude, and with deep respect for all you have given—congratulations on your retirement.
May this new season be rich in music, generous in travel, bright with family, and guided, as ever, by the steady compass you have always trusted.