

Kellogg Certificate Program For Undergraduates Certificate Celebration
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Brandon Zaharoff, Managerial Analytics Certificate
“Memories and Legacies”

Thank you. Thank you Prof. Lariviere for the encouraging words and for the introduction. I would also like to thank Carol, Janelle, Abra, and Rachel for the incredible job they have done with the program. I am also grateful to all of you who voted to give me the chance to speak here today and to my parents for their unwavering support. Finally, I would like to thank to the professors who have guided us through this chapter in our education.

While studying in Beijing I came across a magnificent saying:

“Gàosu wǒ, wǒ huì wàngjì; gàosu wǒ, wǒ kěnéng huì jì zhù; Bāokuò wǒ, wǒ huì lǐjiě”

This Chinese proverb is translated as “Tell me and I'll forget; show me and I may remember; involve me and I'll understand.”

As our professors, you have met this challenge and helped us dive head-first into the world of business and finance, allowing us to truly understand each topic. And, through early morning classes and late night cases in study rooms scented with ageing Chinese food, we have involved and challenged **each other**. In a class full of triple majors and students with more activities than can fit on our resumes, it is no surprise that we have been able to learn so much from one another. My only hope is that we may stay in touch and continue to help each other throughout our careers.

I hope that we may forever remember having pizza parties in the lounge, building valuation models for cruise ships, and finding the perfect piece (or four) of candy from the jar on Janelle's desk. I hope that we may stay in touch so that maybe one day we can finally pronounce Dimitris's last name, Professor Papanikolaou does have a nice ring once you can say it. I also hope that we will never forget the irony of having a Greek professor teach us about investments. [By the way, what do you think of the suit?] Hopefully, we may combine these memories with the lessons we have learned from the program and look back on them to help propel us through our career whenever we feel overwhelmed or simply need a laugh.

These trying times will come all too soon and too often as we attempt to tackle the problems that have stymied our parents and are now bearing down upon us, threatening the continued prosperity that we so value. We must face **debt crises** with the diminishing resources of ageing nations. We must face **turmoil** in the epicenter of fossil fuel production. We must face the **realities** of a political system that has polarized the country to the extent that compromises in congress are few and far between. These problems have been created by our parents' generation but will require our ingenuity and leadership to solve.

But why else would we have we put blood, sweat...and sometimes soy sauce into our work, if it was not so that we may go out into the world and find that challenge that will allow us to make our mark. The philosopher, William James wrote "the great use of life is to spend it for something that will outlast it." So the question is "How will we be remembered?" What **will**, our legacy be?

Will we be remembered like the Lords of Finance—the four central bankers blamed for their stubborn adherence to the gold standard, fueling the Great Depression? Will we choose to pursue profit at the expense of ethics and be cast down with the Madoffs of the world? Or, will we follow the examples of industriousness set before us by figures such as Andrew Carnegie, a Scottish-American floor worker who worked his way to the top of American Steel and then gave it all back to society in the form of universities, concert halls, libraries, and much more so that others **too** could achieve their potential? Will we overcome adversity and prejudice to solve the problems that the world puts before us?

As Northwestern challenges us to seek Quaecumque Sunt Vera so too do I challenge you to continually look inside yourself and decide if you are seeking your true potential to contribute to the world and leave behind a legacy that will outlast you.

Thank you.