

MAKE A LIVING, MAKE A LIFE, MAKE A DIFFERENCE

Presentation for UWI Career Day

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Good morning everybody.

Today I have been invited to speak on the topic **Make a Living, Make a Life, Make a difference.**

We all want that, right.

You know this is a great time to be young and on the cusp of responsible adulthood.

If I look back 25 years ago, when I finished my first degree and started my career, the world was very different then. The popular career options revolved around the traditional streams, (doctors, lawyers, accountants, engineers, teachers, and most importantly, bankers). You typically took a job, moved around a couple times, climbed the corporate ladder in a particular stream and would later retire with the symbolic gold watch and a pension.

Today, you're entering the working world in the midst of radical, fast-paced change, the likes of which we've never seen before! Change that has been driven by the significant advances in technology that we've seen over the past several years.

It has opened the doors to new careers that never existed 20 years ago, like social media marketing, apps developers, website designers and many more! Technology has also given

increased flexibility in the way we work. Jobs are no longer restricted to scheduled hours in specific settings, jobs can be done anywhere and at any time. In short, jobs have become very mobile, at a time when people were wondering if they needed to be mobile. !

So as you enter this new world, I want to share some words of advice, which have helped me in my career growth, and which will still be relevant even in a changing world.

Firstly, I encourage you to take the time and choose your careers carefully. Don't see yourself at UWI to just get a degree, but to secure careers. Notice I said careers, because people are having several these days.

Really think about what you enjoy, what you're passionate about, and also what you're good at. You're going to spend a significant part of your life in the career/careers that you choose, even more time than you spend with your family! So if you don't choose a path where you enjoy what you'll be doing everyday, then work becomes a chore, eventually becomes miserable.

I had a love for anything to do with numbers: maths, accounting, analytics, and so on. So from as early as 4th form in high school at Campion, I knew that I wanted to work in the financial industry. And I was also very good at it, it came naturally for me, it was the one area that I was able to get A's. Believe me, I tried geography and history, but failed miserably! So I stuck to what I was good at!

And this love and passion for what I chose made me excited to jump out of bed every morning and go to work. It made it easier for me to give up some of the parties and lying with

friends, and to work the many long hours and late nights, that was necessary for me to achieve the success that I have.

So I urge you, don't just stumble into a career, take the time, explore all the options, explore your strengths and weaknesses, and find potential options that connect the two things: **what you love** and **what you're good at**. And once you find that sweet spot, go after it relentlessly and give it your all!

And this brings me to my next recommendation: and this is not revolutionary advice, it's a lifelong, proven principle of success: **HARD WORK**.

I'm a strong believer that success cannot happen without hard work. "Success without hard work is like trying to harvest where you did not plant anything", says David LILY. "I never dreamed about success, I worked for it" - the words of Estee Lauder...and the young ladies know who that is!

To succeed in your career, you must demonstrate a strong work ethic, a commitment to executing well, to achieving your deliverables and goals, and a willingness to make the sacrifices to 'make it happen'.

And so, as I straddled very hectic work schedules with ongoing further professional studies, while managing a young family, I will tell you it was hard!

My husband often reminds me of the many evenings earlier on in my career when he had to bring food to the office and have dinner with me at my desk! But I look back now and recognize that it was necessary and I have absolutely no regrets, the hard work has paid off for me.

And as you pursue your career, it's extremely important for you to be 'solutions-oriented'. Whenever there's a problem that needs to be resolved or a difficult goal that needs to be accomplished, ask yourself 'how I can get this done', rather than on complaining and focusing on why it can't be done. Every time you proactively present solutions to your colleagues, your boss, you get a golden opportunity to demonstrate the value that you bring to the table, and you get noticed, which is critical for future career growth.

I also urge you to be **patient** and **flexible** as you go out and seek your dream job. Sometimes you have to take a job that is not the ideal one. I remember when I first started my career. After completing my degree programme and graduating from UWI in June, I focused on celebrating, and so spent most of the summer partying and chillin' with friends. Unfortunately, I didn't get around to looking for a job until late August, and by then the pickings were slim. I sent resumes to everybody, every company, but kept getting one decline letter after another. I started to panic, as my student loan payments were about to kick in, and I had no income!

Eventually I got a job offer as the accountant for Tetley Tea, which was a subsidiary of T. Geddes Grant at the time. It wasn't, in my mind, the ideal start to a career in the financial services, and the salary wasn't that great. I remember my first paycheck came out at just over \$4,000 for the month! But it was the only job I could get! So I grabbed the opportunity, and made the most of it!

Now T. Geddes Grant had a stock brokerage company in its Group, and the office was located on the same building where I worked. So I would go over to the brokerage whenever I had any spare time, and learn about the business and volunteer to

help. And because of my ability to get things done, I was given a special project to execute at the Brokerage. So when a vacancy came up, I was able to move into the brokerage within 2 years of working for Tetley Tea. So I used that opportunity to learn more, get noticed and was able to land the job in the industry I preferred.

And widen your search when you're looking for a job. When I talk to the larger companies, they are inundated with job applications from UWI students. And when I talk to small and medium size businesses, they don't get any applications.

Yet there is a dire need for great talent in these smaller organizations. So I encourage you to explore those opportunities, as they not only give you the chance to help shape and grow those businesses, but they also provide you with well-rounded experience and significant learnings. So don't limit your search to the typical large companies.

And speaking of learnings, another rule of mine is to be a continuous learner. I was not satisfied with my first degree in Accounting, but I also later pursued the Certified Financial Analyst designation, and later the Certified Public Accountant or CPA. Your degree will often get you through the door and a desk, but additional development and attitude will get you an **office** to house the desk.

Making a Life

Now, work is essential for making a living. But a successful life is not just about what your career path is, or how much money you earn, or what kind of car you drive. Success is about

becoming the kind of person you want to be, and getting a sense of fulfilment and satisfaction to your life.

You see life is far more than work. Many of you see that in your University life, where life is not just about studying to pass the exams. You also get involved in many different extra-curricular activities that you enjoy, you fight for causes that you believe in, and you develop long-lasting, rewarding relationships throughout your journey.

I was listening to a very successful psychiatrist the other day who shared how he had to reframe his life at about 35. By this time he was earning significantly, so money was not the issue. He could get any girl he wanted...so technically he was not lonely. He was living his dream, great job, nice house, fabulous car. But he found that he was not happy. After doing some introspection he realized that what really made him happy was farming. So he bought himself a farm, found a partner who also shared his passion and now he is content. So while still holding on to his career, he has incorporated an area of life that brings him joy and satisfaction.

Some people come to terms with a desire for connection to Spiritual matters, and connect to a sense of a higher purpose for their lives. For example, there is one of my executives who I know has a very intense work load, but I am always very impressed with how he manages to find the balance in his life. Not only does he have a lot of work, but he manages to meet his many obligations while keeping close to his family, and in the midst of all of this, he still finds time to reach out, encourage and work with the young men in his church and community.

Why? Because, this is very important to him. He has managed to identify his passion and remains true to this calling. This empowers him, and keeps him connected to God and contented with life.

Pursuit of this brings balance, and allows them to finally begin to live.

So not only is are these people making a living, but they have also made a life. They found the right balance in their lives. I encourage you all to try and find that balance, continue to build a life outside of your career.

Making a difference

As we make a living, and make a life, we also have to make a difference! This is about living a life of purpose and meaning. You know the bible says 'to whom much is given, much is required'. You have been given opportunity that so many others have not received by attending university. And as you pursue your careers, you will be given further opportunities that others won't have. So you need to pause and think about:

- How are you returning the favour?
- Who are you assisting?
- How are you making a difference?

I had the privilege of hearing the story of Marcus Steel, CEO of Carreras the other day. What a story of huge obstacles that were overcome because of help from persons he did not know, persons who reached out and helped him...

Imagine a boy of 10 years old... the 24th of 25 children for his father.. his mother leaves...he is pulled out of school....he then runs away to find his mother and ends up living on the street

for 4 months. He is out of school for a year and when he returns the odds are so stacked against him, that but for the assistance of a particular teacher, he would not even have been able to take the GSAT examinations.

And so the obstacles continued. But he kept focused, and now he is a CEO of one of Jamaica's largest companies.

But for that one teacher who stepped in at the beginning and made a difference, where would he be now?

You never know how much of a difference you can make to someone else. And it does not have to be money. A simple word of encouragement, a hug, will make a world of difference sometimes.

We all know that there are endless problems out there to be solved. Many of them are in your families and communities. And there are many established avenues you can use to make a difference. There are non-profit organisations that are always looking for volunteers. There are students in your past primary/prep schools who may need help to study for exams. There is always someone who needs help.

At Scotiabank we are very passionate about giving back, and I'm particularly proud of our Scotia Volunteers, a group of over 1,000 staff members who give selflessly of their time and efforts to make a difference in the lives of others. Last year, they gave 8,332 hours of volunteer service that impacted the lives of 83,000 persons through 52 major activities and programmes.

I'm confident that you will also be generous and help others. With your education, and the exposure and networks you will

gain as you climb in your career, you are well-positioned to make a difference.

I encourage you to think about your calling, think about **where you want to have an impact** and **what you want that impact to be**. And be proactive in seeking opportunities to make a change. Students, I encourage you to be our change agents for a brighter future for all Jamaicans!!

Remember life is too short to spend time only making a living... the profound words of Mahatmas Gandhi ring out in the best reflections: "Live as if you were to die tomorrow; and learn as if you were to live forever".

Now students, go create for yourself the absolutely best life you can and always strive to make a difference in the lives of others.

Thank you.