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Hometown: Ridgefield, CT

Fun Fact: My non-work life has included searching for wolves in the Arctic, working in leprosy colonies in India, and fly-fishing on four continents

Hobby: Fly-fishing

How long have you been a member of WHF and what have you gained from being a member?

I've been a continuous member since 2011. I was also a member in the first years of WHF, before moving away from Washington. It's wonderful to see how the organization has grown in size and impact. I gain invaluable networking and learning from events.

How do you make the best use of your day?

I rise very early – 5:00am or even 4:30am. I do a meditation guided by the Headspace app in my phone. Then I greet the day in my Boston apartment, which looks out over Boston Harbor. The morning ritual is very joyful and gives me energy and tranquility to use all day. For productivity, I use all the technology I can to leverage my time, everything from Evernote to Alexa and my Apple Watch (I'm a technophile!).

What do you love most about what you do?

We've reached a historic moment in finance, because technology is creating the potential to solve the problems that have faced financial consumers for as long as we've had money. Technology can make products simple, transparent and easy to use, and can enable effortless budgeting, saving and money management. Smart phones can bring affordable financial services to everyone on earth – people who would never have been reached by traditional branches. The blockchain, meanwhile, can massively cut the cost of producing financial services. All this, and more, is driving toward huge gains in fairness and inclusiveness – goals we've been pursuing for decades through public policy, with only partial success. What I love about my work is trying to help fashion new models for financial products, markets, consumer behavior, and regulation, to optimize this chance.

What inspires you?

I'm inspired by experiences in nature – wild, beautiful places – and by music. My Spotify playlist is pure elation.

What is the best advice you've ever received?

Never fear.

What are you currently reading?

Augmented, by Brett King and *Wicked & Wise: How to Solve the World's Toughest Problems*, by Ken Wilber and Alan Watkins.

What is your personal philosophy?

Do your best. You won't be perfect, but your life will be good.

Who do you look up to the most and why?

My father recently passed away and was my hero. He's being remembered as the last of the great helicopter pioneers. He taught me to work hard and to work for the love of the work itself.