

# PRESIDENT'S PAGE



## Inspired by Israel

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**T**his summer I visited Israel — but it was not your run-of-the-mill tourist event. I was part of a Jewish National Fund (JNF) mission to learn about some special projects there and then find ways to communicate these programs in new, creative ways to people in the United States. During my visit, I had the opportunity to visit many places average tourists might not see and witness the resilience and determination of those in the region. It was truly inspiring.

For instance, I visited a sophisticated underground tunnel system created by Hamas to terrorize communities across the border. Imagine living under those conditions. Yet I was amazed to watch craftsmen take the remnants of missiles sent with such evil intent and turn them into works of art and jewelry.

I also visited a major agribusiness on the same land that Yasser Arafat rejected as part of a peace plan because he said nothing could ever grow there. Through water reclamation, and desalination, Israel has gone from suffering extreme water shortages to having a surplus of water — allowing agriculture to thrive. With the growing water crisis in the United States, JNF is working to examine how we might benefit from what has been learned in Israel.

While much is written that Israel is not an inclusive society, I saw many examples of attempts to change this.



*Israel's water program helps plants thrive in the desert.*

One program teaches and employs Bedouin woman to perform useful jobs — and even provides funding to help them build their own businesses. I also visited one of the most advanced facilities in the world that works with the most disabled Israeli and Arab children. They have developed sensory playgrounds to help these children engage and learn, including building the first merry-go-round for kids in wheelchairs. I met disabled young people who might have been marginalized or institutionalized — but instead have been trained and given useful jobs in the military. This provides them an income, a purpose, and a sense of pride.

I witnessed a nation facing extraordinary challenges in an environment of diverse beliefs, diverse cultures, and diverse ideals. Yet somehow citizens, businesses, charitable organizations, and religious groups worked with the government and the military to create a better life for themselves, against all odds.

All this happens within a government structure that is one of the most complicated and chaotic in the world. (Today there are 34 political parties within Israel's parliament.) It happens in a country where there are substantive differences between the religious and non-religious citizens, where there is intense disagreement between the doves and hawks, where war could break out at any minute, and where there is the constant threat of an attack.



*A playground for children with disabilities includes wheelchair-friendly swings.*

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What, might you ask, does all of this have to do with the financial services industry? On the return flight from my trip, I could not help but reflect on what I had seen and wonder what the message was to bring back to you.

I believe we can learn from what I saw in Israel: a country full of divisive forces coming together for the greater good. Everything has become so polarized in our culture; we simply do not seem to be able to find a way to reach reasonable compromises. Discussions between political parties, or between industry and government, are too often divisive and toxic.

Companies, regulators, and legislators simply do not seem to have the resolve to really tackle the big issues, like Social Security and Medicare and Medicaid funding that would ensure our most vulnerable citizens have social safety nets in place. We see it playing out in politics every day, and now we see it in the proposed government rules



*Turning missiles into works of art*

to change how our industry provides financial advice to Americans. At a time when more Americans are becoming increasingly responsible for their retirement security, they need *more* help — not less. It is not the time to create obstacles between advisors and Americans. Instead of working together to find a common solution, too many have taken intractable positions. This won't serve anyone, and it certainly won't help Americans achieve financial security.

How can we take the creative and collaborative spirit I witnessed in Israel and apply it to our own challenges? Can we create a coalition and build consensus to serve in our citizens' best interests? In my 40-plus years in this industry, I have met and worked with some of America's brightest and most talented people. I believe we have the ability to bridge our differences, and what a powerful message it would send if we tried. 🌐

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*An underground tunnel system created by Hamas*