Fellow Beta Gamma Sigma Inductees, Bryan School Faculty and Staff, Dean Banks, and Guests,

What an honor it is to be here today with all of you for the Beta Gamma Sigma honor society induction! I want to direct my remarks this evening to the Inductees, and from a perspective of embarking on a career. You are among the best the Bryan School has to offer, so congratulations on attaining this impressive recognition! I know each of you has worked very hard to earn this distinction.

You know, we probably have more in common than you might imagine:

- We all attended this fine academic institution – UNCG
- I would imagine that we all have a passion for business, choosing to study in the Bryan School
- And you all, whether graduating this year or next, will be entering the job market at a challenging time, not unlike when I graduated from UNCG and entered a difficult job market in 1981

So the main difference here is that I’ve had the opportunity to practice in business world for just over 30 years, and to gain some valuable experience. So I asked myself, what can I tell this group in a few short minutes that might be of value to them. So I want to touch briefly on some lessons learned, the importance of acting ethically in today’s business environment, and finally, some general advice.

But first, some brief background on my career:

- In my career I’ve benefited from a lot of hard work and some good luck as well. I was clearly lucky in selecting my organization.
- My degree was in Accounting and I spent my first 7 years working in the Accounting and Finance Division at BB&T
- I helped our organization build annual budgets and I learned a lot about a bank’s financial statements
- My career then took an unexpected turn as I moved to Cash Management Services (gaining some client contact and marketing experience), then to Total Quality Management (gaining some training and consulting experience), and then to BB&T University (gaining broader leadership experience). For the past 15 years, have run the Human Resources Division.
- So I began my career working with numbers and finance, and have ended up working with people and programs.
- And you’ll notice that while I’ve changed jobs 5 times, all have been with the same organization.

So now, a few important lessons learned:

- First off – Career paths cannot be scripted. Often they unfold in a direction you did not see coming! You own your career.
- Secondly – While we all work and make decisions as individuals, teamwork is critically important. Everything we do in business is accomplished by working with and through others! So don’t underestimate the importance of having strong interpersonal and teamwork skills.
• Next – Be positive! People like working with others who are upbeat, enthusiastic, and have positive attitudes! Life is too short and others don’t want to surround themselves with negative people.

• Here’s an important one – Don’t let challenges and obstacles get you down! These are opportunities to develop a solution, solve a problem, and maybe along the way, to differentiate yourself. High-achievers go over, around, or through obstacles.

• Finally – It’s important for both businesses and individuals to support their communities – For this reason, throughout my career, I’ve tried to volunteer my time to both charitable organizations and educational institutions. These groups are critical to our communities.
  o From a business perspective, educational institutions like the Bryan School at UNCG provide the pipeline of talent for our organizations – Therefore, we have a vested interest in their success and the quality of their product

Now I’d like to touch briefly on the **Importance of acting ethically in today’s business environment**

• It’s clear that having a strong moral compass is critical to success – in fact it’s required to even play the game
• Trust is earned over time, and once it’s lost, it can’t easily be regained
• Of our 10 core values at BB&T, the two “bedrock” values are **Honesty** and **Integrity**
• These values have to be at the center of our relationships with our clients, our associates, and our shareholders
• We at BB&T, like most companies, have a Code of Ethics – this Code is intended to help our associates avoid a conflict of interest, or even the appearance of a conflict of interest
• I serve as the Chair of our Ethics Committee and we have always gone to great lengths to ensure our associates are properly trained on the Code, and that they adhere to the Code
• Unfortunately, in my position as HR Manager, I have seen some employees lose their jobs due to poor decisions that ultimately led to a “breach of trust”
• Your character is of upmost importance, and should be protected at all costs!
• As one of my colleagues often says, “If you wouldn’t feel comfortable explaining a decision to your mother, you should probably make a different choice.”

Now, to wrap up my comments with some forward-looking **Advice**

• **Join an organization where you like the people**
  o You will spend the majority of your waking hours at work, so you might as well pick an organization where you enjoy the people – an organization with a good culture

• **Find a mentor(s) in your organization**
  o The word “mentor” comes from Greek mythology and means “a wise and trusted counselor”
  o In addition to your manager, I would encourage you to identify one or more mentors that can provide you with additional growth-oriented feedback
• **Continue to learn**
  - “Grow or Die”
  - Learning is growing
  - The world moves at a fast pace with constant change, so we must continue to acquire new knowledge to be successful and contribute at a high level
  - Since graduating from UNCG in 1981, I’ve attended numerous conferences, workshops, seminars, a 3-year graduate school of banking, leadership programs, and the list goes on and on

• **Now, when you become a leader,**
  - Surround yourself with high-quality people
  - Treat them as you would want to be treated – with respect and gratitude
  - As you advance in your career and assume greater responsibility, you will find yourself completing fewer tasks yourself, and accomplishing more by leading and directing the work of others

• **Take pride in your accomplishments, including this accomplishment: Being selected for Beta Gamma Sigma**
  - Success is important, but there are plenty of successful people who are not “happy”
  - Happiness flows from self-esteem and pride
  - We earn positive self-esteem from performing our work well – when you seize an opportunity and do something well or do the right thing, no one can take that intrinsic value from you
  - Pride is the psychological reward we earn from living by our values, performing meaningful work, and accomplishing positive results
  - Hopefully you will take pride in your accomplishments and celebrate your successes – **TAKE PRIDE IN BEING PART OF BETA GAMMA SIGMA**

Again, congratulations on this important recognition! Thank you.