



*The COVID-19 pandemic has been both tragic and terrifying. The loss of human life and the broad economic and geopolitical disruption it has caused has changed the way we all live, work, and interact in the future. Our world is bisected into pre- and post-COVID eras.*

*Without diminishing the enormous damage inflicted by the virus, it is now more important than ever to focus on the way forward. It's worthwhile to consider that the views I am sharing have been shaped by a lifetime of entrepreneurship and a mindset that is always focused on the positive and on the opportunity for every form of growth in every circumstance.*

*Right now, in the face of so much uncertainty, one thing is clear: Despite the abundant challenges, new companies will form and will be capitalized. In every crisis, there are always those who stay focused on shaping the business of the future and building economic value. So, my advice is to consider how you can benefit yourself and others. Position yourself for future success by coming up with ideas that reflect the new reality and can be monetized. It's one thing to stay busy during quarantine, preserving the status quo, but it's quite another to lean into the disruption and make it work for you.*

*Now is the time to put your grittiness to the test. As the founder of McDonald's, Ray Kroc, said, "Persistence and determination alone are omnipotent." It doesn't guarantee you will succeed, but it sure increases the odds.*

*Figure out what you're good at, take an online course, be strategic, analyze how entire sectors have suddenly changed and what that means for you and for others. For example, there's a good chance that opportunity lies in re-purposing old infrastructure for a new purpose. Or maybe there is a way to amp-up an existing business model with greater efficiencies or innovative delivery. As the The Great One, Wayne Gretzky, famously said, "It's not about where the puck is, but where it is going."*

*There is no question that disruption and upheaval – however uncomfortable they may be – almost always clear away clutter, bureaucracy and established hierarchy. For those with vision, determination and a plan, the greater the uncertainty, the greater the opportunity to lead and to frame the future.*

*If you are recently graduated, you are now on the fast track to become an adult, to take management of your mindset and to be accountable for your own future. Missing out on a grad trip, the ceremony and the parties is a disappointment that will fade pretty quickly. But the trade-off is that you will hit the ground running, empowered with a heightened awareness of what and who really matters.*

*The strength of those values and priorities, forged in a time of crisis and challenge, will serve you well as a leader and innovator for the rest of your life. They will help you clear a path forward for yourself, for your organization and for your community.*

*To be blunt, whether it takes a short time to adapt or a longer time, we have no choice but to dig in and rebuild. It remains true that in life, it's not what happens to you, it's all about what you do with what happens to you.*

A handwritten signature in black ink that reads "Miles S. Nadal". The signature is fluid and cursive, with a long horizontal stroke at the end.

*Miles S. Nadal  
Founder and Executive Chairman  
Peerage Capital Group*