

CONGRATULATIONS

Congratulations and thank you to Chico State for giving me the opportunity to share a bit of what I have learned since leaving here 30 years ago.

Before I do that though, let me give you a little background on my story.

30 YEARS AGO

30 years ago when I went through graduation I was the last person people would have expected to be standing up here giving a commencement speech. You were more likely to find me hanging out at Riley's or The Bear than doing homework in the library. The fact that I was the Social Chairman of the Rugby team should tell you all you need to know.

GROWING UP AND STRUGGLES

Growing up I struggled in school. I couldn't read or write very well and I couldn't stay focused...I was a special Ed kid. Somehow through the grace of God, lots of tears and loving parents I was able to make it through elementary school, high school, De Anza Junior College and then made my way here to Chico State.

It wasn't until years later when my son was diagnosed that I learned I also have Dyslexia and ADHD.

GRADUATION

When I went through graduation ceremonies in 1987 I had a cumulative GPA of 2.58. Not great but I did it...or so I thought. Come to find out there were issues with some of the classes I took and although I went through graduation ceremonies I never actually received my diploma.

For the next 28 years I carried my transcripts in my briefcase, pulling them out from time to time, determined that someday I would figure out a way to finally get my diploma. I wasn't sure how but somehow I knew I would.

So, I know what you are thinking...what the heck is a Dyslexic, ADHD, college dropout doing up here? I will get back to that in a minute but before I do let me tell you a bit about my career.

REAL ESTATE...INTERO...WARREN BUFFETT

After leaving Chico I started out making cold calls and knocking on doors...just like many of you are going to start doing in your careers very soon. Over the years I busted my butt and climbed my way through the ranks to becoming the leader of one of the top real estate offices in the country.

Then in 2002 some buddies and I had this crazy idea of starting our own company. We didn't have a name, we didn't have an office...we didn't have anything. We just had an idea of creating a company focused on helping

people be the best they could be. We called the company Intero which means whole and complete in Italian. We wanted to help people be the best they could be not just in business but in every area of their lives. Over the next 5 years we grew Intero at a record pace opening offices all over the Bay Area. We were considered the fastest growing real estate company in the country.

Then it happened...the great recession hit and we almost lost everything. I was all in! I mean literally all in! I had every nickel to my name and then some invested in our company. I was either going to make it or go down in flames trying. It was two years of a total grind and then when the pain was at a point that was almost unbearable there was a glimmer of light. We had made it! As my financial advisor told me later, I had gone completely upside down financially and I lived to talk about it.

The next few years where great and the truth of the matter is the recession had made us stronger than ever before. While other companies where going out of business and the world was imploding financially during the recession, people were looking for leadership, confidence, integrity and a great culture. We offered that at Intero. Over those next few years we built Intero into one of the top 10 real estate companies in the country with over 80 offices and 3,000 people.

Then in late 2013 someone knocked on our door. 6 months later we sold Interco to Warren Buffett's Berkshire Hathaway. Today I am the President and CEO of Interco Real Estate Services - a Berkshire Hathaway Affiliate. I am certainly very blessed.

CALL FROM PROFESSOR HENNESSEY

Now...let's get back to that diploma. A year after we sold our company, I received a call from The Dean of the Business School, Dr. Hennessey. She said that she had heard about my story...both about my success in business and the fact that I had never received a diploma. She said they reviewed my transcripts and determined that I actually had taken all the necessary classes to graduate. So, in December of 2015 they drove down to the Interco Corporate Headquarters in Cupertino and personally delivered me my diploma.

I finally did it. So like all of you here today, as of two years ago I am finally a proud graduate of Chico State University!!!!

WHAT HAVE I LEARNED

So...What have I learned over the last 30 years since leaving Chico?

1. It's the challenges and struggles that shape us and make us stronger...like my dyslexia, ADHD and recessions. They develop the character & strength that lead to our success. It may not feel like it when you are going through it

but they are Gods way of shaping you for greatness...embrace it. If I didn't experience them myself I wouldn't be standing here before you today.

2. It's when the pain is almost unbearable that success finally arrives. Push through the pain and remember that success is just on the other side of wanting to quit.
3. You can't do it alone. If it wasn't for my wife Lynn, my two sons Tommy and Nick, my parents, family, friends, and partners in business I couldn't have made it. We will all face adversity in life. Don't think you are invincible and can go it alone. You can't.
4. Energy, Passion, Enthusiasm and a Positive Attitude are the most important components to your success. They will trump your GPA and IQ ever time. **BRING THEM** full out every day!
5. Don't be attached to the opinion of others...their opinion of you is none of your business.
6. Three Words that will change your life – **GET OVER IT!** Shit happens...don't let what happened yesterday ruin today. It doesn't make things better it only makes them worse.
7. To be wildly successful requires luck. Just remember the harder you work the luckier you get. Work your ass off!
8. Success is not defined by how much money you make or the title on your business card...it's defined by the life you live, the difference you make and the impact you have on others. I know a lot of wealthy people I would not

consider to be very successful or happy. On the other hand, I know a lot of people who make a modest living that I would consider to be very successful and happy. Don't compare yourself to others.

9. Winning in life and business is all about having the right priorities. To be successful you need to focus on what I call your F-5...Faith-Family-Friends-Fitness-Finance...and in that order. Think of your life like a pyramid.

- a. Success is built on a foundation of Faith
- b. On Faith is your Family
- c. Then your Friends
- d. Then your Health and Fitness
- e. Finally is your Finances...your career and money.

Don't screw up your priorities or it is going to screw up your life. If you build your priorities using the F-5 principles, not only will you have a great career but you will have an amazing life.

10. Your beliefs determine your actions and your actions determine your future. Anything is possible if you truly believe it is possible. You need to brainwash yourself every day. You need to pray, do affirmations and visualize what you want your life and business to look like. If you believe it, you can achieve it. I do this myself EVERYDAY. I call it my Thanks, Blessing and Passions. Here are a few of them:

- I WILL LEAD NOT FOLLOW
- I WILL BELIEVE NOT DOUBT
- I WILL CREATE NOT DESTROY
- I AM A FORCE FOR GOOD
- I WILL DEFY THE ODDS
- I WILL GIVE BACK AND HAVE A POSITIVE IMPACT ON OTHERS
- I WILL BE A GOOD EXAMPLE TO OTHER ON HOW TO LIVE, LOVE, WORK AND MAKE A DIFFERENCE
- I WILL BE APPRECIATIVE AND ALWAYS REMAIN HUMBLE
- I WILL BE COMPASSIONATE
- I AM PATIENT AND LOVING
- I WILL MINISTER TO SAVE AND CHANGE LIVES EVERYDAY
- I WILL NOT BE ATTACHED TO THE OUTCOME
- I AM FEARLESS AND POWERFUL

That's it gang. That's what I have learned over the last 30 years. Success is not complicated but it requires a lot of hard work, a great attitude and believing in yourself. Now it's your turn to go out there and take it! Have fun, be positive and let it Rip!!!!

God Bless all of you!!! You are AWESOME...Now go out and CRUSH IT!!!!

