Good afternoon everyone. It is both a privilege and a pleasure to be here. I want to thank Mrs Lau for the original invitation to participate in your Speech Day.

Let me begin with an apology to the parents and DGS faculty in the audience today. In particular, I want to apologise for what I am about to do. Namely, ignoring all of you and spending most of my time talking directly to the girls of DGS. I am sure you will understand - it is, after all, their day.

That said, I must admit that I wasn’t entirely sure what I could talk about today that would be of any interest to the girls of DGS. So I did what most speakers do - I panicked. Then I decided to check with my 23-year-old daughter, who also attended an all-girls school. She suggested I could always talk about the one thing that all teenage girls are interested in - teenage boys!

But as I was not sure your Headmistress would approve of such a discussion, I have decided to give you some advice instead. In particular, I want to talk to you about five things you should know but that you will not necessarily learn in school.

I should perhaps pause to point out that by choosing this topic I am not in any way trying to suggest your education here at DGS is lacking in any respect. In fact, I think DGS’ holistic approach to education - with the emphasis on academic, extracurricular and community service activities - is one of the things that makes your school one of the very best in Hong Kong.

However, there are some things that no school teaches, including this one. Which brings me back to my list of the five things you should know but will not necessarily be taught in school.

The first thing - and this is particularly important for those of you in Forms 5 and 6 - is: do be careful what you wish for in terms of your career, you may just NOT get it!

Consider what happened to me. When I was your age, I did not put much thought into choosing a particular career path. About the only thing I knew for sure was that I did not want to work in an office. Nor did I want to spend my days sitting behind a desk. I most certainly never dreamed that someday I would be a banker. But then I suppose who does? Banks I thought were full of boring stuffy people working in boring stuffy offices.

However, in hindsight - in addition to looking back and wondering how it all went so wrong - I also look back and realise that my time as a banker offered opportunities beyond what I could have ever anticipated.

Meeting fascinating and interesting people from many different cultural backgrounds. Going to places I didn’t know existed. Doing jobs I never imagined such as traversing through sand
dunes surrounded by armed soldiers to exchange new banknotes with Omani tribesmen. Even singing with Sharon Kwok Sau-wan to raise money for the Community Chest.

Now, I realize that the working world may seem like a long way away right now. But when it arrives - and it will soon enough - I encourage you to choose your employer or employers carefully. As someone once told me: when you accept your first job, you are hiring a tutor to teach you about work, so be sure to hire wisely.

Good advice, to which I would add: whatever job you do decide on, don’t just take the job, make the job. And by this I mean, always take time to master the wrung of the ladder you are on before reaching for the next one. I think one of the mistakes many people make today is to impatiently focus on climbing higher or making more money without taking the time to learn the lessons and appreciate the experiences along the way.

The second thing on my list of things to know that are not necessarily taught in school is: do not believe everything you hear.

Consider what the world’s richest man told a group of young people just like you. In a speech to students at Mount Whitney High School in California, Bill Gates shared 11 rules about the real world. In other words, the world beyond the classroom.

The first rule on his list was that life is not fair so get used to it. Another rule that he said students today need to learn is that the world does not care about their self-esteem. Rather the world will expect students like you to accomplish something before you feel good about yourself. Some other rules that Bill is said to have noted: be nice to nerds, chances are you will end up working for one. And also if you think your teacher is tough just wait until you get a boss.

My personal and most likely any parents’ favourite, however, was rule number 7. In which, Mr Gates pointed out that before you were born, your parents were not as boring as they are now. They got that way from paying your bills, cleaning up after you and listening to you talk about how cool you think you are. The founder of Microsoft went on to tell the assembled students that before they go out to save the rain forest from their parents’ generation, they should try cleaning up their own closet.

These words of wisdom from Mr Gates have circulated far and wide on the web, often through the inspirational email circuit. In fact, if you google ‘Bill Gates’ and ‘11 rules’ you will find more than 1,200 references.

The only problem is that Bill Gates never actually said any of these things to any group of students. Or to any other audience for that matter. These words of wisdom were actually penned by a gentlemen by the name of Charles Sykes, the author of a book called *Dumbing Down Our Kids*.

The point of this story is that you are living in a world where there is more access to more information than ever before. There is also more misinformation than ever before. And more avenues - think Wikipedia for example - through which people can spread such misinformation.
As such, my advice to you is twofold. First, do not believe everything you read or hear or that your friends forward to you via email. Second, if you have not already done so, bookmark the web sites urbanlegends.about.com and snopes.com on your computer. Both are useful references as well as entertaining reads of some of the fiction that has become fact through online repetition.

The third thing on my list of things you should know that you will not necessarily learn in school is: do look for half full glasses.

Perhaps I should explain.

One of the people I have often quoted in past speeches is a fellow Scot by the name of Robert Louis Stevenson. Many of you will know him as the author of such classics as Treasure Island and The Strange Case of Dr. Jekyll and Mr. Hyde. However, what you may not know is that Robert Louis Stevenson was decidedly optimistic despite suffering from the ill effects of tuberculosis for much of his relatively short life.

On one particularly difficult day, when he had to put aside his latest manuscript because he was coughing so much and so hard that he could no longer write, Stevenson’s wife came into the room and said: “I suppose you will still tell me that it is a glorious day?”

“Yes,” Stevenson is said to have replied. Adding: “I refuse to permit a row of medicine bottles to block the horizon.”

It is again good advice. As Bill Gates did not say earlier: life won’t always seem fair. But one can either focus on the negatives or try to look for the positives.

During my time at HSBC, my family went through something like 25 relocations. It would be easy to look only at the down side of so many moves. Leaving friends behind. Repeatedly adjusting to new places and new schools and so forth. However, as I told my children then: there are equal and corresponding upsides. Establishing friendships in so many different places. Having the opportunity to meet new people, to experience new cultures and to make even more friends along the way. As you go forward, you have a choice to make. You can choose to be overtly optimistic or perpetually pessimistic. The best choice - I would submit - is obvious.

The fourth thing you need to know that you will not necessarily learn in school is do not lose your balance.

At the outset, I briefly referred to the holistic approach to education here at DGS. The fact that in addition to academic achievements, emphasis is also placed upon extracurricular pursuits as well as service to community.

As you go through life, you will experience numerous frivolous demands on your time. You will also experience others trying to impose their expectations upon you. Resist both, in particular the latter.

Now I am going to tell you something I have never told anyone before. One of the things I have drawn great pleasure from over the years is music. While I was working in the Middle
East, Malaysia and elsewhere, I continued to sing and play in bands in my spare time. As I stand before you today, it is perhaps difficult to visualize, but it’s true!

However, when I first came to Hong Kong - and this is the part I have not told anyone before - when I came here, there were some people in the then higher echelons of Bank who thought it was inappropriate for a reasonably senior member of staff to be singing and playing in a band in various venues around town. But my music was not something I was willing to give up. And over time, these individuals had to change their tunes as I kept singing mine.

The point I want to make is that it is easy to let your career aspirations overwhelm your life. I see examples of it everyday here in Hong Kong. People who work longer hours than necessary just because everybody else is doing it. People who put aside everything in pursuit of their career or money or both. People whose entire identity is their job and their title.

My advice is don’t give up your other interests. Make time for your hobbies. Make time to do the things you enjoy. And above all make time for your family and friends. In other words, do not confuse your career with your life. Retain a healthy balance between working and living. It may seem obvious, but it is far from easy. Particularly in a city like Hong Kong.

The fifth and final item on my list of things that you should know but that you will not necessarily be taught in school is: do dream big.

When I was your age, I was a ‘Dukie’ - a student at the Duke of York’s Royal Military School. When we weren’t sitting inside a classroom or running around on a rugby pitch or ironing our uniforms, we spent a lot of our time marching up and down. Learning to be ‘drilled and dressed and disciplined’ is what they called it, if I remember correctly.

At the time, I never imagined working overseas. Nor given my rather mediocre grades, did I ever imagine - as I said earlier - working in a bank. And during my 7 years at this all-boys school in the UK, I can honestly say that I never ever imagined some day being invited to speak at an all-girls school!

So as you sit here now, I urge you not to do as I did then. Do not limit your dreams nor your imagination. With the excellent education you are receiving today and the opportunities you will have tomorrow, your potential is truly unlimited. It may sound like a cliché, but it’s true.

In fact, it is entirely possible that somewhere out in this audience today, there may even be someone who one day will become the Chair of HSBC. And I wish HER well!