BEN STEIN has had a diverse career. He is an award winning actor, attorney, economist, writer, journalist, and teacher. He graduated with a B.A. from Columbia with honors in economics and received his law degree from Yale University where he was valedictorian.

He has served as an attorney and has taught classes at several universities along with being a speech writer and lawyer for Presidents Richard Nixon and Gerald Ford. He has written more than thirty books. In 1997, he began his long running quiz show “Win Ben Stein’s Money” which received seven Emmys for best game show and one for Stein as best game show host.

The following is an adaptation from a speech presented at the University of the Cumberlands on April 7, 2009 in the “21st Century Leadership Series” sponsored by the Forcht Group of Kentucky Center for Excellence in Leadership.

Where is the real America? When I walk around Beverly Hills, New York City, or even Washington D.C., I often ask my wife, “Where did the real America go?”

Tonight, I have found it here at the University of the Cumberlands. This is the real America, the America that we love. This is where you are proud to have students in ROTC instead of being ashamed; you are proud of your country – not ashamed of it.

There is a wonderful line from a man who created much change in this part of the country, President Franklin Delano Roosevelt. He declared “People will not remember what you said; they will not remember what you did; but they will remember how you made them feel.” And today I feel very, very much a part of the University of the Cumberland’s family. I am extremely grateful. And, I also thank God for letting me be in the United States of America for one more day.

Now let us talk about America. What the country is facing now is an immense financial crisis. It has become a major recession, although nowhere near as bad as some other recessions that we have had in the post-war period. And it is not even remotely as bad as the Great Depression was in this part of the world. But how did we get to this sadness, this crisis? And what are we going to do to get ourselves out of it? Well, let me say, I’m going to start with a little journey that I took a few years ago. I went to Seattle, Washington to give a speech. There I met a few men who were working on a movie called “Expelled: No Intelligence Allowed.” They were the producer, Walt Ruloff and some of his associates. They wanted me to work on this movie. It was about something I had vaguely heard of, but didn’t really know much about “Intelligent Design.” Ruloff described it as the theory that the Universe was really too complex to be started
by accident. The origins of life were too obscure and hard to figure out in terms of science, evolution, or random choice -- there had to be a designer. I agreed and was surprised that anyone questioned it. Ruloff declared that people not only question it, but were kicked out of school science departments if you are a teacher and even mention it. I started to think about it some more and even read and discussed the issue with some friends. One such friend, Al Burton, admitted that he knew little about the subject. But he did question how the laws of physics got started -- random chance? How did the Law of Gravity get started -- random chance? How did the laws of fluid motion, thermodynamics get started -- random chance?

So I signed on to the project, and studied more about Darwinism and the theories that there was not an intelligent designer. It struck me that if the Darwinists were right and if their followers, the neo-Darwinists, who are far more aggressive on this subject than Charles Darwin was, then all life started because lightening struck a mud puddle and thus man had no divine content. But, if there’s an intelligent designer and if we call him God and if he made us in his image, then each of us has a little tiny bit of the divine within us. Some people probably have a good bit of the divine. But if we are just mud, then none of us have any moral content and thus owe no moral duty to one another. If you are a piece of mud, then do you owe any obligation to another piece of mud? If we are mud then what governs, what works, and who triumphs in this world? Survival of the fittest is essentially what Darwin said. The toughest, the meanest, the most vicious and those who breed the most gain control. Wasn’t this what Hitler was saying? Wasn’t that the philosophy of the Nazis, who said that the civilization was about the survival of the toughest and the strongest? These would be Nazis, Germans, and the Aryan race of Nordic blondes. Everyone else would be eliminated, and eradicated — and why not, if they are just specks of mud? Didn’t Hitler say that Poles, Russians, Arabs, African people and Jews were just human tuberculosis who should be eliminated?

I was aware that there were big powers in the world of Darwinism who were famous professors at well-known universities, and I decided to interview them. I was sure that they would give me some incredibly smart answers. They would answer all my questions about how life began and where the laws of physics and gravity come from and how the cell got to be so complex. I thought that all the questions would be answered and we could go to producer Ruloff and stop making the movie. The exact opposite happened. I talked to most of the big names in Darwinism and atheism. They had none of the answers. “Where did life come from?” I asked. They basically said, “I don’t know.”

I asked Oxford Professor Richard Dawkins, the famous professor of atheism, “where did life come from?” He didn’t know. Was he absolutely certain
that there was no God? He was almost completely certain. Well was there a one percent possibility? Yes. Was there a three percent possibility? Yes. Was there an eleven percent possibility? Well possibly. Well, could there be a 49% possibility? He didn't want to say that, but what he did say was that maybe there were creatures from another planet who came to earth and started life on earth.

Another professor said “Well maybe lightening struck a mud puddle and that somehow it struck the back of a crystal and that's how life got created.” I asked another question of these professors: “How did a cell, which is incredibly tiny, get to have a million moving parts, all of which could replicate, repair, and adapt themselves. How did that happen by accident?” Nobody had answers to these questions, and I was really getting to be quite amazed at how the emperor had new clothes as far as Atheism and Darwinism were concerned.

While making this movie, we went to a place outside Frankfurt, Germany called Hadamar. It had been a mental hospital and the Nazis had converted it into a killing center where they brought people they considered misfits; mentally disabled people, alcoholics, people who were chronically unemployed, people who were chronically divorced – yes that’s right – all of these could be killed. The Nazis would bring them into a room on the pretext of giving them a medical inspection and then kill them. They would then extract their brains and study them.

I asked the curator of this horrible place, “what their motivation for this killing was?” And her answer was simply “Pure Darwinism.” We went to Dachau and again asked the curator about the motivation behind this concentration camp and the answer was simply “Pure Darwinism.” She claimed that according to the Nazis, there were no moral rights; the only real rights came from power.

Unfortunately the story of the movie is only the beginning of a much longer story. Many generations have grown up with this Darwinist, atheist training. To these people human beings have no sacred rights and they themselves aren't sacred. They are just specks of mud, and if you do not like them, there is no moral sanction against killing them. That is what animals, terrorists, thieves, and murderers do. I am thinking especially about thieves in our world today because that is what we are really facing in this financial crisis of today. If people are just specks of mud who have somehow managed to accumulate some money, why not just take it away from them? Why not run various scams on them? Why not create enormously
complex financial instruments that are basically established to rob and steal and pay some people enormous fees and then saddle a tremendous financial liability on the taxpayers at the end of the day?

In the minds of too many people, especially in the finance sector in this country, these taxpayers are poor suckers who get stuck with the bill. People are asking, How did the credit crisis get so bad? How did bankers make such dangerous moves? How did they endanger the whole rest of the world to make a large bonus? Why not, if people are just specks? Why not steal and plunge the world into a recession, and cause billions of people to have sleepless nights riddled with fear?

There was a wonderful movie called “The Third Man.” It is about a man in Vienna after World War II, played by the great actor Orson Wells. The character made a huge fortune selling adulterated antibiotics that he had stolen. When people took them and didn’t get well, they often died. Wells was wanted by the police, but they couldn’t find him. One day he was with his best friend on top of a large Ferris wheel. His friend asked him why he sold these watered down drugs that caused people to die. The villain looked down at the ground and saw people who just looked like dots. He asked his friend that if you could stop these dots from moving and could get ten thousand dollars for each dot stopped, how many would you stop? His friend said none because people are not dots. But to the Bernie Madoffs of the world, people are just dots, and if he’s a dot, if he is just a speck of mud and if he is just stealing from other specks of mud, what is the problem? The real question about the credit crisis is not about interest rates or laws about credit default. The question is why would a human being do that to another fellow human being?

Uncivilized people say it’s just one set of mud people versus another set of mud people. Or in today’s world it is just one set of mud victims being victimized by a group of mud thieves. If someone is plunged into terror about their retirement, who cares? It’s just a piece of mud. It’s of no more account than if a mold of Jell-O in your refrigerator goes bad. It doesn’t mean anything if people are just mud. You can steal from them. You can kill six million Jews. You can kill two million unborn babies a year in the United States. What does it matter if they are just specks of mud who happen to have faces? Civilized people, however, realize that people have a spark of the Divine. And they realize that there is a Divine watching over them to
make sure they act right. Unfortunately for the world, the uncivilized people seem to be in control.

This can be seen in other ways besides the financial crisis. The plight of families for example. The family, as we know it, is disappearing. One-parent families now dominate in many neighborhoods, some cities and towns, and even in some entire states. There are many parts of the country where fathers take no responsibility for their children. They could not do this if they thought that their children had a spark of the divine in them. And look at the government now. It is burdening our children and our grandchildren with billions of dollars in debt in order for us to live it up now. I don’t think that is a way of recognizing “The Divine” in people. There are other problems such as violence.

In Los Angeles where I have lived for thirty-three years, we have over two dozen killings each weekend by gangs against other gangs and innocent passers-by. In a year, it’s not uncommon, just in the city and county of LA to have 1500 killed by gangs. How could all of these problems be? Too many people deny that other human beings have any sort of divinity about them. There is a great quote from the New Testament Sermon on the Mount which goes something like this: “We are the salt of the earth, now if the salt shall lose its savor, where shall it be salted?” Most of the country has lost its salt.

Our journey has taken us to the theme of tonight’s program. Where are the leaders coming from who are going to confront the problems of a Godless, atheistic society? And where are the people going to come from that are going to put “The Divine” back in each of our fellow human beings? People tell me that this is just the sign of a decaying society, and America is an empire on the decline and this is what happens to declining empires. Then they also tell me “you live in Malibu, California next to all those movie stars. Maybe they have what it takes to lead the country.” And I reply that I do live close to Nick Nolte, who is...
a very good actor and near Barbara Streisand who has a voice like butter, and near Martin Sheen who is also a very good actor, but I do not consider those people stars. They are well-paid performers. They are certainly not the salt of the Earth.

But who are the salt of the earth? They are not the people near me in Malibu or Beverly Hills. The real stars are the men and women in Basra, Kirkuk, Baghdad, Ramadi, Fallujah, and Tikrit. These people put on battle-dress uniforms and body armor and go off to fight people who do not believe in the divinity of mankind. They are the real stars and we have one with us tonight, Major Daphany Pruitt, a recent bronze star winner and a graduate of this University. These are the people who are going to lead America; the men and women who are not afraid to serve their country — with a gun if necessary — or as firefighters, policemen, or teachers.

Indeed, I am so impressed with how many people in this school who have chosen education as their career. This country can not survive without education. Education is indeed the key, and you have got it here. The University of the Cumberlands has the real kind of education. Not the kind of education that says “I’m better than you. I spit on your values; I spit on your parents’ values; I spit on your town’s values. I am better than you because I take more drugs than you.” That is not the real America and that is not the America that I find at the University of the Cumberlands. Where are some of the leaders coming from? Well, we have some in our audience; we have our ROTC people, teachers and people who are actually serving the community. And this is what it is all about — serving people.

We need to make a society that works and recognizes The Divine in human beings. We have men and women who offer up their lives in service to their country. I go often to Walter Reed Army Medical Center, visiting with people who have lost their limbs in battle in Iraq and Afghanistan. If you want to see the salt of the earth, this is where they are. The amazing sacrifice comes from people who are willing to lay down their lives for their fellow man, lay down their lives so that we can survive. And I think if that spirit can be made manifest in the whole country; if we could just deny, just put behind us, this wicked idea that there is no divinity in

man; that we are all specks of mud. If we could put that behind us, the future would be so much more glorious even than our glorious past.

And how do we do it? We start with an incredibly simple idea that I heard as a young man in high school when I went to watch John F. Kennedy be inaugurated. And he said words at the end of his speech which have haunted me ever since that day. He declared, “We all ask God to bless this great country; and we all ask God to go to work for this country. We ask God to go to work for the people and the principles we love, but here on earth, God’s work is our work.” And it is being done here at the University of the Cumberlands.

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At University of the Cumberlands, located off I-75 in southeastern Kentucky, many of our students are first or second generation college students. Our location, in one of the most distressed areas of Appalachia, enables us to provide a quality education for these young people. In turn, many of them are anxious to help their fellow human beings. In order to do this, some participate in our Mountain Outreach Program. Here they help to winterize people’s homes; build ramps for the disabled; drill wells so that people may have access to safe, sanitary water; repair or replace roofs and perform many other desperately needed tasks. Perhaps their most impressive statistic is that since their beginning in 1982, they have built 132 homes for people who need them. While our students do not have silver spoons, they do make the most of their Golden Opportunities.

Additionally our students leave our hollows of Kentucky and go on to study in renowned institutions as such as Harvard. Indeed, we now have two students, Leslie Boozer and Matt Rasure studying there and pursuing advanced degrees. Leslie even managed to pick up her law degree along the way. Much earlier in our history, Will McCall worked as a coal miner but then went on to Columbia Teachers College where he became a distinguished professor of education.

In these trying times of post 9/11 era, some of our students are seizing their opportunities in other ways. They participate in our ROTC program, and each year we graduate young men and women who choose to serve their country. Indeed, during our existence, the University has produced five generals and one admiral. There are few silver spoons among our students but they do make the most of their opportunities.
Remember Cumberlands

You can remember Cumberlands in your will or trust, or you might want to create a charitable gift annuity to provide you with a lifetime income as you assist deserving students.

With charitable gift annuities:
- The rates are significantly greater than bond rates and certificates of deposits.
- Annuity payments are fixed and based on the age(s) of the annuitant(s).
- Annuity payments are extremely favorably taxed.
- The donor is entitled to an income tax charitable contribution deduction.
- Appreciated securities given to Cumberlands for a charitable gift annuity are valued on the date of the gift; capital gains taxes are not immediately due as they are when securities are sold by the donor.
- A gift annuity is the simplest of all split-interest planned gifts.

A Charitable Gift Annuity, will not only provide you a fixed income, guaranteed for life, but also will create a significant legacy here at University of the Cumberlands. Benefits also include a substantial income tax deduction.

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*based on minimum age of 65; a gift annuity of $10,000; figures for annual payment and IRS discount rate of 2.8%, as of June 2009

University of the Cumberlands offers numerous planned giving vehicles for people who require a guaranteed income for the remainder of life. Others have established trusts and deferred gift annuities naming a loved one as the income beneficiary. With the low payout rates currently on certificates of deposit (CDs) and the volatility of the stock market, deferred gift annuities are becoming extremely popular for young adults who will not be retiring any time soon but want to plan and secure a steady, fixed income that will begin when they retire. For instance, a 45-year-old can defer a gift annuity for 15 years and receive income at a rate of 9.2 percent for life. The income tax deduction would be immediate (during working years when your tax bracket is higher) and the income would not begin until you are 60. As with regular gift annuities, the entire amount of the annuity would be backed by all of the University’s assets.

If you are considering the establishment of a Charitable Gift Annuity to provide life-long income for yourself and vital support for University of the Cumberlands, please contact Jim Taylor at presoff@ucumberlands.edu.

Remember, as a financial supporter of Cumberlands, you are encouraging today’s students as you also demonstrate your continuing commitment to the college’s mission to educate individuals for lives of responsible service and leadership.
LEADERSHIP IN TODAY’S ECONOMY

with

Karl Rove

- Former Deputy Chief of Staff and Senior Advisor to President George W. Bush
- Author, “Courage and Consequence”
- Fox News Contributor
- Wall Street Journal Columnist
- Newsweek Columnist

Rove has been described by respected author and columnist Michael Barone in U.S. News & World Report as “…unique…no Presidential appointee has ever had such a strong influence on politics and policy, and none is likely to do so again anytime soon.” Fred Barnes, executive editor of The Weekly Standard, has called Rove “the greatest political mind of his generation and probably of any generation… He knows history, understands the moods of the public, and is a visionary on matters of public policy.”

Tuesday, April 6, 2010 at 7 p.m.

Reserve your free ticket(s) by calling the University of the Cumberlands ticket line at (606)539-4432. Ticket line opens March 1, 2010.