Thank you for that overly generous and largely inaccurate introduction. I want to thank President James Taylor and the first lady, Dinah, and our hosts, Terry and Marion Forcht. They love this school a lot and they love this part of Kentucky a lot.

I want to talk tonight about leadership in today’s economy. We’re in a challenging environment today. We’ve got early signs of recovery, but almost everybody admits we’re going to have high unemployment for some time to come. We’ve got concerns about the regulatory environment from Washington on traditional energy sources that have made us a dynamic economy. We’ve got inflation fears. We’re concerned about what this health care bill is going to do to our country. A lot of people are in economic despair, but we need to remember the responsibility of leadership in difficult times. Now is the time for prudent optimism. When everybody else is frozen, smart business leaders figure out a way to make the step forward and do something that will pay off later. Our economy is not going to recover because of government. It’s going to recover because of the inherent strengths of American workers and business leaders. That’s where the strength of America is. Not in things that Washington tells us to do, but things we tell ourselves to do.

Now is the time to seize the opportunities that present themselves for the years ahead, but also remind ourselves why we have become the nation that we have. We were a thin little slice of people on the shore of an unknown land. Out of it we have created the greatest nation on the face of the planet. We need to recognize, as a society, the debt that we owe to innovators and thinkers and visionaries and doers. People who scrap. People who try. People who fail, but get up and get back into the game.

You know, we had a guy who was born a bastard child in the Caribbean, came to the United States to Princeton, became the 41st president of the United States, and then went on to become the greatest statesman of the 20th century. He was the architect of this century.”
States in his teens, rose to become a young aide to George Washington and when Washington became president he picked that man, Alexander Hamilton, to become Secretary of the Treasury.

We had a painter, not a bad painter, but just sort of a middle rate painter who was also a sort of amateur scientist. And he said, “I think there’s something about this electricity and I think we could use it to communicate.” And Samuel Morse came up with the telegraph that stitched together the country.

There was a guy who was the son of a Scottish linen weaver, who came to this country with nothing. He got a job in a mill to take the bobbin of twine and put it on the reel. Then he took a new job as a messenger boy. He had drive and vision and energy, and he worked himself up from being the messenger boy of the railroad company to the president of the railroad company, and ultimately he created U.S. Steel. His name was Andrew Carnegie.

There was an engineer named Jack Kilby working for a little company in Texas, trying to figure out how to amplify the sound waves shot into the earth to find oil deposits. And he thought, you know, I’m going to think of a new way to get all these electronic components that we need into one little device—and he came up with a thing called the integrated circuit. That is the heart of your cell phone, your microwave, your computer—you name it.

There was a kid who dropped out of Harvard. He wound up in Albuquerque, New Mexico working for a little computer company. And he said “I think the instructions to make the computer go are worth more than the computer itself,” so he started a little company. He called it Microsoft. His name is Bill Gates.

These things didn’t happen because of the government. These things happened because somebody said “I want to create something. I want to take a moment of opportunity and do something that will make me a profit and provide a service or a good.”

Sure, government has a bit of a role to play, and universities and our education system play a significant role in producing smart people who can dream up ideas. But these things happen through the actions of free men and women through free markets, using their free minds to develop a good or a service. And what’s the end of that? It’s prosperity; it’s jobs; it’s opportunity; it’s a rising standard of living. It’s being able to have things that years ago would have been the private preserve of the ultra-wealthy, not the routine convenience of the many.

Our prosperity springs from the actions of literally hundreds of thousands of men and women who decide to become business leaders. Maybe it’s a micro-business, a guy who says “I want to start a landscaping company,” or a woman who says “I think I could have a business assistant’s office,” or a person who says “I want to make this gizmo and make it really well.”

Let’s be clear about the values and opportunities that touch every one of our lives.

First of all is freedom. We live in a country where we believe personal responsibility and freedom go hand in hand. Government doesn’t tell us what to do, and government doesn’t tell us what dreams we can have. We determine our course in life in what we believe and what we do...
and how we act.

We are a country that believes in competition. Oh sure, that 8-track tape was a great idea, but the CD was a better one. And the CD in its time was a pretty good idea, but then came that digital download from iTunes…. So we have a ceaseless competition between ideas and companies and men and women as to who can do it better, and do it cheaper, and do it in a way that is more productive.

We are a nation built on profit. In some circles that's a dirty word, but without profits there is no progress. Take a look at the stagnant economies and societies around this world and you'll notice something. You'll notice it in rural China or in Russia, or in Cuba or Venezuela: there's no profit, no private property rights. It all belongs to somebody else or is subject to the whim of somebody else. The absence of profit is the difference between a dynamic society and one that's stagnant.

We encourage dreams. Dreamers and entrepreneurs want to create a better world. They want to make things better for people. It's not just “Oh, Hey, maybe I sort of want to create this thing.” You have got to have a broader application. You have to have vision.

We're a country built on work. We believe that work gives us dignity and purpose. We believe that enterprise is offering opportunity and a leg up, not only for ourselves but for others. Abraham Lincoln spoke movingly of the “right to rise,” the opportunity for everyone, through the dint of hard effort, to move from a lowly status to something better, and we believe that as a nation.

We believe in investment for the future and for others. We don't save just to have a pile of gold sitting there in the vault. We think of savings as a sacrifice that we make in order to make the lives of others better. Our community, our children, our families, we'll put money aside to take care of some future need and provide the working capital for somebody to own a home, start a small business, or to finance a difficult time in their lives.

We also believe that at the heart of this great enterprise that we call America, there is a responsibility to do something that is not connected with the pursuit of the almighty buck. What is the oldest commandment? Love your neighbor as yourself. That's one of the great things about America. You go to Europe, they're sophisticated, they're smart, they're cultivated—and they give a fraction of what we give in charitable giving, of time and energy and talents in great causes.

This is one of the grand things about your university: It creates, it insists on, it demands a spirit of service. And that's what makes this country great; without a sense of service to something greater than ourselves, it wouldn't matter at all. In fact, that's our obligation as Americans.

President Taylor was telling me about all the houses the university builds. I mean, he goes and asks somebody to donate a bulldozer to a university—how creative is that? Most donors expect, “Well we need a new science building,” or, “we need money for professorships.” Then we have this guy, president of the University of the Cumberlands, and he says, “We need a bulldozer.” And why? Because this university is involved in building homes, and they need a dozer to prep the sites. Well, that's a sense of service.

I want to tell you about the most
extraordinary experience I had at the White House. It happened literally the last week I was there. It was a Tuesday, and we were flying to Reno, Nevada.

The President was going to give a speech to the American Legion. But the real reason we were going was because after that speech, the President was going to do what he had done almost every week since March of 2002: meet with families of people who lost their lives fighting for our country. About the third or fourth family we talked to, there were three people in the room waiting for us, a mom, a dad, and a son in his Marine dress blues. The father sat there with his arms crossed and didn't say a single word for twenty minutes. The mom did all the talking. Her oldest son, First Lieutenant Nathan Krissoff, was killed in Anbar in December of 2006. He was, by every report I could find on him, an extraordinary human being. When he joined the military his younger brother was so energized by it that he joined the Marine ROTC. He was sitting in that room, Second Lieutenant Austin Krissoff, scheduled to go to Iraq.

His mom talked about how her son would come off combat patrol in Anbar and send her an email. She talked about the War on Terror in ways that were... Look, I met a lot of powerful people while I was at the White House, but I have rarely met someone as remarkable as Christine Krissoff. She talked about the War on Terror in deep and powerful ways. She talked about her fears, because she had lost one son, and her other son was going to the same place that had taken the life of her firstborn. She talked about what kind of a world she would like to see. This went on for about twenty minutes and it was impossible not to be moved.

As the conversation drew to a close, the President asked, “Is there anything I can do for you?” and the dad, Bill Krissoff finally spoke up: “Yeah, Mr. President, there’s something. I’m an orthopedic surgeon and a pretty good one. When my boy goes into combat next March in Iraq, I would like to be in the U.S. Navy Medical Reserve providing health care to the Marines, but they won’t let me join, Mr. President, because I’m sixty-one years old. Will you give me an age waiver so I can join the Marines?”

I started checking the guy out as we’re flying back. He is the best bone doc in Northern Nevada. You need an orthopedic surgeon; you try and get on his dance card. He is on the staff at three hospitals. He’s an outstanding athlete. He runs marathons at the age of sixty-one. Everybody I talk to says this is a remarkable family and a fantastic couple, and a really good guy.

He faxed me his application on Wednesday. I made a clean copy of it, and on Thursday morning at 6:30 it’s on the President’s desk. I brief him on what I found out, because he’s got Pete Pace, the Chairman of the Joint Chiefs of Staff coming by that day. Pace came out a little while later, and I asked him “Did the President talk to you about Bill Krissoff?” He says, “I’ve got the file right here. We’re on it.”

After nearly seven years at the White House, literally the last thing I do before I leave is write to Bill Krissoff on White House stationery, telling him how inspiring it was to meet him and wishing him well. Then I went out, got on a plane, and did what any God-fearing Texan would do. I picked up my boy at college and drove to west Texas so we could be hunting dove on the first day of the season.

I found myself Saturday morning about forty miles south of Marathon, Texas, in the middle of nowhere. I can’t stop thinking about Bill Krissoff. And suddenly I realized I wrote the wrong person.

I wrote him. I had not written her.

I want you to think about that. You lose
your oldest boy, your only other child is going
to the same place that took his life, and your
husband pops up and says, “Honey, let's take this
wonderful life that we've got, and let's get rid of it
so that I can join the Marines at the age of sixty-
one.” And this remarkable woman says, “Sounds
like a great idea, honey.” So I sat down that night
at the Gage Hotel in Marathon and wrote her a
note.

Three weeks later, I got a letter from them,
saying, “We've shuttered the house, taken an
apartment in San Diego, and we hope Bill
can pass Marine basic at the age of sixty-one.”
Three months later, I got an invitation to his
commissioning ceremony. Last April I got an
email from Bill with three pictures. One was a
picture of him in his operating suite in Baghdad.
And he complained: “All I get is sports injuries.
These kids are always throwing themselves
against each other on the basketball court or
playing football. I think I would be better used if
I was in Afghanistan where the action is.”

With his and Christine's permission I wrote
an article about him, published in the Wall Street
Journal. The day the column appeared I got an
email from Bill, and he said, “I don't know if
it's fortuity or not, but this morning the United
States offered, and I have accepted, a three year
extension of my active duty status.” This guy will
turn sixty-five years old as a doc in the United
States Navy. One month ago he deployed to
Afghanistan.

Last Thursday I was in San Diego and had
breakfast with Austin and Christine. They help
me understand something about our country.
We're powerful, we got the biggest economy, the
biggest military, but that's not the most important
thing about us. The most important thing about
us is Bill Krissoff and Christine Krissoff and
Nathan Krissoff and Austin Krissoff, and it's
about the spirit they represent.

The greatness of America is not to be
found simply in material wealth; not to be
found in the opportunity and the jobs and the
prosperity that they have provided through their
enterprise as business leaders. The greatness of
America is to be found in the acts of each one
of us called to serve someone in need, to serve
a cause greater than self, to give as an American
citizen to our great country. That's what America
is about. As long as we have that spirit, as long
as in institutions like this, and in our families,
friendships, and fellowships, we find a way to
encourage that spirit, then this country is going
to remain exactly what it is: not only the greatest
nation on the face of the planet, but the greatest
nation in the history of the world.

People I have Met at
University of the Cumberlands

At Homecoming 2009, Dr. Robert Michael
Duncan (History and Political Science alumnus,
1971) gave a speech entitled “Five People I Met
at Cumberland College.” Duncan, a former
chairman of the Republican National Commit-
tee, recent Chairman, and currently serving on
the Board of Directors of the Tennessee Valley
Authority, spoke of several lasting friendships he
made at Cumberland. Future issues of Morning
in America will feature some more of these pro-
files.

Many of these friends taught Duncan some-
thing about life. One such individual was J. Lynn
Singleton of Dayton, Ohio, who Duncan viewed
as a great motivator and story teller. Duncan re-
called:

Lynn saw humor in every situation and had a
way of using his stories to lead others. Lynn and I
were elected student officers for 1969 and were
determined to bring more entertainment to
campus. Of course, Dr. Boswell [a former presi-
dent of the university] had asked us to come back
next Tuesday [a habit of his] on many occasions,
but we figured out how to book acts through the
Student Government Association without cost-
ing the college money. Dr. Boswell was always
concerned about money. Construction of the
Boswell Student Center began after the students
voted for an activity fee. Lynn would serve as the
Student Activities Director at Cumberlands. He
developed a career in entertainment manage-
ment and is a Tony Award winner for one of his
productions. He has managed performing arts
buildings across the country and consulted for
me at the 2004 Republican National Convention.

J. Lynn Singleton is currently President of the
Providence Performing Arts Center in Rhode Is-
land.
Choose Cumberlands

University of the Cumberlands has been in existence since 1888, providing an educational experience for the Appalachia area and beyond.

While largely a liberal arts school, we provide over forty majors and minors for our undergraduates. We also include many advanced Education degrees and certification programs such as the MAT. In 2008, the University launched the Ed.D program. We also offer an MBA degree and a Physician Assistant Studies program. Recently we have started an MA in Christian Studies and an MA in Professional Counseling. Most of our graduate courses are taught on-line.

Do you know someone who might be interested in our program? If so, please contact our director of Admissions, Erica Harris at 606.539.4241 or email her at erica.harris@ucumberlands.edu. She will be happy to provide you with information and an admissions application. We hope to have the opportunity to serve you.

Interesting Fact

The founders of the University depended greatly on the success of a new coal mine located in Gatliif, Ky.

Pictured is a statue of Thomas Jefferson that was recently erected on the campus of University of the Cumberlands. In the background is a replica of the Liberty Bell that is also located on campus.
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.

University of the Cumberlands offers numerous planned giving vehicles guaranteeing income for the remainder of life. Some 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 10 percent for life. The charitable gift 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 University’s mission to educate individuals for lives of responsible service and leadership.
Good News!

The Reeves Foundation of New Jersey has issued a challenge to UC – Cumberland College in support of the capital campaign for the renovation of the Student Center into the Student Health and Wellness Center.

Every $3 you give will be worth $4 to us as the Foundation will grant us $500,000 once we raise $1.5 million in cash and solid pledges by May 2012.

Any size gift you can send will be appreciated and will help us to reach our goal.