## **UNIVERSITY OF TAMPA COMMENCEMENT SPEECH**

Rick Thomas '72, member of the UT Athletic Hall of Fame

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In the beginning of my senior year in high school I pulled a hamstring muscle and it changed the direction of my life. My initial goal was derailed. Through a long road I got a football scholarship to UT.

There, I met my wife and I met my best friends.

In my senior year I applied to A law school. I had good grades, I did well on the LSAT and I was so confident that I was going to be in law school that we went ahead and got married before graduation.

When I was sitting at my commencement - <u>like you are</u> - I had just received a letter-of-rejection from the one law school I applied to. Another major goal derailed.

So now, what was I going to do? I was married, I was getting ready to graduate from college, I didn't have a job and I never even interviewed for a job. One of my football coaches gave me a call and said he had a friend recruiting college graduates for his life insurance agency. So I met with his friend and after a couple of meetings I accepted a job in the insurance business, but I explained to him "that I was still going to law school."

Six months after starting the job, I realized I was on a path that could give me those things I wanted out of being a lawyer, which were: being a professional, creating my own financial destiny, and working for myself.

At that time the baby-boom generation was exploding into the work place. They were buying homes, getting married, having children, and starting businesses, all the things that you need life insurance to protect. I was in the right place at the right time and I recognized it. The point is this: "Whatever you think is keeping you from your destiny may actually help you find your destiny! Be flexible, be resilient, and be aware.

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compound interest and its most powerful component: time – which you have on your side. If you fast-forward to today and set aside the equivalent of one ventil atteper day, you would have \$1 MM at your retirement age. Why is this important?