

Buenas tardes! I am so thrilled to be with you this afternoon. It seems like yesterday that "I" was graduating from the University of Missouri-St. Louis, so I can truly relate! **I AM one of you.**

Twenty three years ago, I was listening to the commencement address by the former Canadian Prime Minister, M. BRIAN MULRONEY. I was so excited. I hope you too are excited to be here today as you achieve this important MILESTONE.

I came to the University of Missouri in 1996 as an immigrant from Mexico City. English was not my first language. While in school I worked multiple jobs to make ends meet. This university, its staff, faculty, fellow students – **and hard work** – helped me to overcome the many challenges I was facing **and to excel.**

Early-on here, one of the personal things I agonized about was my accent. Now – in the scope of things – it seems MINUSCULE, but it played on my self-worth. It took my International Trade professor – Ray Bowen – to help me change my perspective. He shared a story about his own children, who were half Chinese and spoke English as a first language. He said often times people acted as if they didn't understand them just because of the way they looked, even though their English and their accents were perfect. He told me not to worry

about my accent. “If people can’t understand you,” he said, “that’s **their** problem, **not** yours.”

His words really helped me to find my voice and view my differences as a strength. It also taught me to embrace differences in others.

I have so many fond memories of my time at UMSL, like – gatherings at Blueberry Hill in the Loop with other Economics students and members of the faculty. I remember the Economics Department picnics, and working at the Economic Resource Center, the lunches for international students were great times for eating, but also for meeting other students and faculty. And, importantly, the lunches at that time **were free** – which as a poor, working student, was much welcomed. **As an Economist**, I now find it ironic, because we have been taught that “***there is no such thing as a free lunch.***”

I will always cherish my graduation day. My parents and my oldest sister had traveled from Mexico City to be there with me. They were so proud to see me walk on the stage to accept my diploma.

Back then it was my time. **Today** – it is **YOUR** time to **TAKE THE LEAD.**

Some people look at UMSL as a non-traditional college – a good commuter school, unlike Harvard, Princeton or Columbia. **But** – it is an exceptional university – full of diversity, remarkable professors, first rate facilities and curricula. Even more, it provides the flexibility for those of you ***who are like me*** – having had to juggle work, raise and care for families, while simultaneously getting an education. ***All huge endeavors.***

You should be very proud of what you have achieved. I'm sure you all have some of the same thoughts about the future that I had. Defining what you want your career to be, entering the job market or going to graduate school, starting a family, balancing life and work. Making ends meet – and saving for a rainy day.

All these challenges seemed huge at the time, but in comparison to today, not so much. Right now – our country is politically polarized, we're living amid a pandemic, seemingly with no end in sight and the job market is facing the Great Resignation – and the Great Reshuffle.

The German Philosopher – FRIEDRICH NIETZSCHE – had it right when he said – “**That** is the glorious responsibility of such a time, that we know how many difficulties we have to bear, and yet at the same time how many opportunities we hold in our hands. He – *I have to add **she** here* – **he or she**, who has – a **WHY to live FOR** – can bear almost anything.”

Personally, I'm a strong advocate for graduate education. But at the time I graduated college I was so eager to get a full-time job and start earning steady income that I did not follow the recommendation of the Chair of the Economics Department – **SHARON LEVIN** – to pursue graduate school. I did go back to school – some eight years and two children later. To say the **LEAST, *that was a challenge***. From experience I can tell you, it is **much easier** to balance education when you are young and have no children. Nonetheless, it is never too late, and there is never a wrong time to go back to school.

Whatever path you have chosen or will choose, be confident that the work you have put in here at the University of Missouri-St. Louis is an incredible foundation. And that foundation can be nurtured and grown – use UMSL's resources – cultivate long-standing faculty relationships – alumni networking and activities. **They are forever yours.**

Among the achievements of UMSL graduates who have come before you – who have and are making an impact – **are**

– a scientist awarded millions of dollars to enhance the global food supply and reduce dependence on pesticides...

– a psychology graduate who is helping children in remote parts of Alaska...

– an actor...

– renowned artists and writers...

– the Minister of Foreign Affairs for the Republic of China...

– former Mayor of St. Louis...

– and countless national and local elected officials.

Whether going into public service, pursuing a career at an established company, being an entrepreneur and starting your own business, or going to graduate school ...–... **Wherever** you go – whatever you do – remember, we **all** had to overcome obstacles to earn our degree. We sacrificed a lot and **did NOT take the privilege** of getting a degree for granted.

Towards the end of my studies, I got special permission to take a graduate class on Monetary Policy, taught by **an adjunct instructor** who was an Economist at the Federal Reserve Bank of St. Louis. I had to get special permission to take the class because I was an undergraduate student. It was **that** class, which defined what I wanted to do with my career, and also defined my path to the Federal Reserve.

Upon learning that I wanted to work at the Fed, the Chair of the Economics Department put in a good word for me with her colleagues in the Research Department.

I applied and interviewed for a position as a Research Analyst and got the job. I worked hard and held several positions at the Fed over the years, and eventually became a vice president.

The hard work paid off. The monetary policy professor I took the class with, by the way, was James Bullard, who later became and still remains President and CEO of the St. Louis Fed.

As I reflect on my career, it was at UMSL where I discovered my passion. It was all my experiences at the Fed that prepared me for the opportunity at Centene Corporation.

So here I am, **full circle**. I wish my parents were alive to see me give today's address. I know they would be so proud. My sister travelled from Mexico City to St. Louis for today's event and is here with me today, as is my daughter. Gracias Hermanita! Gracias Hijita!

This UMSL graduate – who years ago sat right where you are – has moved on to become Senior Vice President and Chief Communications Officer for Centene Corporation – ranked number 24 in the Fortune 500 list and number 57 in the Fortune **GLOBAL 500** list. I

am one of 155 Hispanics who are in the C-suite of a Fortune 1000 company. I am the second highest ranking Hispanic woman on this list.

I say this, ***not to brag about myself***, but to **challenge you** to use your UMSL foundation for continued success. **You** have demonstrated that you are strong, dedicated and hard working. **You** have demonstrated that you are willing to make sacrifices to succeed.

Life and careers are marathons – not sprints. In *The Ultimate Gift*, which is one of my favorite books, **JIM STOVALL** wrote: “Education is a lifelong journey whose destination expands as you travel. The desire and hunger for education is the key to **REAL LEARNING**.”

Use the **grit**, the **determination**, the **resilience**, the **passion** and **enthusiasm** that has brought you here today – **for a future of “REAL LEARNING”** – and – many successes.

In this marathon, you become stronger when you help others and you give back. Remember: **PAY IT FORWARD**.

This is critical – the world **needs you** – and **all of us** to be grateful and kind – to lead with integrity and grace. My father used to say: “**Dilo con flores**,” or “**SAY IT with flowers**” ... You will be known for what you do, but more importantly **by the impact you have on others**.

And, yes – there will be obstacles and challenges along the way. But every setback, every failed attempt will teach you a lesson. Author

B.J. Neblett sums it up nicely ...—... “Yesterday’s faults become today’s lessons. Today’s dreams become tomorrow’s reality.”

Finally, in all of your tomorrows – strive to lead a life full of purpose, meaning, happiness and gratitude. Be aware, be mindful and appreciate the joy of being present.

And always keep in mind, ***you have not only survived the journey to date, but you have also thrived.***

Remember, **UMSL** will **always** be yours.

Right now – **this** time is yours.

Live life to the fullest and do everything you can to ensure **those** around you have what they need to do the same. Remember to embrace your voice and define your **own** future through a lifetime of **continuous learning**.

As we end this year – as you close one chapter of your life and open another – I leave you with two quotes – the first is from a diplomat, an activist and the thirty-second...-...first lady of the United States, **ELEANOR ROOSEVELT**. I quote – “Don’t stop thinking of life as an adventure. You have no security unless you can live bravely – excitingly – imaginatively; unless you can choose a challenge instead of competence.”

For those of you who choose the path of taking that “challenge” and moving beyond competence – remember these words from poet and playwright, **OSCAR WILDE** – “Our ambition should be **to rule ourselves** – the **true** kingdom for each one of us. And **true** progress is **to know more** – **and be more** – and **to do more.**”

The sky is truly the limit.

Happy Holidays and Congratulations.

I wish each of you the very best.

Thank you