Dear mothers,
Dear fathers,
Dear Steve,
Dear Faculty,
Dear Students,

I am not sure Steve Miller fully appreciated the risk he took when he invited me to give this speech. Exactly 24 years ago, I also gave a graduation speech, as a student graduating from what I would describe as a rather traditional Jesuit college. I think it is fair to say that the students loved it; the parents and faculty less so. Looking back, I admit that it did not help that the version I submitted in advance and that was approved by the school director, and the speech I actually gave, did not match at all.

Today I want to talk to you about courage or the ability to do something that frightens you, about doing the right thing in the face of opposition, and of holding the course when times get rough. I want to talk about courage in your private life, courage at the office, and courage as a citizen of Singapore.

Now, I am deeply convinced that success in life starts with sorting out yourself first, and making choices when confronted with life’s most difficult questions:

What do I want to do for a living?
Shall I quit my job and go back to school and get my Masters or maybe my PhD?
Is this the person I want to marry and share my life with?
Can we afford to buy this house?

The most important thing is to realise that you are the only one whom can answer these questions. They cannot be delegated, and nobody can make these decisions for you.

It will take courage to go the way you decide; even more courage and humility to admit you were wrong and revert a decision; courage because not everyone will agree with your path.

When I was 22, I decided to move to Switzerland, and it was hard. New country, no friends, different customs, strange language... today I am married to a Swiss, speak Swiss German, and call it home.
When I was 30, I remember I had to sell every last share I had and surrender any cash I’d saved for the down payment on my house. I was scared but it went well.

At 35, I married to love of my life, the one that makes me a better me, the person that likes all – well, almost all of my quirks – and I truly hope that it will last forever.

If you had asked me 15 years ago – no, 5 years ago, if there is such a thing as a mid-life crisis, I would have started laughing… now I can confirm it does exist, and am happy to say I came out reasonable well: I only nearly quit my job, I did not buy a new car, and I did not get a divorce. I am more convinced than ever that this is only because very early on I had the courage to make decisions, and that courage is what I am wishing you.

I spend a lot of time talking to the graduates at UBS and after a while typically the question comes, “what does it take to be successful at work?”, and while my answer has evolved a little bit over time, it still comes down to having the courage to speak up and challenge the status quo, and having the resilience to keep trying when your idea is initially met with skepticism or rejection.

When I was in Singapore a couple of weeks ago, one of our graduates working in Cash Management spoke to me about how he felt we could improve our processes but that his manager did not agree. I told him he should keep trying and not give up if he felt strongly about it. As long as it’s done respectfully, with integrity, and for the right reasons, I am sure we will find a way to implement his new way of thinking; but it will take courage and resilience for him to see it through. But if he does, I think he will be very successful.

It will not be your intelligence, your degree, or hard work that will make the difference, but the courage and resilience you show in speaking up and challenging us. And that is what I am wishing you: the courage to help us change the way we do business today, and help us build a better Bank.

This year we celebrate 50 years of modern Singapore, and it is a moment to sit down and enjoy this beautiful city and to be proud of what has been achieved in such a short time.

It is also a moment to reflect; and for all its greatness, Singapore is made by men and hence not perfect. Nor is any other country perfect.

Dear students, with this Singapore, you are inheriting a fantastic country, a great place to call home, and like with any inheritance, you treat it with respect; but it also comes with a duty, the duty to keep the good and to change what needs change, so to leave it in a better state to your children.
I wish you the courage to engage with the community: to talk to other citizens, have the uncomfortable discussions about the future Singapore and what it should be, to dream about what it could be, but respectful for each other’s opinions and beliefs, and the courage to make change where needed.

SG50 is what your parents and grandparents gave you, SG75 is what you make out of it, SG100 is what you leave to the next generation.

And with this, I wish you good luck. We count on you to make this an even better place. And as this is a computer science school with people that may be a little geeky, I would like to end with a quote from Star Wars: May the Force be with you always.

Thank you.

It is a privilege celebrating with you today.