

FOR HIGH SCHOOL GRADUATES

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Thank you for the very kind introduction, and the honor and privilege to speak to you today. I truly appreciate you taking the time to come here and giving me your time and attention.

First, my heartiest congratulations go to our graduates for their accomplishment, their first step into a bigger world.

Second, let's have a round of applause for the parents of these graduates who have guided them and brought our graduates this far.

When I was invited to speak to you, having spoken at many conferences and business meetings, I accepted the invitation without hesitation.

But, a few weeks ago, I broke out into a cold sweat as it dawned on me, "Oh my God, I will be speaking to seventeen and eighteen year olds. What am I going to tell them that they don't already know? More important, will they listen to someone who looks like their dad?"

My wife and I have a seventeen-year-old daughter. So I went to her for advice about how I could be more effective speaking to her peers.

Yes, she did have a word of advice; in fact, she had two words, "Be brief."

Sensing that I was unconvinced with those two words, she comforted me, saying, "You'll be fine, Dad. Just be brief."

So, I promise you graduates that in exchange for your attention, I will be incredibly brief.

My talk has four parts. The first part will give you a macro picture of your parents' journey. Then I will present to you a concept that I call *economic gravity*. Then I will share with you what I consider are the seven most important ingredients of success. Finally, I will summarize and close. All this in less than ten minutes.

Your Parents' Journey

First, I would like to summarize your parents' journey in life. Each one of you must have heard stories from your parents and grandparents about how they had to walk miles and miles through rain, floods, deserts, snake-infested marshes, coalfields and other terrible conditions, to get to certain basic necessities in life.

You may have chuckled even laughed when you heard their stories about how they and their parents struggled early in their lives. You may have felt that these were exaggerations but let me give you some numbers.

In 1776, India was the richest country in the world. Its share of the world's wealth was about twenty-five percent.

By the time, India gained its independence from the British, in 1947, its share of the world's wealth was down from twenty-five percent to two percent, with about twenty percent of the world's population.

Sixty years ago, India was not only a very poor country, but also an incredibly unhealthy one. Life expectancy was thirty-two years. In addition, its literacy rate was about 8.5%, that too amongst males. It was less than one percent for females.

If those conditions had prevailed there was a good chance that most of us would have been illiterate, destitute and dead by 1985 or so.

So, when you look around this room and see your parents and their friends, you are looking at a generation of Indians who propelled themselves miraculously from a near hopeless situation to reach the top ten percent (if not five percent or one percent) of the richest nation in the world today.

What your parents have accomplished is perhaps one of the greatest acceleration of personal and family growth of any generation in history.

Life is a multi-generational genetic enterprise and what your parents have given you is a springboard from which you can launch yourself to greater heights in your own personal journey and growth.

Our parents gave us ours and now we in our turn give you yours.

Economic Gravity

Now that you have an advantageous position in life, I would like to share with you a concept called *economic gravity*.

Very simply, an invisible force is constantly at play pulling us down the economic ladder of life. To stay up there we have to work hard.

To put it in another way, to maintain the same relative quality of life of your parents you have to work hard. If you take it easy, you will experience downward mobility. And, to do better than your parents, you have to work harder and smarter.

Economic gravity is silently at work, always. Be cognizant and aware of it and its effects.

So, now that you have an economic springboard and are aware of the downward pull of *economic gravity*, here are seven tips that I wish someone had summarized for me when I graduated.

Learn to Learn

The next ten years are the most crucial years of your productive lives. Of these years, for the next four years, if anything, learn to learn.

Knowledge is growing at an explosive rate. By the time you graduate from college, your knowledge will already be close to obsolescence.

When I was in college, one of my teachers, Prof. Zuckerman, told us that our knowledge would be obsolete in three years. A quarter of a century later, I believe that colleges that teach from books are teaching dated knowledge.

So what is the antidote for this? Continuous learning throughout your life. When you go to school and college, you are being taught the skills to learn; you will learn to learn.

Mahatma Gandhi once said, “Learn as if you are going to live forever.” That is true not only for you young graduates but also for your young parents, who have several decades of fruitful living ahead of them

The best solution to fight economic gravity is to stay at the cusp of new knowledge and to sharpen that edge constantly. Always.

Deposit Before You Withdraw

Usually, you cannot withdraw money from a bank unless you have deposited money into it. If you don't have a reasonable balance, your check bounces. So it is in life. You cannot get something for nothing. Or as I tell my clients (and anyone else who will listen) in colloquial language, *there ain't no free lunch*.

Even if you have great talent, you have to work at making deposits, investing and honing your talent so that when your number is called you stand out and excel.

Focus on Strengths

A critical ingredient for success in life is to be passionate about what you do but to be passionate you have to play to your strengths, which in turn is a combination of aptitude and interest.

If I had to create a formula for success, it would be:

$$\text{Success} = \text{Passion} \times \text{Aptitude} \times \text{Interest}$$

In life I have encountered many people who are missing one of these three key ingredients in their endeavors. They are the ones who live lives of quiet desperation, a self-induced torture that no human being should suffer.

The earlier in life you recognize and discover your strengths, passionately focus on them, and put them to work, the longer you will be able to harvest the sweet fruits of your labor.

Learn to Excel

I have a mantra in life: *Anything worth doing is worth doing well*. It has helped me in many ways.

Most important, it has helped me stave off mediocrity, which (like economic gravity) is another unrelenting force in life. You will find it everywhere, seeping into your lives through every pore and opportunity that you give it.

A focus on excellence has helped me in setting high standards, in being ambitious for myself, my family, friends, even my business clients. Whenever I set goals for myself, I have often gone beyond my first target and stretched it to an ambitious level. Excellence in ambition is the only way to know how far we can go.

Anything worth doing is worth doing well also helps you set priorities. Excellence requires resources that are always in short supply. So instead of doing many things and being average at those, successful people focus on a few things but excel at them.

Focusing on excellence has its own intrinsic value because in the short- and long-run excellence is appreciated and it always prevails. Excellence is a surefire method of escaping economic gravity.

Showing Up

Several celebrities—President Bill Clinton, Woody Allen—have been credited with the statement about eighty percent of success is showing up. They are right.

The economic world works on a network of trust between institutions and people. To beat economic gravity you have to become part of this trusted network and the only way you can join it is by showing up and letting people test your trustworthiness.

Life is more about what happens to you and less about what you do. There are more of them and one of you and if you want to improve the chances/probabilities of success you must show up at places and meet people that are important to your success.

In life, it is not what you know but who knows you and trusts you. So, choose your surroundings well and show up.

Showing up is also about getting started and sustaining an effort. Overcoming initial inertia is hard and sustaining an effort is even harder. But, unless you show up at your work/desk/gym/play/theater/stage/class/wherever, nothing will be accomplished.

Balanced Life

So far I have talked about how to escape economic gravity successfully. However, now I would like to step into the realm of happiness. You may gain the whole world but still remain poor, like Ebenezer Scrooge, if you shackle yourself to the material world.

Happiness comes from leading a balanced life, where you take time to be with family and friends, appreciate the finer things in life, and indulge in altruistic activities.

As you head off to college, remember to call your mother at least once a week!

Integrity

We can gain the whole world but it is all for nothing if we lack integrity. We are not whole or complete without an internal moral compass or standards to guide us.

Integrity is like moral hygiene. On the surface, it may not appear to help us stay healthy. However, a lack of integrity creates a slippery slope to turpitude and disaster. Just visit our prison systems to understand the consequences of lacking integrity.

Over time, we all realize that we don't have to answer to anyone but ourselves. When we look in the mirror, do we see someone we admire? Or do we see someone who despite having gained the whole world has lost his soul?

Final Words

I would like to end with a few key thoughts:

1. Remember where your parents came from and the springboard they have given you
2. Beware of economic gravity. It is an unseen force, constantly gnawing your progress.
3. To escape the forces of economic gravity learn to learn, learn to invest first before expecting dividends, focus on your strengths, make excellence your creed, show up and build your trusted network, lead a balanced life, with integrity.
4. Most important, remember the words of T.S. Eliot: Only those who will risk going too far can possibly find out how far one can go. (Aim for the stars, you'll at least get to the moon, if not farther.)

Finally, I thank you for this opportunity to share my thoughts with you.

T.S. Eliot also said, "We shall not cease from exploration, and the end of our exploring will be to arrive where we started and know the place for the first time."

Thank you for inviting me to speak, forcing me to explore, discover where I started, and learn its most pertinent lessons.

Thank you, good luck and God bless you.

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