

## What I wish someone had told me when I was a freshman

Susan Lee, September 2008

I would like to thank Holly and ESG for giving me a chance to speak here. It is a real pleasure to be back at MIT. I graduated in 1988. I assume most of you were born after 1988. Boy that makes me feel old. I am reminded of a line from Thomas Mann's *The Magic Mountain*: "The days are very long but the years are very short." Although it has been 20 years since I graduated, the years do feel very short. I would like to share with you what I have learned during the short 20 year period since I graduated.

Please allow me to tell you a little about myself first so you have a sense of my background. One of my earliest memories is my father's funeral. I was five years old at the time. I remember that the food was great! Odd, what a five year old will remember.

About two years after my father's death, my mother emigrated to the U.S. in part because of the better job opportunities here, especially for women. I believe it is a Herculean task to raise two young children in a foreign country as a single mother. We had no friends or relatives in the U.S. but my mother decided to take on this Herculean task.

My mother wanted some time to get settled in America and she left me and my brother in the care of her second oldest sister, my Second Aunt. In time, I became accustomed to living with Second Aunt in her small three-story house. Each floor had one room and a smaller kitchen area. My brother and I shared the third floor room with five relatives. We slept on sleeping rolls which were stored in wardrobes during the day. When all the sleeping rolls were laid out, there wasn't much space left in the room. My brother and I were youngest so we went to sleep first, and there were always people talking and moving about as we slept. Often, someone got up in the middle of the night to go to the bathroom, invariably stepping on a few limbs in the process. To this day, I'm a very heavy sleeper probably because of this early experience.

The only bathroom in the house was on the first floor and it was a small stall with a hole in the ground. We had running cold water but we did not have running hot water. For baths, we went to a public bathhouse once a week. In the summer, although it was quite hot and humid, we had to sleep close together because we had only one mosquito net for all of us. In the winter, our coal heated room was cold and dry to the point where the skin on the back of my hands would crack.

I was always nosy. The doors inside our house were wooden frames with rice paper glued over them. Whenever I suspected that Second Aunt closed her door because she wanted to keep something secret from me, I poked a hole in the rice paper and I peeked inside. And if I could not glimpse what I wanted to see, I poked another hole. This greatly annoyed my aunt. I invaded her privacy, and she had to replace the entire rice paper. Although I adamantly denied making the holes, it was always obvious from the height of the holes that I was the culprit. Although she kept on scolding me, I kept on poking holes. Eventually, she gave up replacing the rice paper.

I was nine, and my brother was five, when we left Korea on an American airplane. We traveled alone and we each had a big name tag pinned to us which stated in English our name and our destination, Chicago. On board this plane, we were each served a sandwich. Neither of us had ever seen a sandwich before. We didn't know how to eat it. I looked at it, I smelled it, I poked it. I then decided I didn't want any of this odd smelling food. My brother concurred and we ate instead the Korean food which our Maternal Grandmother had packed for us. In retrospect, perhaps our Korean food was not appealing to a Western nose. A stewardess said something to me in English. I didn't understand a single word. I just pointed to my food and said, "Kim bop!" I offered her some but she shook her head and went away.

I sometimes reflect on my early childhood it is difficult to believe I now live a comfortable, middle class sort of life. It is a lifestyle my grandmother could only dream of. It is difficult to believe I have a bachelor's degree in mathematics from MIT and a PhD in mathematics from Cornell University. I believe I was able to accomplish these things because of two life lessons: my father taught me that life is rare and precious and must be cherished. My

mother taught me that even mortals can accomplish Herculean tasks. I hope that gives you a little sense of who I am.

Now, regarding the things I wish someone had told me when I was a freshman – I'd like to discuss both the things I learned in the business world plus the things I learned about personal growth that (I like to believe) make me a wiser person today than I was 20 years ago. The main message of my talk is the importance of vision, a picture of your life goals, and the importance of cultivating the skills that will help you make your vision come true, and nurturing the skills that will help you grow very strong and enable you to weather the storms and droughts of life that will severely test your vision.

One famous line from the Bible states “Where there is no vision the people perish.” The Buddha always said picture vividly your desired goals. The more vivid, the more detailed, the better. We have a way of making our visions come true. It is very important to consciously work at maintaining a positive vision of the future, a positive vision of your life goals.

For instance, Mickey Mantle, the hall of fame base ball player – his father died at age 39 due to cancer. Other men in his family died young due to Hodgkin's and other cancers. Mickey Mantle decided he “won't be cheated” and he was an incredible alcoholic. He expected to die young like his father so he lived like someone who would die young. Yet Mickey Mantle lived to age 63. Late in his life, he said, “If I'd known I was gonna live this long, I'd have taken a lot better care of myself.” He died due to the effects of alcoholism. All his children became alcoholics and substance abusers too. Don't let that happen to you. Consciously work at keeping your visions positive.

I assume that for most of you, your vision of the future includes a successful career. What does it take to make this vision come true? One essential quality is the ability to prioritize. When I began working in the actuarial profession, my job was at the DC office of Watson Wyatt. At the time, Watson Wyatt was the third largest benefits consulting firm. Their DC office is one of their largest offices and many of their largest clients are handled out of the DC office. When I saw a list of the 10 pension plans with the largest assets, three out of the

ten were handled by the DC office of Watson Wyatt. I had the opportunity to speak with Buffy Cafilish, who was at the time the retirement practice leader for the DC office. This means she personally oversaw all the pension work that was done by the DC office. She had a stressful job but she never appeared stressed. She once said, “I love working with my clients” with a little smile on her face and her love seemed truly genuine to me. I asked her, “How do you juggle everything? You have a husband, two kids, and you’re the retirement practice leader. Is there a secret? A trick?” She answered quickly and simply – she said, “I prioritize.”

Later, I grew unhappy at Watson Wyatt and I changed jobs to Mercer. Mercer is the largest benefits consulting firm, and again their DC office is one of their largest offices. I spoke with Ted Goldman, who was the retirement practice leader at the time. I asked him, “You have a wife, three kids, you’re the coach for your daughter’s basketball team, and you’re the retirement practice leader. How do you do it all?” He too answered quickly and simply. He said, “I prioritize.” My response was, “That is SO interesting. Buffy Cafilish said exactly the same thing.”

When I became a manager I began reading some books on how to be a good manager. One book advised, behave and speak like a chess master. Consider, what are the characteristics of a chess master? First, you are completely grounded in the here and now. How the pieces got to their current positions does not matter. All that matters is where the pieces are right now. Also, you think not only of the next step; you think five steps ahead. You might be picturing the endgame even with the third move. And what happens if you try to protect all your pieces? You will surely lose. You have to prioritize and decide very selectively what pieces to let go of when. I read of a match where Bobby Fischer let his queen be captured, which I am sure thrilled his opponent. But in the end Bobby Fischer won the game.

I believe this is the correct paradigm. Think, behave, and speak like a chess master. Always picture not only the next move, but the next three moves. Before you speak, ask yourself, is this speech necessary? What will be the effect of these words? What will be the effect of silence? Before your next move, picture what will be the consequences of this action?

Prioritize. You have to let some pieces fall – decide carefully how to spend your time and energies. Prioritize your problem sets, papers, and classes.

Another essential skill in making your vision come true is being coachable, and more generally, having good “people skills”. I learned the concept of “coachable” from a coworker. One day, I took him out to lunch as a way to thank him for his help on a project. I mentioned during the lunch it was a pleasure to work with him. He followed my instructions very well. It made the project go unusually smooth and fast. He told me the reason he is so easy to work with is that his father taught him the importance of being coachable.

Being coachable means first, you are good at listening to the coach. And you are good at following the coach’s instructions. It’s a certain adaptability and receptivity, a willingness to learn and try new things. It’s an acceptance of the fact you may not have all the answers.

Also, being coachable means having a good rapport with the coach. What happens if you tick off the coach? You will not get the chances you are looking for.

I believe the ability to establish, maintain and nourish positive relationships with people is supremely important. It requires a completely different skill set than the ability to do difficult math problems. I know a woman who is unusually good at solving difficult math problems. But she has a pattern of becoming very angry at everyone around her. And despite all her math smarts, she does not see that because no one likes working with her, her career will be severely limited. Also it is just not a fun way to live, having no deep and positive relationships.

Work at your ability to establish, and nourish positive relationships with people. Be aware of the importance of “people” skills. In my opinion, dealing with people is a lot harder than any math problem I ever faced. Math is always logical. In the end, it makes sense. People, by contrast, do not always make sense. The better you are with people, the farther you will get in the business world.

Jack Welch, the former CEO of GE, has a PhD in chemical engineering. What made him become the CEO of GE out of the thousands of other chemical engineering PhDs? Much of it is his people skills. It's intangible, it's unquantifiable. Yet it exists. And it is important.

Jack Welch once said the main question he asked himself when he hired someone was, "Will this person make me look good?" At first I thought that sounded very self centered. But I believe Welch is correct - the key to success in business is being good at making other people, especially the people above you, look good, and enjoy working with you.

When I began working in the actuarial profession, I focused almost solely on technical skills. Everyone will tell you that I am technically very competent. It took me some time to realize that technical skills are not sufficient. Once a fairly senior actuary told me to change certain assumptions like the salary scale and recalculate some figures to see if it will bring down the expense to \$90,000. I was quite annoyed because first she sat on this project for months. And now, when I already had five other projects with immediate deadlines, she wanted these changes made ASAP. I could see instantly that the assumption changes she was proposing will not bring down the expense to \$90,000. I was too blunt. I said, "There is no way the expense will go down to \$90,000 because of these changes," and I am sure the tone of my voice said, "You are annoying me. You are wasting my time. You are being stupid. I don't need a computer to see this will not work. Why can't you see that too?"

It was not in my best interest to react this way. This consultant was a very old and dear friend of the retirement practice leader. I am sure she complained to him about me. Recently, I heard one senior executive say at a talk about how to become a senior executive, "What happens if you keep making me feel stupid? I will take out some rungs on the corporate ladder from you." It is in your best interest to respect the people around you. It is fine to dazzle with your brilliance but do not make other people feel stupid in the process. Do not make other people look bad in the process. For each executive you work with, take the time to understand what things he did right to get to his position and emulate that. Most of "people skills" and being "coachable" comes down to (1) listening carefully and fully, (2) being sensitive to and considerate of other people's feelings, and (3) responding appropriately.

I assume for most of you, your vision includes a happy marriage. On this subject, I would like to recite my favorite passage from the book *Zenzele*. The entire book is a letter from a mother to her daughter. The mother states, “In the end, you will meet two men in your life. The first will make your hands tremble. That will be the passion of your youth. But like a burning bush fire, it will quickly become glowing embers, then cool ashes. The second will make your hands calm. He will be like the trees of the forest; he will always be there though you may not always see him. He will grow his roots deep and he will shade you from the sun and protect you from the rain. He will be a good father to your children and a good husband. That is the man you must marry.” I hope each of you will meet that special someone who makes your hands calm.

I will warn you now that no matter how good your vision is, no matter how good you are at prioritizing and planning, you will face unforeseen road blocks and detours on your life path. I hope all of you will grow your roots very deep so you will be better able to withstand the storms and roadblocks of life. Growth is never easy but in the end it is very rewarding. I would like to elaborate on the few things I have learned about personal growth. Let me begin with a story.

Look around you – half of you will be below class average. This will be the first time in your entire life you will be below class average. It’s an ego bruising experience. I was ranked #5 amongst the math majors graduating my year from MIT. When I arrived at grad school, however, I discovered I was definitely no longer #5 in my class.

My first year in grad school was very difficult. I was taking core courses with huge problem sets. There was a large amount of material I was learning for the first time and I had great difficulty with all my courses. The absolute nadir was the day before my complex analysis take-home midterm was due. I was sick to my stomach and I had diarrhea. I subsisted on soup and bread the whole day. I lay in bed, staring at the midterm, but the midterm just stared right back. I wrote out what I could, but it wasn't much. The next day, I trudged uphill, handed in my midterm, then came promptly back home. My complex analysis books

were strewn all over my bed. I piled the books on the floor. Then, I lay in bed and cried. I could not have worked any harder, but I was getting nowhere. I totally failed this exam.

I couldn't sleep that night. I kept on thinking about the midterm for hours. I then recalled that when people get married, they vow to love, honor, and respect each other in sickness and in health, in good times and bad. Suddenly, I had a revelation. I thought, "Before I marry another person, I should marry myself first. I should vow to myself that I'll love, honor and respect myself, whether or not I fail complex analysis, whether or not I'm capable of doing math. I should conjoin the divided me." I realized that in a way, I had been searching all my life for someone to make me feel good about me, someone who'll tell me, "I love you," even when I'm stupid. But I'm the only one who can stand up against all the people inside my mind who belittle me.

This was the most important achievement of my first year in grad school. And I promptly went looking for a gold ring to commemorate the event.

I would like to share another story. Though I entered a number of classical piano competitions throughout my life, there was one particularly memorable competition. My senior year of high school, I entered a competition open to all Chicago public high school students.

The finals were open to the public and recorded for later radio broadcast. I was nervous as I stepped onto the podium and announced the two pieces I was going to play. Once I sat down at the piano however, I was almost oblivious to the audience and I just enjoyed my music. The first piece, a brief work by Debussy, went very well. The ending sparkled. The second piece, a movement from a Beethoven sonata, had a shaky start, but I recovered and before I knew it, the ending was over.

My heart was pounding when I took my bow. I then stepped off the podium and returned to my seat. As I leaned back in my chair and decompressed, I thought, "I played well!" The last contestant, a small oriental girl, made an error on her first piece. The error was probably imperceptible to anyone who didn't know the piece note by note. But she was very unhappy

about her playing. Although each contestant was supposed to play two pieces, she stepped off the podium after her first piece, effectively disqualifying herself.

To this day, I remember that little oriental girl. For me, she is a symbol of someone who lost faith in her music and in herself. After listening to all the other contestants, she had a crisis of confidence. Who knows that might have happened if she had the courage to play her second piece? We will never know.

This experience helped solidify one of my core beliefs. I believe what matters most is not winning. What matters most is that I create the most beautiful music I am capable of. This frame of mind allows me to focus on my music, rather than on myself. It keeps my focus outside of me rather than inside of me. It allows me to perform better, and it allows me to fully enjoy my music, even at the most difficult competitions. And whenever I go through rough times now, I think of that little oriental girl and I tell myself, "I must never disqualify myself. I must always have faith in my music."

At the piano competition I waited an interminable amount of time while the adjudicators deliberated. Finally, a woman announced the three winners and I was among them! I had the biggest smile on my face as I walked onto the podium once again to join the other winners. I had never tasted victory so sweet. Back at my high school, I gleefully told all my friends, "I won! I won! Listen to it on WBEZ!" This was the first time I made money from my piano playing. The winners each received \$300 towards piano lessons. And it was a big ego trip when I heard a professional radio announcer say on Chicago radio, "Next, we'll hear Susan Lee..."

In addition to believing in yourself, another essential quality of personal growth is having the flexibility to change your vision if necessary. A very experienced sailor is exquisitely attuned to the currents and the wind, and will adjust the sails and the rudder with each slight change in the currents and the wind. Your vision needs constant refining and adjustments too. And sometimes the vision needs a dramatic overhaul. This kind of change and growth can be very painful, especially if the vision, the dream, is very close to your heart.

I had a revelation about this one evening while singing the Mozart requiem. At one point in the requiem, the women sing, "Voca me cum benedictis" (call me blessed). It's an angelic sound the way the women simply chant these words.

I sang the Mozart requiem before but this time, I began thinking of Beethoven who I greatly admire. He had a difficult life. His father was an alcoholic and his mother was not happy. Beethoven's mother died when he was 16. By that point, his father could not hold down a job and thereafter, Beethoven supported the family which was comprised of his two brothers, his father, and himself.

When Beethoven was about 30 years old, he realized he was going deaf. He saw numerous doctors but no one could determine why he was going deaf, and some of their treatments made the condition worse. He then became suicidal. But somehow he found the strength to say, "I can still compose." For Beethoven, the acceptance of his deafness was as radical a change in paradigm as the way the constellations change from the northern hemisphere to the southern hemisphere. Yet he successfully made this transition. He stopped being suicidal and went on to compose monumental works like his ninth symphony. He lived to age 57 so for most of his adult life he was deaf. Yet he could still sing of joy.

Another person I admire is Matisse. He was a world famous painter during his lifetime but when he grew old, he became sick and could no longer paint. He had the genius though to be able to say, "I can still do the cut outs."

In case you have never seen a Matisse cut out, here is the National Gallery of Art's description of the cut outs. "His technique involved the freehand cutting of colored papers into beautiful shapes, which he then pinned loosely to the white studio walls, later adjusting, recutting, combining, and recombining them to his satisfaction. The result created an environment that transcended the boundaries of conventional painting, drawing, and sculpture. Later, the shapes were glued to large white paper backgrounds for shipping or display."

When I look at the cutouts, they are never angry or sad or depressed. I see only whimsy, playfulness, and joy. There have been hundreds of painters in the annals of art but only one person is known for the cutouts - Matisse.

And it seems to me, there is a connection between the statements, "I can still compose," "I can still do the cut outs," "Voca me cum benedictis." Both Beethoven and Matisse were able to make changes to their life paradigms because they never lost the ability to say, "I am blessed."

More generally, I believe it is extremely beneficial to have a set of core beliefs, a personal credo, "an ever-fixed mark that looks on tempests and is never shaken" (Shakespeare).

While singing the Faure requiem in a beautiful church, I had a revelation about this. I recalled a homily I once heard. The priest said that when Jesus is on the cross and he cries out, "Father why hast thou forsaken me?" that phrase is so important, traditionally that phrase is NOT translated. It is kept in the Aramaic. I thought that was interesting. I believe the image of Jesus suffering on the cross has been very powerful for many people for thousands of years because each of us at some point in our lives is on a metaphorical cross where we endure unbearable suffering, where we feel forsaken by everyone, including God. Beethoven was on his cross when he realized he was going deaf.

I have always wondered why there is no answer to Jesus' cry. God does not send down the rain to sate his thirst. God does not send down a bolt of lightning to free him from the cross. After Jesus cries out "Why hast thou forsaken me?" he cries out again, then he dies.

On this night, as I sang the "In Paradisum" from the Faure requiem, I had this novel thought. Perhaps God allows boundless suffering because there is also boundless love. I have faith that love heals us, transforms us, brings us off our cross, and resurrects us. It is love that allows us to say, "It is time to lay my sorrows down to rest. Lay them to rest, sing a beautiful and timeless requiem, and pray that they will remain at rest forever. And pray that when it is my time to rest, may perpetual light shine upon me. Voca me cum benedictis." That is my credo. I invite you to consider, what is your credo? If you cannot immediately

verbalize your credo, that is ok. Perhaps begin by considering what life lessons have you learned?

To summarize, have a positive vision of the future that you want to attain. Cultivate the skills you will need to achieve your vision such as behaving and speaking like a chess master; being coachable; and having good people skills. To meet challenges you will encounter on your life path, nurture the skills you will need to grow your roots deep, skills such as believing in yourself. Seek out the things that allow you to honestly say, “Voca me cum benedictis.” Seek out the things that will give you the strength to change your vision as necessary.

Lastly, reflect and meditate upon your credo. And once formulated, really live by your credo. It will be well worth the effort. Your credo will be the north star of your life journey and it will always guide you safely home. “The days are very long but the years are very short.” Make the most of the short years that you have been given.