

Benjamin and Carolina Gozon, Rafael Buenaventura, Nanoo Pamnani: Learning From Extraordinary People

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What is a mentor? A mentor is a wise and faithful adviser, a counselor. My first mentors were my parents, Benjamin M. Gozon, a career public servant, and Carolina S. Lapus, an entrepreneur.

My father was the first Director of Mines who was not a mining engineer; he was a lawyer. One of his legacies to me was to accept any assignment as a learning experience. You see, as an assistant to the Director of Mines, he accepted any assignment given to him; he did not say “no” and considered it a challenge and as a learning experience. So when they looked for a Director of Mines, his name came up and he got the job.

My father was a man of integrity and who was very focused on his job. When I was a new officer at Citibank, my mother’s entrepreneurial genes got the better of me. I would go to Divisoria (DV), known for selling things at cheaper prices and buy rolls of cloth, which I sold to my officemates. I found joy in being able to buy at good price and sell to my officemates who had no chance to go to DV. When my father found out about it, he told me that if he were my boss, he would not promote me because I was not focused on my job and was actually using bank time for personal use. I immediately stopped and gave my job undivided attention, which led me to being dubbed as Citibank’s “First Filipino Lady Vice-President.”

I was fortunate that we initially lived with my parents and when my father passed away in 1981, my mother lived with us to help take care of our children. Until today I am fortunate that my mother, now 95, still stays with my family.

My mother always reminded me that no matter how successful I

am in my career, it is nothing, if I have a broken family. She taught me the importance of family and keeping it intact, together. I saw how my mother accompanied my nieces while studying abroad so that my sister, Ate Kay, and her husband, Kuya Nards, would not be separated for a long time.

It was Nanay's simple living and frugal ways that I grew up with. She said that no matter how much you earn, if you spend all of it, you would never save. But even if you don't earn much but you don't spend all of it and save, like a pail with dripping water, sooner or later it will eventually be filled.

She was never idle, always busy, learning new things whether it is cross stitch, batik making, orchid tissue culture, candle making, hollow block making, soap making, even pig castration! Being from Malabon, which is known for its fishing, Nanay started a patis business, Dalisay Patis, when she was in her late 30's. At 55, she started and developed salt beds in Pangasinan, a rock quarry at 82 and Barako coffee nursery business at age 91! Truly, age is no hindrance to any dream we have.

I have also learned a lot from my bosses in Citibank. Citibank is well known as the University of Banking in the Philippines. At several periods, you can count a number of the banks being run by ex Citibankers—Rey David, Development Bank of the Philippines (DBP) President; Sonny Vistan, former Land Bank President; Lanny Nanagas as PDIC, SSS, DBP Chair; Tito Ortiz; and Vic Valdepeñas, Chair and President of UnionBank; Do Ejercitro, Chair of United Coconut Planters Bank (UCPB); Jojo Querubin, former President of UCPB, Abet Villarosa, President of Security; Xavier Loinaz and now Gigi Montinola, President of Bank of the Philippine Islands (BPI); Topper Coronel as Bank Association of the Philippines (BAP) Executive Director, and of course, Rafael “Paeng” Buenaventura, the Citibank “valedictorian” as PCIB President, BAP Head and BSP Governor; and many, many others.

I worked with a number of country heads in Citibank as chief of staff, country financial controller, head of corporate banking, relationship banking and transaction banking to managing partner.

From Jim Collins I learned that even while being serious on the job, we could make working enjoyable and fun too. It was during his time that I was exposed to the arts, and the orientation was made easier with ex-Citibanker, Mario Alcantara, and wife, Odette, who had, by

this time, opened the Heritage gallery.

From Paeng Buenaventura I truly learned the value and meaning of “let a thousand flowers bloom.” With very loose control, he merely provided general guidelines and we worked within the parameters, yet still did our own thing. “Work independently; be creative in solving problems,” he said. He gave the big picture and we took care of the details. We just had to make sure it got done and he didn’t look over our shoulders. He was very results-oriented. Paeng was my boss during the Philippines’s rescheduling crises in the mid-1980s. At this time, the Philippines was in financially bad shape that everything we imported had to be paid for in cash. That meant our credit was bad. So hard decisions had to be made on what to prioritize for imports, for example, do we bring in dextrose for the sick or milk for babies? Those were truly difficult times. He was in New York negotiating and I was in the Philippines practically living in the Central Bank at that time, and the advertisement tagline, “Citi Never Sleeps” was so true.

An impatient man, Paeng’s attention span was limited; he wanted everything direct to the point. So even memos had to be brief yet clear. One time, I was explaining something which he did not seem to be giving attention. After I spoke, to my amazement, he gave me options of very sound solutions.

With Nanoo Pamnani, the “devil is in the details”. One time John Reed, President of Citibank at that time, was scheduled to visit the Philippine operations. He was coming on a Wednesday, and he would visit the Central Bank governor and then head to Manila Hotel to meet with the Citi officers. To prepare for his visit, we simulated the ride from the Citi office to the Central Bank, then to Manila Hotel at the time of his scheduled departure from Citi office and on a Wednesday to test the traffic flow. We even measured the distance of the food table from the door and knew exactly how many watts the light bulb had in the lampshade as well the colors of the linens, to what particular brand of potato chips he liked, etc. No stone was to be left unturned and no room for error was allowed.

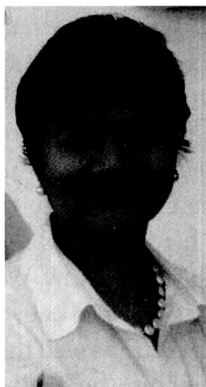
When Nanoo was announced to head Citi, I made the mistake of asking him what information he needed. Fortunately, I didn’t promise when I would give them. For generally when we say, “it’s due today,” the follow up is at the end of the day. Not with Nanoo, as the follow up starts at the beginning of the day. With Nanoo, what I learned too is

that you have to be intentional. For example, when Citi had its learning center in Manila, most of the time the participants from India topped the class. That was when Nanoo was the Country Corporate Officer (CCO) of India. And that changed when Nanoo became Philippine CCO, we topped it. It meant that the front-end processing and selection of candidates to participate in the program was geared toward making it to the top.

I believe we learn something from every one we meet, but there are always people whom you meet who touch your life and from whom you learn something special. I am what I am now, influenced by many who have been my mentors. But what is the most important thing that I learned on this life's journey? I believe I learned it from my mother's faith. If there is anything I would like to impart, especially to my children, it is to have complete trust in God through our Lord Jesus Christ. He is in control and He is the source of everything. And if we accept Him as our Lord and Savior, then He will not leave us and no matter what happens, no matter the challenges and problems which we are bound to face, we can always be confident that everything will be all right.



*Arling with her four children; Flor, Ben Jr.,
Henry & Kay*



Florencia "Flor" Tarriela is the first lady Chairman of the PNB Board of Directors, the first lady Vice President of Citibank, Philippines, the former Undersecretary of Finance, a consummate "gardener," and writer of inspirational books.