

## **What I Wish I Knew When I Was at The University of San Diego**

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Here's one thing I wish I had known when I was at USD: No matter how many times I have given a presentation to a group of people, the first few seconds are terrifying. I always wonder whether what I am going to say will be of interest, and whether people will walk out on me.

My name is William Scheibner, and I graduated from USD in 1990. Since graduation, I have had careers in the Navy, in the Foreign Service and in business overseas. Nowadays I am in the real estate business. I guide clients through what most people consider a cumbersome experience: buying or selling a home. I take the hassle out of it.

In residential real estate we have a mantra: disclose, disclose, disclose. So today I will disclose to you: I am not going to give you any advice. But don't leave just yet, I will try to make it worth your time. The purpose of this chat is to share with you the things I wish I had known when I was at USD, in the context of life after school, in the hope that what I have learned will be useful or at least entertaining to you. To do that, I will share some anecdotes about myself.

Two and a half years ago, I got a call from my employer, at the time the US Government, telling me that they wanted to transfer me from San Francisco to Washington DC, on short notice. My wife and I looked at each other and decided that we had had enough moving. I had been overseas for well over a decade. I had 16 transfers in 26 years. I had gone to war and come back several times. I was at a point where, anytime I saw a moving truck, I had the same reaction a cat has when he sees the kitty carrier being pulled out of the closet. We were happy to finally be back in California taking a breather, and enjoying the things we had missed while overseas, like flat electric prongs and reliable electricity, consistent dial tones, In-n-Out, Costco, American currency, Rubio's and the US Postal Service. So my wife and I decided that our relationship and our lives were more important than the job, and I left a successful career as a senior US Government officer. We drove to DC, I turned in the badge, and we drove right back. We did it in style too...on a 1972 BMW 2002tii, which I had been restoring myself. We turned the roundtrip into a six-week adventure: 10,000 miles mostly on high, 26 states, coast-to-coast. We had a blast.

And then, we took a year off. We called it a self-funded sabbatical. Sabbaticals are best when someone else pays for them, but self-funded is ok too. We caught up on our reading, slept in, and did all the things you don't have the time to do when you have a full time job. When you have a full time job and take time off, you usually spend most of it doing laundry or running errands or getting the car fixed before returning to work. Our time off was like taking vacation with no return to work date. It was great. During that time, we confirmed what we had suspected all along, something that I did not know when I was at USD:

- Work is overrated.

I have loved and been passionate about every job I have ever had, for different reasons. But, given the choice between getting up early in the morning, commuting to work and then spending the day doing stuff.... or sleeping in, having a leisurely breakfast with my wife and spending the day working on my car or doing whatever I want to do, I'd rather do just that.

During that time, we also confirmed something I did not know when I was at USD:

- Money is freedom.

The reason why we were able to put our lives and our relationship on top of the requirements of work, and took a career detour was because we had saved money and we had invested. We were regular government employees; we don't come from privilege. In fact, when I graduated from USD, I had \$25 in my pocket. We made sure that, when we made money, we saved as much as possible and set up alternative sources of income by investing. Had we not done that when we had an opportunity, we would have had to uproot and go when the job called; we would not have had a choice.

When I was at USD, I was on a Navy ROTC scholarship. I had been picked from the fleet as an enlisted sailor to attend school. This was a particular privilege for someone like me: I had been an American living overseas, in Spain from age four to age nineteen, and actually forgotten my English by the time I went to Boot Camp. Somehow I made it through, served as an enlisted sailor, and the Navy gave me opportunities that I would have never had. I came to USD with the intention of becoming an Electrical Engineering major but, after two weeks, I decided that EE was too hard for me and beyond my capabilities and that despite my enjoying working on printed circuit boards, or designing antennas for my backyard radio projects, the EE curriculum was not a fit for me. So, I decided to major in Physics. The lesson there, which I did not realize when I was at USD:

- Sometimes it is best to cut your losses.

To this day, after I take a course of action, if I determine that it is not a good fit for me, I am OK making a change.

I worked on my Physics degree and enjoyed the curriculum. On my junior year, I got a low grade in a class I needed for the major. This particular class was only offered every other year, which meant that I was in danger of losing my scholarship because it was for four years. At the Navy Academic Review board, they were upset with me but I assured them I had it all figured out, that I could graduate because I had changed my major on the way to the board. They were incredulous, because that was my junior year and they felt I wouldn't be able to finish a new degree. When I told them I changed the major to Spanish, they exclaimed: "but you are from Spain!" "Precisely, that's why I did not change it to French or German", I said. So, the lesson there, which I did not realize when I was at USD:

- Always have a backup

I went from being on probation to being on the dean's list. I graduated early (with a Spanish major *and* a Physics minor!), got commissioned early, got to start my career as a Navy officer ahead of most officers in my year group. That was the time of Desert Shield/Desert Storm, which seems like ancient history today. I loved going out to sea, and I loved the Navy, an organization which had given me so much opportunity and love to this day. But, over time, my priorities changed. In the Navy, as in many other jobs, they expect you to give them your time, effort and expertise, and they also expect you to give them a license to exert a measure of control over your life. In some organizations, like the military, that control can be almost total. In other outfits, perhaps less. After many years going out to sea, I realized that I was never going to have the kind of family life I wanted in that environment, so I left active duty, and joined the Foreign Service. One thing I learned which I did not know when I was at USD:

- I have not had careers, I have had temporary assignments.

In the Foreign Service, I served in DC, Turkey, Mexico and Afghanistan. The job entailed getting to know the people, the language, the culture of the host country, and representing the interests of the US overseas. While posted in Mexico, shortly after the September 11 attacks, I was sent to spend some time in Afghanistan, in the war zone. Summer of 2002 in North Waziristan was dangerous; it was a combat zone and, while in the Navy war is almost like a video game, in ground combat war is very real. I found myself getting shot at, and getting shelled, and I just did not like that one bit! I did learn a great deal during that experience. But I almost did not make it back, and the experience changed me. When I returned to Mexico, I was disillusioned and tired and ready to tune out and perhaps go hide in a beach somewhere. But then something happened, something that changed my life forever. I met the woman who became my best friend, playmate, *consigliere* and wife, Jessie. So, one thing which I did not know when I was at USD was:

- Meeting my soulmate would make my life complete.

Meeting my wife during that time was like seeing a ray of sunshine through the clouds and, to this day, Jessie remains the sunshine that brightens my days. I adore my wife.

During that time in my Foreign Service career, I wanted to explore life outside it and I had an opportunity to take some leave and went to work for a private company in Central Europe. Jessie and I married and she joined me. I learned a lot. It was work radically different than what I had done in the past, which taught me something that I did not know when I was at USD:

- I never know what I am getting into, only what I am getting out of

The experience gave me a taste of business, but I still felt a commitment to the government, and I went back to it, so we returned to the US in 2007. At the time, my father was in his late 80s and had developed Alzheimer's so we had family responsibilities which took a toll on us. I was hoping I could fulfill my responsibilities to my employer, my responsibilities to my family and, most importantly, my responsibilities to myself. It became clear, that was not possible. A couple of things, which I did not know when I was at USD:

- Life responsibilities change over time and so does the role of work in my life, and
- Plans often don't hold.

You are probably being asked by your parents, professors and friends, "What's your plan?" They expect you to have a road map of sorts even if you just started school. Jessie and I have been asked many times what our plan is, and what we tell people is that we do not have a plan, we have a strategic vision. Plans often do not hold because the one constant of life is change.

I had planned to make the Navy a full career on active duty, and then I planned a full career in the Foreign Service, but neither happened, because I left them whenever they became incompatible with my personal goals, and the jobs had gone from engaging to un-fun. So that's what led to change, and to leaving the government and taking the year off.

During that time we explored work possibilities, and there were opportunities all over the world especially since we have an international bend and, at the time, we were willing to go anywhere, and had attractive options. Eventually we decided to return to San Diego and settle at home. Most people move to go where the work is, and we had done that many times, but this time we decided to move where our heart is, where our family is and where our friends are. When we returned to San Diego, we decided that I would professionalize a long-time interest in real estate. I had been an investor for a long time; we had done very well, so why not turn that interest into a business? I got licensed, became educated in the business and now I am a broker affiliated with Coldwell Banker Nautilus Real Estate. My job, my business, is to help people through what most consider the most difficult transaction of their lives: buying or selling a home. I also do international real estate, one of a handful of agents in town who is certified to help foreigners invest in US real estate, and San Diegans looking abroad. As you can imagine, joining this business in 2010 has come with its share of challenges; I became real estate agent at a time where many are leaving the profession. Property values are relatively low, although they have been steadily climbing for the last sixteen months. Loans are hard to get, and many people are reluctant to make a move. Still, we are enthusiastic, the prognosis is good, and I offer something that not everybody can guarantee: I can figure things out, get it done, and take care of my clients. Which leads me to share something, which I did not know when I was at USD:

- Being able to get things done is a rare skill.

During our time back in San Diego, we have had a chance to reconnect with family, old friends, and make new friends. We have nurtured our existing relationships, and developed new ones. When I talk about relationships, I am not talking about Facebook or LinkedIn or going to receptions and gathering as many business cards as you can. I am talking about spending time with people, getting to know them, having a genuine interest in their lives. This has enriched my life and, as a side benefit, has benefited my business too. We have become more active in the alumni association, and I must say to those of you who are still in school: there is no better environment to build relationships than here, while you are on campus; the friends you will make here are for life. We are active in several groups that have to do with our interests: I am a member of professional organizations related to things I did in the past or doing now, such as the American Society for Industrial Security, the Association for Intelligence Officers, the National

Association for Retired Federal Employees, and the San Diego Chamber of Commerce among others. Also, of organizations related to personal interests of ours: I mentioned our old bimmer, so we are members of the local Vintage BMW 02 bunch; I am a pilot so I like to hang out with other pilots. I ride motorcycles, so enjoy the company of other riders....I have been a ham radio operator most of my life, and I am involved in that world too. And you know what? Everyone in those groups needs a roof over their head, so sometimes those personal relationships overlap with business. So something which I did not realize when I was at USD:

- Personal relationships enrich my life in many different ways

Despite the challenges of running my own business, I am having the time of my life. We as a family are doing great. I am happier than I have ever been, I get to spend time with people I care about, I have time for what is important in my life: spending time enjoying my wife and my friends and my interests, and I get to do something that I am passionate about: helping people with their real estate needs.

I am constantly evaluating how successful I am, whether I am meeting my goals. All professional endeavors have benchmarks of success. In the military, it's getting promoted at a certain rate, or completing certain qualifications within certain time frames. In other jobs, they have other metrics, whether you are in sales, or medicine. I did well in my past jobs, because I met or exceeded the benchmarks they had. The problem was, which I did not realize then but know now: Those benchmarks did not take into account my personal life, or whether I was having any fun. Meeting or exceeding those expectations often came at a cost to my personal life. So now I have my own benchmark: I am successful if I am happy, and if I have an opportunity to contribute to the happiness of my family, my friends and others around me. And I find that this benchmark is not exclusive of being successful in my profession; in fact, it contributes to it. Which leads me to the last thing I wish I had known when I was at USD:

- There are many ways to measure success

Thank you.

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