

**PENN STATE HARRISBURG  
SPRING 2007 COMMENCEMENT SPEECH**

**SATURDAY, MAY 19, 2007**

**9:30 A.M.**

Thank you very much for the honor of speaking before you today.

I realize that for you, the graduates of 2007, this day is one of the most important and satisfying days of your young lives. But as a tuition-paying parent myself, this day is also about your parents and loved ones that have supported you.

For parents, it's a day of mixed emotions.

You watch your little children graduate into the real world.

The tuition payments end but...many of you will gain a new

roommate when your graduates move back in with you . . .

*“isn’t that special.”*

I’m a businessman.

I lay out goals and then try to achieve them in the quickest and most efficient manner possible.

I also understand a good party and I know I am standing in the way of some major league celebrations.

So, I’ll be brief but hopefully impart some wisdom before you all nod off in your seats or start thinking about that nice dinner you’re going to have with your parents.

We all view education differently but for most of us, it is a means to end -- with the end being a good job.

I can remember sitting where you sit today and thinking

“Ok, I have a degree. Now what?”

There is a certain amount of apprehension that goes hand-in-hand with the uncertainties of life...but take solace in the fact that you are not alone.

For those of you who feel as if they are in complete control and have the future plotted out, think again.

The one certainty in life is that unexpected things happen.

Those of us who are most happy and successful are the ones who best deal with uncertainty and can remain focused on moving toward our goals.

Life is going to take you in unexpected directions.

It always does – so be ready for it.

When life throws you the curve ball, view it as an opportunity, not a high and tight fastball.

When I was sitting in your seat, I was certain that I would work in the oil industry. I made it to my final interview in Houston with Exxon. But before that final interview came, I met with a bank in New York.

I didn't really care about the interview because my future was in oil, not finance. Then life intervened, I did not get the Exxon job but I did get a job in the training program at the bank.

At the time, I was devastated.

25 years later . . . I was President of a bank and who knows what would have happened to me at the oil company.

I tell you this story because it demonstrates three things that are important as you embark on your own careers:

1. Some things you cannot control - no matter what your capabilities are.
2. Luck and timing are often more important than how smart you are or how much fun you are to work with or any of the other attributes that breed success.
3. Roll with the punches life gives you. Be prepared for opportunities and take advantage of them – even if they're not what you wanted or hoped for.

Your education here at Penn State will prepare you for many of the challenges but certainly not all.

You will make mistakes . . . we all do.

Successful individuals strive to turn mistakes into learning experiences. No amount of education can prepare you for everything that life has in store for you.

I grew up with seven brothers and sisters and my dad worked for the phone company.

When I went to work for the bank, I remember thinking how cool it was that I was working on Wall Street in the heart of the financial capital of the world.

Two weeks after I went to work, the Vice President of our division hosted a luncheon in the very fancy Executive Dining Room for 4 or 5 of us.

Here I am, this 23-year old guy who only recently cut off his shoulder length hair because no one would have hired me otherwise, sitting around a table with starched white-collar bankers being served by waiters with white gloves.

The place is so fancy they didn't have salt and pepper shakers. They had little dishes with little spoons.

The conversation was about the banking, golf and the Hamptons. I was terrified. It was about as far away from my upbringing as you could get.

I was desperately trying to act like I belong.

My only goal was to survive the lunch without humiliating myself with some etiquette faux pa.

Well...I almost succeeded.

After we finished the main course, the waiter...with his white gloves put a bowl with a lemon in front of each of us. I figured this must be some kind of dessert soup. So, I proceeded to pick up my spoon and slurped my “dessert soup” to the bottom of the bowl.

After finishing, I was informed that my “soup”... was really a “finger bowl” that was meant to clean your fingers after the meal.



But I survived and over the years I have picked up a few principles that will give you a fighting chance in our ever changing and challenging world.

Keep a smile on your face -- always be as optimistic as you are today. People enjoy interacting with happy people.

Choose your partners carefully. Whether it is marriage, business or any other endeavor, who you do it with really matters.

Always be loyal. It is a trait that is not always returned but will make you feel good. When it is returned, it can help you immeasurably.

Be tolerant of others even when you cannot be patient.

There were times in my career when I felt that I was in a

parade of fools and that my boss was the drum major.

Sometimes I was actually wrong.

Take risks along the way. The key is to make sure the risks you take are manageable.

Be serious...only some of the time. There is more to life than work and you will only experience it if you let yourself. A good sense of humor makes you more tolerable to others.

Be a person that gets things done. Throughout my career, I have always impressed this on my colleagues. Consider it this way. . . If you are not a person who gets things done, how do you know when you are finished?

So that is it. . .Zoffinger's principles for a successful career.

There are certainly other ideas on this topic and thank God we are all different because that is what make us interesting.

The one thing that I have not mentioned is how luck and opportunity play an important part in all successful careers.

Some of you might choose to pay no attention to my ranting here today and go through life living everyday like it is your last.

If you do “one day, you will definitely be right.”