

Speaking Notes

SCOTIABANK JAMAICA FOUNDATION : GSAT LUNCHEON

**Bruce Bowen
President & CEO
Scotiabank Group Jamaica**

**Jamaica Pegasus Hotel
August 26, 2009**

GREETINGS

- **Chairperson - Miss Michelle Johnson**
- **Guest Speaker - Ms. Betty-Ann Blaine**
CEO, Hear the Children's Cry
- **Chair of the Scotiabank Jamaica Foundation**
- Dr. Jean Dixon and other Directors
- **Scotiabank Jamaica Foundation Scholars for 2009**
and previous recipients
- **Teachers, Parents, Scotiabank Mentors, Colleagues**
and Guests

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- **This function has been one of the major events on Scotiabank's calendar since 2000, and I have great pleasure today in attending for the first time as the new President & CEO.**

- **Today I get an opportunity to meet with some of the brightest and the most outstanding students in our Country. Students who are not only intelligent, but also dedicated to their studies, diligent in their efforts and resilient when the going gets tough.**

- **In addition, I have the opportunity to meet with some of the best Teachers in Jamaica. Teaching is one of the most important roles in our society, due to the impact that a good teacher (or a bad teacher) can have on the future of a child. Like bankers, teachers often get a “bad rap”. However, the quality of the Students here today is testament to the fact that you, the Teachers, have done a great job caring for our children.**

- **Last but not least, I have the opportunity to meet with a group of amazingly proud Parents. However, more than just proud, these Students would not be where they are today without great “role models” around them to coach them in what it takes to succeed.**

- **Since 1999, Scotiabank Jamaica Foundation has awarded 176 scholarships to students who have excelled in the GSAT. We started with the award of 5 Scholarships annually, and in 2000 we introduced an additional 10 awards for students who receive the highest scores in inner city schools across Jamaica.**

- **Today we add 16 exceptional young people to the prestigious list of Scotiabank Jamaica Foundation Scholars.**

- **Over the years we have added others;**
 - **Special scholarships for performance in the finals of “Speak Up! Speak Out!” Debating Competition on HIV/AIDS,**

 - **Three girls who lost their homes in a fire one year ago,**

 - **And this year, a student who has recovered from a terrible traffic accident and participated in our “Street Smart! Street Safe!” Program.**

- **I want to congratulate each of you on your Excellent Performance in this year's Grade Six Achievement Test and on being named a recipient of a Scotiabank Jamaica Foundation Scholarship or Award.**

- **I also want to add my congratulations to two outstanding scholars; Ashaud and Scizar, who will be recognized today for their outstanding performance as Scholars in our Program.**

- **At Scotiabank Group Jamaica, we hope that you will all be proud to be called Scotiabank Jamaica Foundation Scholars.**

- **First and foremost, the achievement of a Scholarship for Excellence or a County Scholarship will cover your educational needs for the next 5 or 7 years. These scholarships are the most valuable and prestigious GSAT awards in Jamaica.**

- **This year we will pay approximately \$8.2 million in scholarship funds to our new and continuing GSAT Scholars; which is probably more than any other scholarship program.**

- **These Scholarships are a major part of our “Student Care” Program within the Scotiabank Jamaica Foundation; where we have contributed over \$220 million to Education since 1996.**

- **However, in addition to the money to the financial contribution; as Scotiabank Jamaica Foundation Scholars you are now officially part of the “Scotiabank Family”. Today’s function is our way of welcoming you to this Family.**

- **All of you have opened Scotiabank accounts and have met staff in your local branch or at our Head Office. Today you have had the opportunity to meet more members of the Scotiabank Family; from our Directors, our Team Members from across the Scotiabank Group, and other Scholarship recipients.**

- **As all our Team Members across the Scotiabank Group know; you will find the Scotiabank Family to something you can be proud to be a part of. All of us are here to support and encourage you.**

- **So that means that we intend to track your progress yearly at High School and even after school. Not because we want to punish you if you do not do well; but to ensure that we encourage you and support you when you excel.**

- **If you need support, we will match you with a Scotia Mentor to give advice and help you to succeed. Throughout Scotiabank Group we provide summer employment opportunities for some of our older Scholars, to help them experience the world of business while still in High School. If you have projects to do and need to talk to professionals, we try to be available.**

- **We don't only give money; we also give of our time to help you succeed.**

PASSION FOR EXCELLENCE

- **At this point; I want to direct my remarks to the Scholarship Awardees specifically.**
- **We all know that you have demonstrated academic excellence, and we all expect that you will continue to excel academically.**
- **However, some of you are approaching the end of your High School career and are looking forward to new opportunities; whether at University or College or some other path.**
- **And after University or College, you will look forward to new challenges; working for a bank, or starting your own business, or going into Ministry, or raising a family, or going into politics. The opportunities, and the challenges, are endless! That can be both an exciting; and a scary thing!**
- **So; as you sit here today, facing a future of incredible opportunities and challenges; with a combination of**

excitement and fear; what is it that will ensure you will look back 10, 20, 30 years from now and know that you have been successful? What is that secret of success?

- **While many people will offer different ideas, there are really only a few important things to keep in mind as you look to the future and strive for success;**
- **First; you need to have goal, a vision for the future.**
- **Now at your age, don't worry that you need to know exactly what you want to do when you go to university or graduate and start working. I have 5 daughters, and every one of them has changed their idea of what they want to do after university at least 5 times.**
- **However, you should start thinking about; what is that one thing that you want to do more than anything else in the world? What are those things that you absolutely love to do? What are those things that you can do better than anyone else?**

- **Maybe its music, and when you practice your lessons you feel so excited that the time just flies by,**
 - **Maybe its history, and you love reading about the ancient Egyptians or the early Spanish settlers in Jamaica,**
 - **Maybe its computers, and you love working with technology and finding new ways to do things that no one has thought of.**
- **Whatever that thing is that you love and can do better than anyone else, know what it is and invest in it. Don't spend so much time focusing on those things that you aren't as strong at, that you lose your love for those things that you are strong at! When studying is hardest and you are getting tired, let those things you love to do be your motivation to push on and excel.**

- **Second; don't pretend that things aren't what they are.**

- **The brutal reality is that there are a lot of challenges and obstacles that will make it difficult to achieve your goals;**
 - **Friends will want you to spend less time studying and more time 'hanging out',**

 - **There will be days that something beyond your control happens and you just can't get everything done on time,**

 - **As good as most Teachers are, there will be some Teachers that you can't relate to and you will wish that you had another Teacher.**

- **These things and others will happen. However, don't let them stop you from your goals by pretending they will never happen. Instead, ahead of time, when there is less pressure, plan how you will deal with things when they do happen.**

- **Third; make self-discipline a habit.**
- **Self-discipline is not something you are born with, it is something you practice and you learn.**
- **They say that Genius is “1 part Inspiration, and 9 parts Perspiration”. Well, self-discipline is the “perspiration” that allows smart people to achieve great things.**
- **Use your goals, those things you love to do and can do better than anyone, to motivate you to make the right choices and to choose the right priorities. If you do this frequently enough, it will become a habit and before long it will become easier and easier to make the right choices.**
- **Fourth; surround yourself with the right people.**
- **We often forget how important those around us can be in helping us, or hurting us in reaching our goals.**

- **In sports, it is well known that when a good player is surrounded by other good players everyone plays better. World class athletes inspire each other to do even better. Think of Usain Bolt; if no one had ever run the 100 Meters in 9.71 seconds, he would not have been motivated to run it in 9.58 seconds.**
 - **Surround yourself with other great students, and challenge each other to greater success,**
 - **Get close to the best Teachers in your school; seek their advice and learn everything you can from them,**
 - **Choose your friends wisely; some will lift you up and encourage you to do well, while others will tear you down and try to bring you down to their level.**

- **High School years are a time of huge social pressures and it can be difficult to make the right decisions about those around us. However, if you keep focused on your goals (those things you love to do) and make**

self-discipline a habit, you will find it easier each time to make the right choices.

- **Finally; you need to look inside yourself and believe in the person you see.**
- **I truly believe that each one of us is only limited by what we believe we can achieve.**
- **If you are going to look back in 30 years and know that your journey has been a success,**
- **If you really want to achieve Greatness in your life; you need to believe in yourself and have confidence in your ability. Not a “cocky” false confidence, but a confident humility that knows those things that you can do better than anyone and those things you love to do, and is not afraid to pursue those dreams.**
- **When you are in High School and University, it will seem at times like the entire world is designed to break your self-confidence.**

- **Some adults you encounter in schools seem as if they are purposely trying to make you uncomfortable when you ask questions or need help with things,**
- **Other students, lacking in self confidence themselves, will try to make you feel you will be unpopular if you make the right choices,**
- **Some people that call themselves your friends will tease you or try to make you do things you don't want to do.**

- **It is only by truly believing in yourself that you will have the self-confidence to withstand all these pressures.**

- **Have you ever looked at truly 'world class' athletes and ever thought about what makes the difference between those that are good, and those that are great?**

- **What makes a competitor from Canada or England not make it past the semi-finals in Berlin, but makes Shelly-Ann Fraser the fastest woman in the world?**
- **What makes Tiger Woods the world's #1 golfer for 7 years in a row, when there are so many equally talented young men in the sport?**
- **Why is it that you are sitting here and not someone else from your school?**
- **The difference between those that place #1 and those that don't is all in the heart! Its in your knowledge that you have the ability, your passion for those things you love to do, your self-discipline to make the right choices, and the people you surround yourself with.**
- **But most of all, the difference with those that are #1 is their belief in themselves; that they can be #1.**

- **At Scotiabank Group we believe that each of you in this room represents the future of Jamaica.**
- **As the leading financial institution in Jamaica, we believe that we have the responsibility to recognize you, encourage you and support you as you pursue your dreams.**
- **As Scotiabank Jamaica Foundation Scholars you are now part of the Scotiabank Family and as family members you are now part of the #1 Team in Jamaica.**
- **On behalf of the directors, executive and staff of Scotiabank Group Jamaica, I want to congratulate you, your parents and your teachers for the amazing success you have achieved; and wish you every success as you continue to pursue your dreams.**
- **Thank you, and God bless you.**