

Address to Courts (Jamaica) Ltd. Managers April 26, 2007

Mr. R. Hayden Singh, Managing Director, Mr. Dennis Harris- Deputy Managing Director, Ms. Maxine Anderson – Regional Human Resources and Training Director, Mrs. Sharon Laidlaw – Director of Human Resources, Mr. John Roberts- Director of Operations, Regional Managers and Branch Managers; I am happy to be here with you this morning to share in your annual strategic planning meeting. As you celebrate your 48<sup>th</sup> year in Jamaica let me commend you on your success in the market, your work within communities like Jones Town, your island-wide technical on-the job work experience programme and for being such an outstanding and responsible corporate citizen. Your vibrant red, yellow and blue stores do add to the aesthetic appeal of the town centres across the length and breadth of Jamaica and your creative advertising in the media cannot go un-noticed. Please give yourselves a big hand.

My objective over the next 25 minutes will be to share with you my own story, the PRICE I had to pay, in the hope that it will inspire you to truly give of yourselves, be the best you can be and lead the charge in delivering quality products and value, while making the shopping experience at Courts pleasurable beyond your customers' expectations.

WHAT IS THE PRICE OF SUCCESS ?

Growing up in the cool hills of Manchester in a little district called Topsham. I often wondered was beyond. What was happening outside my little world? Days and weeks seemed to stretch endlessly. Nothing

ever happened. Nothing changed. It was always the same. But I would dream of what I would become, how I would do it, how important I would be and how I would make Mama proud of me. That was my dream, to make Mama proud.

At Coley's Mountain primary school I thought I was bright, well so they all said. But on that fateful Saturday, mid-morning when the Common Entrance results came out in the Gleaner, I was sure my life was over. I had failed my Common Entrance. That was my first real taste of disappointment. Little did I know there would be many more disappointments ahead on the long road.

But Mama knew best, she always did. After realising I would not get a letter from the Ministry as Principal Sanderson had promised she transferred my two brothers Steve and Gairey and I to Nazareth All Age school into the capable hands of Mrs. Foster. When the results came out the following year I found my name quite easily, to attend Bishop Gibson High school for girls in Mandeville. Now I thought I had a good opportunity to do something that really mattered.

Since I already knew that I had no athletic ability and was not one of the popular girls I decided to focus on being the brightest, which in my books meant getting the highest grades consistently. I was obsessed with being on top.

When I was not selected head Girl in 1985 I had a major crisis. It was a shock. At least to me. But as the year sauntered on I licked my wounds and tried to put on a brave face. But as graduation neared I

felt the return of anxiety and fear. This time it was to face the reality that the Head Girl by default is the class Valedictorian. As graduation day drew closer I started to devise a strategy. I had to do it for Mama who had worked so hard rearing goats, plucking chickens, planting peas and threshing it in the hot sun, so I could go to school and get the education and opportunity she missed.

I had started to picture myself giving the Valedictorian address and after broaching the subject with the guidance counselor she confirmed that I would make the address, much to my delight.

On graduation day at Ridgemount I spoke with pride particularly to Mama sitting in the audience and also to Dada who thought that girls would more bring shame than honour to the family name.

Having decided that sixth form would take too long (two years) I had made up my mind to go directly to University after fifth form. So armed with nine O'levels I made the trip to Kingston to the University of the West Indies to apply in person to the Faculty of Natural Sciences. Although I had met the University's matriculation requirements the attendant told me to go and do my A'levels and reapply. My tongue felt like sand paper and my throat felt like a cow was trapped there. What was I going to do?

I decided I had to get a job instead of doing the A'levels as I could not put any more strain on Mama as I had planned to get a student loan to go to University.

So I went to work for Mr. Stafford Haughton at his pharmacy in Mandeville . To this day I have no idea why he took me on as I had no marketable skills. The first letter he asked me to type was done with a typing book in tow, as I had never use a typewriter before. I then got a job at National Commercial Bank in Mandeville.

I waited the year and re-applied. I started with Physics, Mathematics and Use of English doing classes in the morning then going to work and returning in the evenings. Those days were surely trying. There were days when I felt like throwing in the towel after missing several classes or arriving late because of work obligations and inconsiderate bosses. The Physics labs at night got especially tiring around 9:30PM. By the time first year exams came around I was way behind in my work and overall preparation.

I waited nervously for my first year results, dreading the inevitable but at the same time hoping that by some twist of fate I would at least pass the courses.

I passed Use of English and failed Mathematics and Physics so badly that I was not even granted a re-sit. My letter asked that I take a year off from my studies before I would be considered for re-admittance to the programme. My worst nightmare became my reality. I cried. I really cried.

Realising that no matter how many rivers of tears I cried nothing would change if I didn't do something. I pulled myself together put on a brave face or at least I tried to, and went to the campus to speak to

the Dean of Natural Sciences. He told me in no uncertain terms that he had no time for time wasters and idlers who failed and turn up asking for favours. It did not take much more for me to breakdown in his office. He dismissed me by sending me over to the Faculty of Arts and General Studies (FAGS) to talk to Dean Pereira. When I was finally ushered in, he enquired as to why I had come to see him, after looking at my letter, in a way that suggested I was wasting his time.

I tried with every fibre in my body to explain that I was not a bad student although my grades said the exact opposite. I couldn't possibly sit out for a year. I begged him to allow me to transfer to the Faculty of Arts even on a provisional basis. After giving me a stern lecture he scribbled a note on my dismissal letter from Natural Sciences and affixed his signature. I had a good feeling about what he might have written. I thanked him for seeing me and left his office. His note read 'transfer to Faculty of Arts granted'. I was in heaven. I was being given another chance to make good. I made a covenant with myself. I would never again get myself into such a wretched situation. That was to be a lifetime covenant. I realized that day that it didn't take much to have your dream disappear. I also realized that dreams could be resurrected if you really wanted them to live.

The Faculty of Arts turned out to be my awakening. It was a whole new world of learning and intellectual excitement which I soaked up like a sponge.

The disappointment in Natural Sciences now seemed like a distinct blessing. It's said that it's sometimes hard to tell our bad luck from our good luck as many of us have wept copious tears over situations, when if we had understood the situation better we might have celebrated our good fortune instead. In order to carry the courseload required to complete the Bachelors of Arts in 3 years I needed to switch to fulltime during my final year. I thought I had it all covered. I had applied for a student loan and requested one year's leave of absence from my employer NCB. At the appointed time the Operations Manager, Ms. Margaret Wright told me quite casually that my leave of absence was not approved, although I had gotten a verbal commitment earlier. After several meetings and telephone calls I realized I was fighting a losing battle and gave up the fight. That day I made the decision to resign immediately. I wrote an impromptu resignation.

Looking back it seems that a rash decision was made on the spur of the moment but on the other hand it could be seen as the culmination of several thought processes both conscious and unconscious. The light bulb moment when with absolute clarity one realizes that there is another alternative.

I took the bold step into the unknown deciding to focus on school full-time for one year. I knew it would not be easy but I had no idea how difficult it would be. Fate had other plans for me, to teach me other lessons that I needed to learn. After barely settling into my final year I had a close encounter with death. Returning from Manchester one Sunday evening in

November of 1990, having gone to visit my parents I was hit off a bike on which I was the pillion rider. As we entered the roundabout leading to Denbigh and May Pen I recalled a white car coming around and hitting the bike which went flying off the road into a nearby gully, myself, the bike and the rider all going in different directions. It seemed like a scene from the movies.

I vaguely remember being rushed to the May Pen hospital and the many hours spent waiting to be attended to. Some lesson life was trying to teach me. This was one lesson I planned not to fail, although I had no idea what it was, as I knew life to be an exacting teacher who continues to teach us the lessons we refuse to learn. If you don't pay the price at that time then next lesson the price always increases. Dr. Dawes said it was an ankle fracture which would be placed in a cast and I would be fit and good in no time. I stayed in the hospital for a few days and worried mostly about the prospect of possibly having to defer my final year. However, I was comforted by the knowledge that it was only a fracture, albeit a bad one. Paul (my finance) made it possible for me to continue schoolwork by making the trip to May Pen twice daily, mornings and evenings taking down food, books, notes and assignments and taking back what I had completed to be handed in. I threw myself totally into my schoolwork to take my mind off the situation.

After being released from hospital I went home to recuperate and get on with the business of final year.

This was a long and difficult time. When I returned to May Pen Hospital to remove the cast the doctor decided that I needed more time to heal. On the second visit the cast was removed but I could not put the

foot down to walk as it felt like jello. I had a very bad feeling in my being about this but the doctor said it would take a little time to get back to normal. This did not go according to his script and I was transferred to the University Hospital of the West Indies as an outpatient.

Traveling by public transport from Portmore to the University Hospital with the use of one good leg and crutches made for a difficult existence. Month after month I would travel there as early as I could and sit on a long hard bench after receiving my number. I would then wait for hours to see a doctor who barely looked at me for the most part and gave me an appointment to return in another month.

It was during this time that I met Dr. Christopher Rose after being told by the previous doctor that things were not looking good. The diagnosis was that the bones in the ankle had degenerated so badly that there wasn't much that could be done. He said it was a strong possibility I would end up not being able to walk. This was frightening! Dr. Rose agreed to see me as a patient at his Eureka Road office and I held on to this chance of a possibility. He told me upfront he could not promise anything but would do his best to at least stabilize the situation. Being the number one orthopedic surgeon in the country at the time I saw him as my only hope. I just needed to find the money to pay him. After several visits, x-rays and discussions he crafted a plan to cross pin the ankle in a fixed position. There would be no mobility in the joint. Forget high heel. And I would always walk with a

limp if the operation was successful. I didn't want to think what would happen if it did not go well.

I needed time to source the funds and also to finish my final year at university. I knew the recovery period would be long and the physiotherapy excruciating so it couldn't be done until after my last exam. We tried several sources to borrow the money and Sherwin Williams, the company Paul worked for came through for us. He secured a staff loan which was repaid over an extended period.

Shortly after exams I checked into St. Joseph hospital and underwent the surgery. It took several hours. It was a long process, but the worst was hopefully over. If it worked I would have the task of recovery, bone fusion with the metal and therapy. This was not going to be an easy time but with the help of good friends somehow I got through it while being shuttled back and forth on their kindness and generosity. I can still feel the extreme discomfort of lowering my foot into a hot pot of liquid parafin, keeping it there for a few minutes then removing it so the parafin could solidify forming a white boot.

It took every ounce of determination that I could muster to continue the therapy sessions twice per week. At times I felt it would be easier to relieve myself of the suffering, but I knew I had to give mobility a fair chance.

Grades were published and I went to campus to see the results. I was pleased but realized that First Class honours was no longer a possibility. I spent a long time calculating and re-calculating the points

based on the grades but came up short by one point. One Point. This took a while to sink in and for me to accept that reality.

Graduation came and it was an exciting day. One year after the accident. I had prepared by selecting a nice white dress, a beautiful pair of high heels and also a pair of plain flat shoes for the occasion. I had decided to walk up and accept my degree without crutches or help but I was worried. Would I fall? Would the ankle give out in front of everyone? My parents were going to be coming up from Manchester to attend and I wanted to make them proud.

I got dressed and sat in the worn red couch and put on my high heels and Paul took a few pictures. I then carefully removed them and placed them back into the shoebox for long term storage. I think at that precise moment I realized that I really loved high heels. It was a gorgeous black and silver pair.

In my plain flat shoes, I got in line but did not see them. I took my seat with my fellow graduates and didn't see them. I walked up confidently when my name was called to a louder than usual applause and still didn't see them but in my heart I prayed that my parents had made it and were somewhere in the audience watching. I couldn't have put so much effort into this and they were not there. The audience was one with me. Each step I took towards the podium, made the applause grow louder and when I collected the degree certificate I knew everyone understood.

My parent. They were there. I found them or rather they found me in the crowd afterwards.

My savings had dried up by then and there were mounting bills to pay including student loan and the loan for the operation. I had begun job-hunting right after the grades were published. Job hunting, especially when you didn't walk too well was a gruelling experience. But I always tried to act as if nothing was wrong.

As September approached I decided to try getting a teaching position at a high school and found out through the Gleaner that Jamaica College was seeking a History teacher. So I went to the interview having rehearsed answering all the possible questions I could be asked.

But either no one else wanted the job or time was running out for school to re-open because Mr. Taylor hired me on the spot. I even left with the text books that day.

Getting that job was wonderful. It made me feel alive and worthwhile. I was going to teach. I realized getting to Jamaica College from Portmore would be a challenge with the options being by bus or 'bike'. We still had that bike. I obviously choose to go by bus. This meant walking about 1 mile to squeeze into a crowded bus getting to Half-Way-Tree and taking another bus from there to Hope Road . This proved very challenging. A few weeks later I shocked myself by agreeing with Paul that it would be easier to go on the bike. This was when I came face to face with the monster called fear. I agreed to do

it but couldn't when the morning came. I never knew fear could paralyse like that. So it didn't work that day. I couldn't do it.

I knew I had completely lost my mind when I eventually journeyed to Jamaica College on that bike. As the cool wind blew the warm tears flowed quietly beneath the helmet. Silently I prayed keeping my eyes tightly closed, not so much out of reverence, but to hide in the safety of the darkness.

I didn't want any of the boys to see me on that bike. Some part of me was not ready to deal with that so it was agreed that the drop-off point would be a reasonable distance from the school gate.

The walk was a challenge. Going up and down the steps to and from the staff room to classrooms a challenge. Everyday took great effort. But I was there everyday. Some of the boys were cruel. Some imitated my walking while pretending not to realise that I could see them. But I pledged to remain strong. Boys would be boys and I needed that job.

Although there were a few who wanted to learn, as the Christmas term drew to a close, I began to draw the curtains on my teaching career at a boy's school. I had to find another job.

The job prospects were not great but I could not see myself returning to Jamaica College in January of 1992. But it happened. Life was not unfolding as I thought it would.

In February my friend Marcia, told me about an opening at a computer firm called WTG-APTEC. I knew nothing about computers but decided to send in my resume and hopefully secure an interview. As interviews go I think it went well but could see no reason why I would be the chosen candidate. But Karen De La Motta gave me an opportunity by offering me that job. I had no idea what lay in store for me. But it proved to be my launching pad. In 1993 I won the sales award at WTG-APTEC.

During that time I had embarked on another project to enhance my image. Being very aware of the limp, as a result of the accident, I had been trying everything possible to change that reality. I tried everything. I did visualization. I prayed for healing and I really believed it would happen. But it didn't happen how I expected it to.

One day I decided to go to the gym. After a few months I was warming up with two 45 pound plates and then adding another set of 45s then a set of 35s to do my squat routine. I could see the results. Although my focus was always my lower body my entire physique improved. I felt great. And then it happened! The miracle! The limp started to improve and after a while was hardly noticeable. I became obsessed with bodybuilding. This experience was very important and the lessons learnt invaluable. I developed a level of toughness, drive, determination, tenacity, stamina and tolerance to pain both mental and physical, that prepared me for the next stage of my journey.

In 1997 I completed my MBA with distinction and founded SSP APTEC later that year. A year later my daughter J'Nae was born. In Dec. 2002 we opened our first overseas office in Fort Lauderdale, Florida and in 2004 I was the class Valedictorian when I received my doctoral degree.

At present there are 3 divisions.

SSP APTEC- Information Technology & Audio Visual

SSP APTEC – Specialty Coatings and Supplies

And SSP APTEC – Trucking Services

In 2006 we grew 85% over 2005 and this year we plan to grow revenues by 100%.

My story is about the PRICE. The PRICE we have to pay to succeed. Persistence, Resoluteness, Intrapreneurship, Commitment, and Extraordinariness.

In spite of our achievements we cannot be satisfied with good when better is possible.

With 29 Branches, Courts has a strong financial position, is a well known brand and is clearly the market leader.

But something in human nature causes us to start slacking off at our moment of greatest accomplishment.

The Price is Persistence, Resoluteness, Intrapreneurship, Commitment and Extraordinariness.

## **Persistence**

Lets consider the postage stamp: its usefulness consists in its ability to stick to one thing till it gets there.

As long as we are persistent in the pursuit of our deepest destiny, we will continue to grow and excel because Persistence is the twin sister of excellence.

Every great work, every big accomplishment, has been brought into manifestation through persistence.

### **Resoluteness**

You have to be determined. Your mind must be made up and your purpose firm and definite.

Knowing what one wants is the first and perhaps the most important step towards the development of resoluteness.

### **Intrapreneurship**

I know you are accustomed to entrepreneurship. But simply put, Intrapreneurship is Entrepreneurship practiced by individuals within an established organization. I am personally convinced that one person can be a change catalyst, a "transformer" in any situation, any organization. Such an individual is the yeast that can be the leaven for an entire loaf, the organisation. It requires vision, initiative, patience, respect, courage, and faith. That's being intrapreneurial. Sometimes the resources available might seem inadequate and they might very well be. But it is what we make of what we have and not what we are

given that separates one person from another in the words of Nelson Mandela.

## **Commitment**

Commitment is about keeping our promises to ourselves and to others. I think commitment is best demonstrated in the case of the pig and the chicken in a ham and cheese sandwich.

Who is committed? The chicken lays an egg and that's her contribution she can lay more eggs in the future which may or may not be used in a ham and cheese sandwich. The pig on the other hand has literally laid down its life for the sandwich. That's the essence of commitment. A contract without an exit clause.

## **Extraordinariness**

To be successful you must be an extra ordinary person. You must have high personal standards which you should not compromise. Demand it from yourself and also from others around you. You have to go the extra mile and sometimes two. The difference between ordinary and extraordinary is that little 'extra'. It's not the economy. It's not the business. It's you. So stop complaining because no one wants to hear it.

To get big results, you have to think big and you have to pay the PRICE. Persistence. Resoluteness. Intrapreneurship. Commitment. Extraordinariness.



I have told you about my price and I haven't finished paying yet. The pig had to pay a price. Now what's your price?